



DCU BULLETIN

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Mortgage Loan Prequalifications under Reg B and Reg C

Enclosed is a recent NCUA Regulatory Alert which provides guidance on the treatment of mortgage loan prequalifications under federal fair lending laws, including ECOA (Reg B), HMDA (Reg C), and the Fair Housing Act.

State credit unions, even those not yet converted to NCUSIF, should comply with the NCUA's guidance set forth in the Alert.