

From: <Saved by Windows Internet Explorer 7>  
Subject: Electronic Code of Federal Regulations:  
Date: Tue, 27 May 2008 16:24:18 -0400  
MIME-Version: 1.0  
Content-Type: multipart/related;  
    type="text/html";  
    boundary="-----\_NextPart\_000\_004E\_01C8C016.1CA97420"  
X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2900.3198

This is a multi-part message in MIME format.

-----\_NextPart\_000\_004E\_01C8C016.1CA97420  
Content-Type: text/html;  
    charset="iso-8859-1"  
Content-Transfer-Encoding: quoted-printable  
Content-Location: http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?  
c=ecfr&sid=ead509a913a2a010df9b46da8c56e31c&rgn=div8&view=text&node=12:3.0.1.1.7  
.3.8.3&idno=12

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<HTML><HEAD><TITLE>Electronic Code of Federal Regulations:</TITLE>
<META http-equiv=3DContent-Type content=3D"text/html; =
charset=3Diso-8859-1"><!-- InstanceBegin =
template=3D"/Templates/NEW_ecfr.dwt" codeOutsideHTMIsLocked=3D"false" =
--><!-- #BeginEditable "doctitle" --><!-- #EndEditable -->
<META content=3D"text/html; charset=3Diso-8859-1" =
HTTP=3D'equiv=3D"Content-Type"'><LINK=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css" =
type=3Dtext/css=20
rel=3Dstylesheet><LINK media=3Dprint=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css" =
type=3Dtext/css=20
rel=3Dstylesheet><!-- InstanceBeginEditable name=3D"head" --><!-- =
InstanceEndEditable -->
<STYLE>.white {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; PADDING-BOTTOM: 0px; MARGIN: =
0px; COLOR: #ffffff; PADDING-TOP: 0px
}
</STYLE>

<SCRIPT>
<!-- Cloak code
function leapto(form)
{
var site=3Dform.dest.selectedIndex;

if (site>=3D1)

