

RESCINDED

OCC Bulletin 2025-27 | October 6, 2025

Rescission of 12 CFR 27, 'Fair Housing Home Loan Data System': Notice of Proposed Rulemaking

Replaced - See OCC 2026-5

To

Chief Executive Officers of All National Banks, Federal Savings Associations, and Federal Branches and Agencies; Department and Division Heads; All Examining Personnel; and Other Interested Parties

Summary

On October 6, 2025, the Office of the Comptroller of the Currency (OCC) issued a notice of proposed rulemaking to rescind 12 CFR 27, "Fair Housing Home Loan Data System." In connection with the OCC's ongoing efforts to tailor bank supervision and regulation to bank risk profile, the OCC has reviewed 12 CFR 27 (part 27) and determined that rescinding the regulation would eliminate the regulatory burden attributable to part 27 for

national banks without having a material impact on the availability of data necessary for the OCC to conduct its fair housing-related supervisory activities.

Comments on all aspects of the proposed rule are due 30 days after it is published in the *Federal Register*.

Note for Community Banks

Part 27 applies to national banks and their subsidiaries.

Part 27 does not apply to federal savings associations.

Highlights

- The proposed rule would rescind and remove 12 CFR 27, "Fair Housing Home Loan Data System."

Background

In connection with the OCC's ongoing efforts to tailor bank supervision and regulation to bank risk profile, the OCC has undertaken a review of 12 CFR 27 and determined that the regulation is obsolete and largely duplicative of and inconsistent with other legal authorities that require national banks to collect and retain certain information on applications for home loans. Moreover, part 27 imposes asymmetrical data collection requirements on national banks compared with their other depository institution counterparts, and the data collected have limited utility. For these reasons, the OCC has determined that rescinding the regulation would eliminate the regulatory burden attributable to part 27 for national banks without having a material impact on the availability of data necessary for the OCC to conduct its fair housing-related supervisory activities.

Further Information

Please contact Sadia Chaudhary, Counsel, Chief Counsel's Office, at (202) 649-5490.

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Related Link

- [Rescission of 12 CFR 27, "Fair Housing Home Loan Data System"](#) (PDF)

Topic(s): ■ [FAIR HOUSING HOME LOAN DATA SYSTEM](#) ■ [OCC REGULATIONS](#)

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