

Regulatory Bulletin

RB 1-1b

RB 1-1b was rescinded 4/18/01 by RB 1-1c. Click [HERE](#) to link to RB 1-1c.

January 13, 1995

Rescission of Memoranda and Bulletins

RESCINDED

Summary: Various Regulatory and Thrift Bulletins and memoranda, R, T, SP, and AB memoranda are rescinded with the issuance of Regulatory Bulletin (RB) 1-1b. RB 1-1a, dated October 21, 1991, has been incorporated into this Bulletin and is hereby rescinded.

For Further Information Contact: The Office of Thrift Supervision (OTS) Regional Office in which you are located or the Policy Division of the OTS, Washington, DC.

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During the past few years OTS has made a concerted effort to rescind outdated or superseded guidance in order to reduce the regulatory bur-

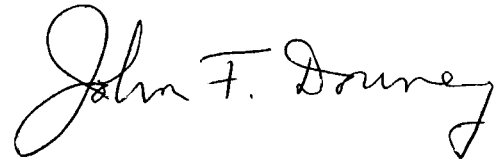
den on thrift institutions.

In our efforts to streamline and clarify longstanding guidelines provided to thrift institutions and regulatory staff, the OTS has incorporated certain existing Regulatory and Thrift Bulletins and R, T, SP, and AB memoranda into the Regulatory Handbook series, or has determined that they are no longer applicable for various reasons. This

bulletin rescinds 66 bulletins and memoranda. Since 1989 OTS has rescinded a total of 575 bulletins and memoranda.

Attached is a listing of bulletins and memoranda that are in effect as of January 1, 1995, as well as a list of rescinded bulletins and memoranda.

Attachments



—John Downey
Director of Supervision

<h1 style="margin: 0;">Regulatory Bulletin</h1>

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The following bulletins and memoranda are still effective as of January 1, 1995.

<u>No.</u>	<u>Title</u>	<u>Date Issued</u>	<u>Regulatory Handbook</u>
Regulatory Bulletins			
RB 1	Regulatory Bulletin Series	07/29/88	NA
RB 3a-1	Policy Statement on Growth for Savings Associations	01/09/90	Thrift
RB 4a	Supervisory Review Process	09/20/93	Thrift
RB 7	Quarterly Statistical Compliance Report for the Bank Secrecy Act	12/13/88	Compliance
RB 9	Purpose and Use of "Compliance: A Self-Assessment Guide"	12/27/88	Compliance
RB 11	Protest and Oral Argument Procedures	03/06/89	Application Processing
RB 15	Covered Asset Sales	07/24/89	Thrift
RB 16	Timely and Accurate HMDA Statements	09/11/89	Compliance
RB 18	Issuance of Enforcement Policies	09/27/89	Thrift
RB 18-1b	General Enforcement Policy	04/18/94	Thrift
RB 18-3a	Enforcement Policy Statement on Civil Money Penalties	07/30/93	Thrift
RB 19	Guidelines for Supervisory Objection to Inclusion of Subordinated Debt as Regulatory Capital	10/13/89	Application Processing
RB 20	Proper Investigation of Applicants and Increased Communications Between the OTS and Other Financial Institution Regulatory Agencies	11/20/89	Thrift Application Processing
RB 26	Capital Requirements Recourse Arrangements (Interim)	04/26/91	Thrift
RB 27a	Executive Compensation	03/05/93	Thrift
RB 28	Issuance of Certificates of Corporate Existence	11/09/92	Application Processing
RB 29	Conclusive Presumption of Worthlessness of Debts Held by Savings Associations	11/23/92	Thrift
Thrift Bulletins			
TB 1	Thrift Bulletin Series	07/29/88	NA
TB 1-2	Enforcement of Bulletins	08/04/89	NA
TB 8-1	Disclosure of Compliance, CRA, and Trust Ratings	03/30/89	Trust Compliance
TB 11	Interagency Supervisory Policy on Large-Scale Integrated Financial Software Systems (LSIS)	12/09/88	Information Systems

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<u>No.</u>	<u>Title</u>	<u>Date Issued</u>	<u>Regulatory Handbook</u>
TB 11-1	Purchased Software Evaluation Guidelines	04/20/89	Information Systems
TB 13	Responsibilities of the Board of Directors and Management with Regard to Interest Rate Risk	01/26/89	Thrift
TB 13-1	Implementation of Thrift Bulletin 13	05/09/89	Thrift
TB 13-2	Implementation of Thrift Bulletin 13	12/27/89	Thrift
TB 16	Environmental Risk and Liability	02/06/89	Thrift
TB 18	Homeownership Counseling Requirements	02/16/89	Compliance
TB 18-1	Homeownership Counseling Requirements	05/11/90	Compliance
TB 19	Revised HUD Fair Housing Regulations	03/10/89	Compliance
TB 22	Compliance Assistance Series	03/31/89	Compliance
TB 23a	Sales of Securities	06/23/93	Thrift Compliance
TB 23-2	Interagency Statement on Retail Sales of Nondeposit Investment Products	02/22/94	Thrift
TB 25	Disparities in Mortgage Lending	04/19/89	Compliance
TB 28	Banks Operating Illegally in the United States	06/27/89	Thrift
TB 29	End-User Computing	07/10/89	Information Systems
TB 30	Interagency Policy on Contingency Planning for Financial Institutions	07/19/89	Information Systems
TB 31	Introduction to Corporate and Securities Division (CASD) Memoranda	08/31/89	NA
TB 31-2	Application of Securities Offering Rule to Materials for Offering of Debt	08/31/89	Compliance Thrift Application Processing
TB 31-3	Securities Disclosure Obligation Arising as a Result of Regulatory Bulletin No. 3a	08/31/89	Thrift
TB 31-4	Effect of Rule 19C-4 of the SEC on Anti-Takeover Measures by Converted Institutions	08/31/89	Application Processing
TB 31-5	Disclosure of Regulatory Capital by Savings Institutions in Securities Filings Made with the Bank Board	08/31/89	Thrift
TB 31-7	Overview of FIRREA Changes to Thrift Acquisition Statutes	09/29/89	Application Processing