{ location=3Dform.dest.options[site].value; }

}
// Decloak -->
</SCRIPT>
<NOSCRIPT>
<META content=3D"MSHTML 6.00.6000.16640" name=3DGENERATOR></HEAD>
<BODY leftMargin=3D0 topMargin=3D0><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:3.0.1.1.7.3.8.3&idno=3D12#content"><IMG=20
alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0></A><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
```

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12:3.0.1.1.7.3.8.3&idno=3D12#links"><IMG=20
alt=3D"Skip to side navigation." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0></A> Quick Navigation:=20
<UL>
  <LI><A href=3D"http://www.gpoaccess.gov/topics/index.html" =
SELECTED>Resources by=20
  Topic</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/business.html">Business =
&=20
  Economy</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/education.html">Education</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/environment.html">Environment</A>=
=20

  <LI><A href=3D"http://www.gpoaccess.gov/topics/food.html">Food &=
Drugs</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/grants.html">Grants =
&=20
  Awards</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/health.html">Health =
&=20
  Safety</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/military.html">Military =
&=20
  Security</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/science.html">Science =
&=20
  Technology</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/programs.html">Social=20
  Programs</A>=20
  <LI><A=20
  =
href=3D"http://www.gpoaccess.gov/topics/transportation.html">Transportati=
on</A>=20
  </LI></UL></NOSCRIPT><!-- Beginning of top navigation. Do not modify. =
-->
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D"100%" border=3D0>
  <TBODY>
    <TR id=3Dtopnav><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:3.0.1.1.7.3.8.3&idno=3D12#content"><IMG=20
    alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
    border=3D0></A><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:3.0.1.1.7.3.8.3&idno=3D12#links"><IMG=20
    alt=3D"Skip to side navigation."=20
    src=3D"http://www.gpoaccess.gov/images/spacer.gif" =
border=3D0></A></TR>
  <TR>
    <TD id=3Dtopnav background=3Dhttp://www.gpoaccess.gov/images/bg.gif=20
    bgColor=3D#333399>
      <TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>
        <TBODY>
          <TR>
            <TD vAlign=3Dbottom bgColor=3D#ffffff rowSpan=3D2><A=20
            href=3D"http://www.gpoaccess.gov/"><IMG height=3D69=20

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        alt=3D"GPO Access Home Page."=20
        src=3D"http://www.gpoaccess.gov/images/nav_01.gif" =
width=3D132=20
        border=3D0></A></TD>
<TD>
<TABLE height=3D38 cellSpacing=3D0 cellPadding=3D2 =
width=3D568 border=3D0>
    <TBODY>
        <TR>
            <FORM name=3DquickNav>
                <TD vAlign=3Dbottom align=3Dleft bgColor=3D#ffffff =
colSpan=3D2=20
                    height=3D3><DIV align=3Dright><LABEL class=3Dwhite=20
                    for=3Dlabel_for_menu>Quick Navigation:</LABEL> <SELECT =

                    id=3Dlabel_for_menu=20
                    style=3D"FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 145px; =
FONT-FAMILY: Arial, Helvetica, sans-serif"=20
                    size=3D1 name=3DquickNavBar> <OPTION=20
                    value=3Dhttp://www.gpoaccess.gov/topics/index.html=20
                    selected>Resources by Topic</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/business.html>Business=20
                    &amp; Economy</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/education.html>Education</OPTION>=
                    =20
                    <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/environment.html>Environment</OPT=
                    ION>=20
                    <OPTION =
                    value=3Dhttp://www.gpoaccess.gov/topics/food.html>Food=20
                    &amp; Drugs</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/grants.html>Grants=20
                    &amp; Awards</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/health.html>Health=20
                    &amp; Safety</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/military.html>Military=20
                    &amp; Security</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/science.html>Science=20
                    &amp; Technology</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/programs.html>Social=20
                    Programs</OPTION> <OPTION=20
                    =
                    value=3Dhttp://www.gpoaccess.gov/topics/transportation.html>Transportatio=
                    n</OPTION></SELECT>=20
                    <A title=3D"Jump to selected topic."=20
                    =
                    href=3D"javascript:location=3Ddocument.quickNav.quickNavBar.options[docum=
                    ent.quickNav.quickNavBar.selectedIndex].value"><IMG=20
                    alt=3D"Jump to selected topic." hspace=3D0=20
                    src=3D"http://www.gpoaccess.gov/images/go.gif" =
                    align=3DabsBottom=20
                    border=3D0 VALUE=3D""></A></DIV></TD></FORM><A =
                    name=3Dsearch></A>
                    <FORM name=3Dquery=20
                    action=3Dhttp://www.firstgov.gov/fgsearch/index.jsp>
                    <TD vAlign=3Dbottom align=3Dmiddle width=3D70 =

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bgColor=3D#ffffff>
    <DIV class=3Dsearch align=3Dright><LABEL =
for=3Dxmwo>Site=20
    Search:</LABEL> <BR><A=20
    =
href=3D"http://www.gpoaccess.gov/advancedsearch.html"><SPAN=20
    class=3Dsearch>advanced</SPAN></A></DIV></TD>
    <TD vAlign=3Dbottom align=3Dleft width=3D151 =
bgColor=3D#ffffff>
        <DIV align=3Dright><INPUT id=3Dxmwo=20
        style=3D"FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 110px; =
FONT-FAMILY: Arial, Helvetica, sans-serif">20
        maxLength=3D50 align=3DabsMiddle name=3Dmw0> <INPUT=20
        onkeypress=3Ddocument.query.submit();=20
        onclick=3Ddocument.query.submit(); type=3Dimage=20
        alt=3D"Submit Search">20
        src=3D"http://www.gpoaccess.gov/images/go.gif" =
align=3DabsMiddle=20
        border=3D0> <INPUT type=3Dhidden value=3D0010 =
name=3Dadv> <INPUT=20
        type=3Dhidden value=3D10 name=3Dnr> <INPUT =
type=3Dhidden value=3Dwww=20
        name=3Ddb> <INPUT type=3Dhidden value=3D0 name=3Dfr> =
<INPUT=20
        type=3Dhidden value=3Dall name=3Dmt0> <INPUT =
type=3Dhidden=20
        value=3Dshould name=3Dms0> <INPUT type=3Dhidden =
value=3Ddetailed=20
        name=3Dde> <INPUT type=3Dhidden value=3Ddomain =
name=3Dpl> <INPUT=20
        type=3Dhidden value=3D"gpoaccess.gov, gpo.gov" =
name=3Ddomain>=20
        </DIV></TD></FORM></TR></TBODY></TABLE></TD></TR>
    <TR>
        <TD><IMG height=3D44 alt=3D"Navigation Bar">20
        src=3D"http://www.gpoaccess.gov/images/nav_03.gif" =
width=3D568=20
        useMap=3D#Map =
border=3D0></TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><MAP=20
name=3DMap><AREA shape=3DPOLY alt=3DAbout. =
coords=3D588,3,661,3,644,24,571,23=20
href=3D"http://www.gpoaccess.gov/about/index.html"><AREA shape=3DPOLY =
alt=3DHelp.=20
coords=3D509,3,583,3,565,24,493,23=20
href=3D"http://www.gpoaccess.gov/help/index.html"><AREA=20
title=3D"A-Z Resource List." shape=3DRECT alt=3D"A-Z Resource List.">20
coords=3D1,29,151,54 =
href=3D"http://www.gpoaccess.gov/databases.html"><AREA=20
title=3D"Locate a Federal Depository Library." shape=3DRECT=20
alt=3D"Locate a Federal Depository Library." coords=3D155,30,415,54=20
href=3D"http://www.gpoaccess.gov/libraries.html"><AREA title=3D"Buy =
Publications.">20
shape=3DRECT alt=3D"Buy Publications." coords=3D419,28,555,54=20
href=3D"http://bookstore.gpo.gov/"><AREA title=3DLegislative. =
shape=3DRECT=20
alt=3DLegislative. coords=3D0,1,144,26=20
href=3D"http://www.gpoaccess.gov/legislative.html"><AREA =
title=3DExecutive.=20
shape=3DRECT alt=3DExecutive. coords=3D149,1,279,25=20
href=3D"http://www.gpoaccess.gov/executive.html"><AREA =
title=3DJudicial.=20
shape=3DRECT alt=3DJudicial. coords=3D284,1,388,26=20
href=3D"http://www.gpoaccess.gov/judicial.html"></MAP><!--End of top =
navigation. -->

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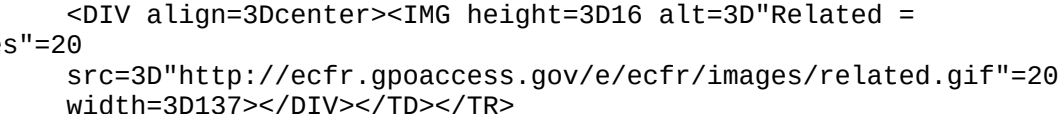
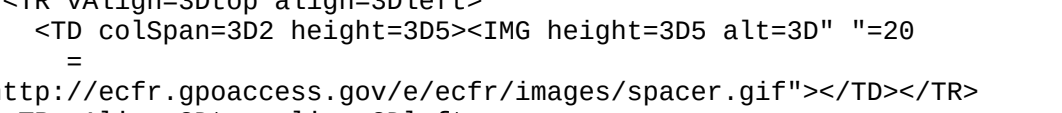
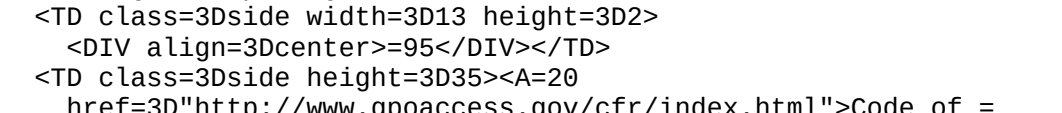
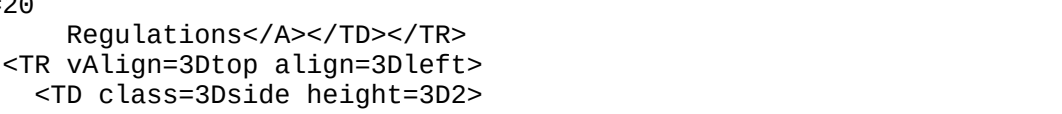
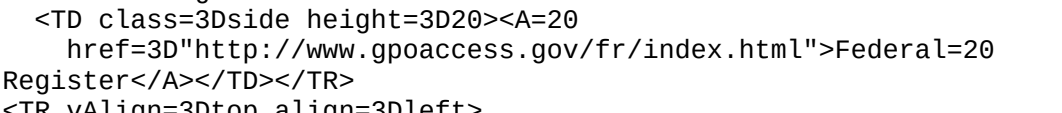
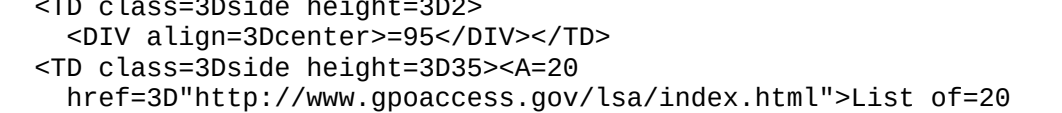
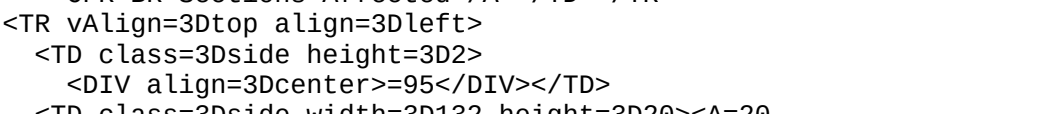
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>
  <TBODY>
    <TR>
      <TD id=3Dleftnav vAlign=3Dtop width=3D5 bgColor=3D#333399><IMG =
alt=3D" "=20
      src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif" =
width=3D5></TD>
      <TD id=3Dleftnav vAlign=3Dtop width=3D135 bgColor=3D#333399>