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<u>No.</u>	<u>Title</u>	<u>Date Issued</u>	<u>Regulatory Handbook</u>
TB 36a	Guidelines for FIRREA Capital Plans, Exemptions and Exceptions	03/08/90	Thrift
TB 36-1	Guidelines on Interest, Prepayment, and Loan Origination Rates	12/14/89	Thrift
TB 38-2a	Capital Adequacy: Guidance on the Status of Capital and Accounting Forebearances and Capital Instruments Held by a Deposit Insurance Fund	05/24/91	Thrift
TB 38-3a	Minimum Standards for Voluntary Unassisted Transactions	11/19/91	Thrift
TB 44	Interagency Statement on EDP Service Contracts	02/07/90	Thrift
TB 46	Contracting for Data Processing Services or Systems	05/01/90	Thrift Information Systems
TB 47-2	Interagency Policy Statement on the Analysis of Geographic Distribution of Lending for CRA	01/10/92	Compliance
TB 48	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	09/06/90	Thrift Application Processing
TB 48-9	Guidelines for Implementation of 12 CFR Part 502 Pertaining to Assessments	12/21/92	Thrift Application Processing
TB 48-11	Office of Thrift Supervision 1993 Filing Fees	09/20/93	Application Processing
TB 49	Accounting for Income Tax Benefits Associated with Bad Debts	08/19/91	Thrift
TB 50	Regulatory Review of Certain Third Party Contracts	11/19/91	Thrift
TB 51	Interagency Policy Statement on Prescreening	01/06/92	Compliance
TB 52	Supervisory Statement of Policy on Securities Activities	01/10/92	Thrift
TB 52-1	"Mismatched" Floating Rate CMOs	04/27/92	Thrift
TB 55a	Interagency Appraisal and Evaluation Guidelines	11/04/94	Thrift
TB 56	Regulatory Reporting of Net Deferred Tax Assets	01/20/93	Thrift
TB 57	Interagency Policy Statement on Money Laundering	02/26/93	Compliance
TB 58	Merger Conversion Disclosure	04/19/93	Thrift
TB 59	Interagency Supervisory Statement on EFT Switches and Network Services	05/19/93	Information Systems
TB 62	Reporting of Loans Secured by Stock of an Insured Depository Institution	09/20/93	Thrift

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<u>No.</u>	<u>Title</u>	<u>Date Issued</u>	<u>Regulatory Handbook</u>
TB 63	Loan Refinancing	11/05/93	Thrift
TB 64	Reporting of Loans to Executive Officers	01/28/94	Holding Company Thrift
TB 65	Structured Notes	08/15/94	Thrift

Memoranda

<u>No.</u>	<u>Title</u>		
T 79a	Indirect Investment in Limited Partnerships	06/10/86	NA
SP 15	Nondiscrimination	05/25/78	NA

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Rescinded Regulatory and Thrift Bulletins; R, T, SP, and AB Memoranda