        <DIV align=3Dcenter><A name=3Dlinks></A><IMG height=3D122=20
alt=3D"National Archives and Records Administration logo."=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/narablue.gif" =
width=3D120>=20
        </DIV><!-- #BeginLibraryItem "/library/leftnav.lbi" -->
        <TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff border=3D0>
          <TBODY>
            <TR vAlign=3Dtop align=3Dleft>
              <TD colSpan=3D2 height=3D12>
                <DIV align=3Dcenter><IMG height=3D16 alt=3D"Database =
Features."=20
                =
src=3D"http://ecfr.gpoaccess.gov/images/applicationfeatures.gif"=20
width=3D137></DIV></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD colSpan=3D2 height=3D5><IMG height=3D5 alt=3D" "=20
              =
src=3D"http://ecfr.gpoaccess.gov/images/spacer.gif"></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside width=3D13 height=3D2>
                <DIV align=3Dcenter>=95</DIV></TD>
              <TD class=3Dside height=3D20><A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;tpl=3D%2Findex.tpl">Browse</A></TD><=
/TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside height=3D2>
                <DIV align=3Dcenter>=95</DIV></TD>
              <TD class=3Dside height=3D20><A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dsimple">Simple=20
Search </A></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside height=3D19>
                <DIV align=3Dcenter>=95</DIV></TD>
              <TD class=3Dside height=3D19><FONT face=3D"Arial, Helvetica, =
sans-serif"=20
color=3D#000011>Advanced Search </FONT></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside height=3D2>
                <DIV align=3Dcenter></DIV></TD>
              <TD class=3Dside height=3D20>*<A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dboolean">=20
Boolean</A></TD></TR>
            <TR align=3Dmiddle>
              <TD height=3D20>&nbsp;</TD>
              <TD class=3Dside align=3Dleft>*<A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dproximity">Proximity</A></TD>=
</TR>

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<TR vAlign=3Dtop align=3Dleft>
  <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
  <TD class=3Dside height=3D20><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&page=3Dhistory">Search=20
    History</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dsearch.tpl">Search=20
      Tips</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dcorrectionspage.tpl">Correctio=
ns</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20>
      <P><A=20
        =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dupdate.tpl">Latest=20
        Updates</A></P></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dabout.tpl">User=20
      Info</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dfaq.tpl">FAQs</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3D%2Fagencylist.tpl">Agency=20
      List</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside height=3D2>
      <DIV align=3Dcenter>=95</DIV></TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3D%2Findex.tpl">e-CFR=20
      Main Page</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD colSpan=3D2 height=3D2><IMG height=3D16 alt=3D" "=20
      src=3D"http://ecfr.gpoaccess.gov/images/bottom.gif"=20
      width=3D137></TD></TR></TBODY></TABLE>

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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div> <div>  </div> <div>  </div> <div>  </div> <div>  </div> <div>  </div> <div>  </div> <div>  </div> </div> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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        <TD colSpan=3D3 height=3D5><IMG height=3D5 alt=3D" "=20
            src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif"=20
width=3D1></TD></TR>
        <TR vAlign=3Dtop align=3Dleft>
            <TD width=3D52 height=3D10>
                <DIV align=3Dleft><A href=3D"http://bensguide.gpo.gov/"><IMG =
height=3D52=20
                    alt=3D"Ben's Guide Logo." hspace=3D2=20
                    src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/ben2.gif" =
width=3D48=20
                    border=3D0></A></DIV></TD>
            <TD class=3Dside width=3D85 height=3D10>
                <DIV align=3Dleft><A =
href=3D"http://bensguide.gpo.gov/">Ben's=20
                    Guide<BR>to U.S.<BR>Government</A></DIV></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
                <TD colSpan=3D3 height=3D2><IMG height=3D16 alt=3D" "=20
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[illegible]

section.

<sup>45b</sup> Disclosures may be delivered or placed in the =  
 mail not=20  
 later than three business days following receipt of a consumer's=20  
 application when the application reaches the creditor by =  
 telephone, or=20  
 through an intermediary agent or broker.

(1) The booklet titled *Consumer Handbook on Adjustable Rate=20  
 Mortgages* published by the Board and the Federal Home Loan =  
 Bank Board,=20  
 or a suitable substitute.

(2) A loan program disclosure for each variable-rate program in =  
 which=20  
 the consumer expresses an interest. The following disclosures, as=20  
 applicable, shall be provided:

(i) The fact that the interest rate, payment, or term of the =  
 loan can=20  
 change.

(ii) The index or formula used in making adjustments, and a =  
 source of=20  
 information about the index or formula.

(iii) An explanation of how the interest rate and payment will =  
 be=20  
 determined, including an explanation of how the index is adjusted, =  
 such as=20  
 by the addition of a margin.

(iv) A statement that the consumer should ask about the current =  
 margin=20  
 value and current interest rate.

(v) The fact that the interest rate will be discounted, and a =  
 statement=20  
 that the consumer should ask about the amount of the interest rate =  
 discount.

(vi) The frequency of interest rate and payment changes.

(vii) Any rules relating to changes in the index, interest =  
 rate,=20  
 payment amount, and outstanding loan balance including, for =  
 example, an=20  
 explanation of interest rate or payment limitations, negative=20  
 amortization, and interest rate carryover.

(viii) At the option of the creditor, either of the =  
 following:

(A) A historical example, based on a \$10,000 loan amount, =  
 illustrating=20  
 how payments and the loan balance would have been affected by =  
 interest=20  
 rate changes implemented according to the terms of the loan =  
 program=20  
 disclosure. The example shall reflect the most recent 15 years of =  
 index=20  
 values. The example shall reflect all significant loan program =  
 terms, such=20  
 as negative amortization, interest rate carryover, interest rate=20  
 discounts, and interest rate and payment limitations, that would =  
 have been=20  
 affected by the index movement during the period.

(B) The maximum interest rate and payment for a \$10,000 loan =  
 originated=20  
 at the initial interest rate (index value plus margin, adjusted by =  
 the=20  
 amount of any discount or premium) in effect as of an identified =  
 month and=20  
 year for the loan program disclosure assuming the maximum periodic =

increases in rates and payments under the program; and the initial =

interest rate and payment for that loan and a statement that the =

periodic=20

payment may increase or decrease substantially depending on =

changes in the=20

rate.</P>

<P>(ix) An explanation of how the consumer may calculate the =

payments for=20

the loan amount to be borrowed based on either:</P>

<P>(A) The most recent payment shown in the historical example in=20

paragraph (b)(2)(viii)(A) of this section; or</P>

<P>(B) The initial interest rate used to calculate the maximum =

interest=20

rate and payment in paragraph (b)(2)(viii)(B) of this section.</P>

<P>(x) The fact that the loan program contains a demand =

feature.</P>

<P>(xi) The type of information that will be provided in notices =

of=20

adjustments and the timing of such notices.</P>

<P>(xii) A statement that disclosure forms are available for the=20

creditor's other variable-rate loan programs.</P>

<P>(c) <I>Electronic disclosures. </I>For an application that is =

accessed=20

by the consumer in electronic form, the disclosures required by =

paragraph=20

(b) of this section may be provided to the consumer in electronic =

form on=20

or with the application.</P>

<P>[Reg. Z, 52 FR 48670, Dec. 24, 1987; 53 FR 467, Jan. 7, 1988, =

as=20

amended at 61 FR 49246, Sept. 19, 1996; 62 FR 63443, Dec. 1, 1997; =

72 FR=20

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Content-Type: text/css;

charset="iso-8859-1"

Content-Transfer-Encoding: quoted-printable

Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css

```
.td {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.tr {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.h1 {
    FONT-WEIGHT: bold; FONT-SIZE: 16px; LINE-HEIGHT: 18pt; FONT-FAMILY: =
Arial, Helvetica, sans-serif; Arial:=20
}
.h2 {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; FONT-WEIGHT: bold; FONT-SIZE: =
14px; MARGIN-BOTTOM: 0px; PADDING-BOTTOM: 0px; COLOR: #000000; =
LINE-HEIGHT: normal; PADDING-TOP: 0px; FONT-STYLE: normal; FONT-FAMILY: =
Arial, Helvetica, sans-serif
}
.h3 {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.caption {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.footer {
    BACKGROUND-POSITION: center 50%; FONT-SIZE: 10px; FONT-FAMILY: Arial, =
Helvetica, sans-serif; TEXT-ALIGN: center
}
.top {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: =
right
}
.tablespaceing {
    PADDING-RIGHT: 5px; PADDING-LEFT: 5px; PADDING-BOTTOM: 5px; =
PADDING-TOP: 10px
}
.fontsmall {
    FONT-SIZE: 11px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.navigation {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.invisiblelink {
    FONT-SIZE: 10px; COLOR: #ffffff; FONT-FAMILY: Arial, Helvetica, =
```

```

sans-serif; TEXT-DECORATION: none
}
A.menubar:link {
    COLOR: blue
}
A.menubar:visited {
    COLOR: purple
}
A.menubar:hover {
    COLOR: #cc3333
}
A.menubar:active {
    COLOR: purple
}
.toplogo {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.search {
    FONT-SIZE: 10px; CLIP: ; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.side {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.subparagraph {
    FONT-WEIGHT: normal; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TOP: -5px
}
.head {
    FONT-WEIGHT: bolder; FONT-SIZE: 18px; FONT-FAMILY: Arial, Helvetica, =
sans-serif
}
.recentupdateslink {
    FONT-WEIGHT: bolder; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
}
.updatetitle {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; COLOR: #ff0000; TEXT-INDENT: 5pt; =
FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: left
}
.updatebodytest {
    BACKGROUND-POSITION: left 50%; FONT-WEIGHT: normal; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left; FONT-VARIANT: normal
}
.updatebold {
    BACKGROUND-POSITION: left 50%; FONT-WEIGHT: bold; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left
}
.body {
    COLOR: #000000; FONT-FAMILY: Arial, sans-serif; BACKGROUND-COLOR: =
#ffffff
}
.a {
    TEXT-DECORATION: underline
}
.a:link {
    COLOR: blue; BACKGROUND-COLOR: #ffffff
}
.a:visited {
    COLOR: red; BACKGROUND-COLOR: #ffffff
}
.a:active {

```

```

        COLOR: #ff0000; BACKGROUND-COLOR: #ffffff
    }
    .p {
        FONT-WEIGHT: normal; WIDTH: 474px; BACKGROUND-REPEAT: no-repeat; =
        FONT-FAMILY: Arial, sans-serif; TEXT-ALIGN: center
    }
    .title {
        FONT-WEIGHT: bold; FONT-SIZE: 20px; FONT-FAMILY: Arial, Helvetica, =
        sans-serif; TEXT-ALIGN: left
    }
    .subtitle {
        FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
        sans-serif; TEXT-ALIGN: left
    }
    .mainheader {
        FONT-WEIGHT: bold; FONT-SIZE: 130%
    }
    .chapter {
        FONT-WEIGHT: bold; FONT-SIZE: 16px; FONT-FAMILY: Arial, Helvetica, =
        sans-serif; TEXT-ALIGN: left
    }
    .subchapter {
        FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
        sans-serif; TEXT-ALIGN: left
    }
    .part {
        FONT-WEIGHT: bold; FONT-SIZE: 100%
    }
    .subpart {
        FONT-SIZE: 90%; COLOR: blue; BACKGROUND-COLOR: #ffffff
    }
    .nopart {
        COLOR: green; BACKGROUND-COLOR: #ffffff
    }
    .reserved {
        COLOR: red; BACKGROUND-COLOR: #ffffff
    }
    .menu {
        FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
    }
    .hilite {
        FONT-WEIGHT: bold; COLOR: #cc0000
    }

```

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Content-Type: text/css;

charset="iso-8859-1"

Content-Transfer-Encoding: 7bit

Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css>

```

#topnav {
    DISPLAY: none
}
#leftnav {
    DISPLAY: none
}
.tablespaceing {
    PADDING-LEFT: 0px
}

```

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