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
Regulatory Bulletins			
RB 1-1	Rescission of Outstanding Memoranda	Rescinded by RB 1-1a	10/21/91
RB 1-1a	Rescission of Memoranda and Bulletins	Rescinded by RB 1-1b	01/13/95
RB 1-2	Rescissions of Obsolete Savings Account T Memoranda	Rescinded by RB 1-1a	10/21/91
RB 1-3	Rescission of Memoranda and Bulletins	Rescinded by RB 1-1a	10/21/91
RB 2	Guidelines for Approving the Purchase or Sale of FHLMC Preferred Stock	Rescinded by Applications Restructuring Regulation	01/13/95
RB 2-1	Acceptance of Exchange Offer for New FHLMC Preferred Stock	Time frame elapsed	10/21/91
RB 3a	Policy Statement on Growth for Insured Institutions	Rescinded by RB 3a-1	01/09/90
RB 4	Informal Review Process	Rescinded by RB 4a	09/20/93
RB 5	Waiver of Service Corporation Reporting Requirements	Service Corporation Report no longer applicable pursuant to FIRREA	05/04/90
RB 6	Adequacy of Valuation Allowances	Incorporated into Thrift Activities 261	05/04/90
RB 8	Guidelines for Referral of Bank Secrecy Act Violations to Treasury for Civil or Criminal Penalties	Incorporated into Compliance Activities 400	01/13/95
RB 10	Exclusion of Holding Company Information from Thrift Reports of Examination	Pertinent guidance contained in ROE Instructions	01/13/95
RB 12	Sale of Branch Offices to FDIC-Insured Institutions	No longer applicable	10/21/91
RB 13	Guidelines for Establishing a Fraud and Insider Abuse Program	Incorporated into Thrift Activities 360	01/13/95
RB 14	Delegation to PSAs to Grant or Withhold Approval of Management Interlocks	Delegation contained in §§ 563f.7 and 584.9	10/21/91
RB 17	Recent TIL Amendments and Supplemental Examination Procedures	Incorporated into Compliance Activities 305	10/21/91
RB 18-1	General Enforcement Policy	Rescinded by RB 18-1a	06/13/90
RB 18-1a	General Enforcement Policy	Rescinded by RB 18-1b	04/18/94
RB 18-2	ERC Policy Statement on Pursuing Administrative Prohibition Actions vs. "Former" S&L Officials	Rescinded by RB 18-1b	04/18/94
RB 18-3	Enforcement Policy Statement on Civil Money Penalties	Rescinded by RB 18-3a	07/30/93
RB 18-4	Enforcement Policy Statement on Use of Formal Examination and Investigation Authority	Rescinded by RB 18-1b	04/18/94
RB 18-5	Enforcement Policy Statement on the Confidentiality of Administrative Proceedings	Incorporated into Thrift Activities 150 (370 1/94)	10/21/91
RB 21	Servicing Contracts	Incorporated into Thrift Activities 340	01/13/95
RB 22	Transfers of Below Investment/Noninvestment Grade Corporate Securities in Exchange for Qualified Notes	Compliance mandatory by 7/01/94	01/13/95

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<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
RB 23	Prohibition on Brokered Deposits Held at Undercapitalized Thrifts	Incorporated into Thrift Activities 211	10/21/91
RB 24	Guidelines for Approval of Higher LTOB Limits	Incorporated into Thrift Activities 211	10/21/91
RB 25	Guidelines for Implementation and Use of the Regulatory Handbook Series	Current guidance addressed in the Administration chapters of the Thrift Activities and Holding Company Handbooks	01/13/95
RB 27	Executive Compensation	Rescinded by RB 27a	01/13/95
RB 30	Guidance on the Use of Salvage Powers to Exceed LTOB Limitations	Incorporated into Thrift Activities 211	01/13/95
RB 31	Classification of Assets	Incorporated into Thrift Activities 260	01/13/95
Thrift Bulletins			
TB 1-1	Bulletin Subscription Service	Rescinded by TB 1-1a	04/09/90
TB 1-1a	Bulletin Subscription Service	Outdated order form	01/13/95
TB 2	Home Mortgage Disclosure Act	Incorporated into Compliance Activities 215	01/13/95
TB 3	Internal Loan Review	Incorporated into Thrift Activities 210	10/21/91
TB 4	Money Laundering Activity is a Federal Offense	Incorporated into Compliance Activities 400	01/13/95
TB 5	Net Worth Maintenance and Prenuptial Agreements	Rescinded by TB 5a	04/12/90
TB 5a	Capital Maintenance Agreements	Rescinded by the Policy Review Committee (PRC 91-6)	04/16/91
TB 6	Currency Reporting Exemption for Casinos Withdrawn	Incorporated into Compliance Activities 400	10/21/91
TB 6-1	Treasury Clarifies Currency Reporting Rules and Defines "Structuring"	Incorporated into Compliance Activities 400	01/13/95
TB 6-2	Geographic Reporting of Certain Domestic Currency Transactions	Incorporated into Compliance Activities 400	10/21/91
TB 6-3	New Form 4789 Now Required	Incorporated into Compliance Activities 400	10/21/91
TB 6-4	Cash Sales of Monetary Instruments from \$3,000 to \$10,000	Incorporated into Compliance Activities 400	10/21/91
TB 7	Real Estate Owned (REO) Workout Proposal	Incorporated into Thrift Activities 251	01/13/95
TB 8	MACRO Ratings	Obsolete	01/13/95
TB 9	Final Rule Adopting Interim Conforming Amendments to FRB Regulation CC	Incorporated into Compliance Activities 335	10/21/91
TB 9-1	Recent Changes to FRB Regulation CC and Official Staff Commentary	Incorporated into Compliance Activities 335	10/21/91
TB 9-2	Recent Changes to FRB Regulation CC and Official Staff Commentary	Incorporated into Compliance Activities 335	10/21/91
TB 10	Change in Certain 1988 HMDA Reporting Requirements	Incorporated into Compliance Activities 215	01/13/95
TB 10-1	Clarification to 1988 HMDA Reporting Rules	Incorporated into Compliance Activities 215	01/13/95
TB 12	Mortgage Derivative Products and Mortgage Swaps	Incorporated into Thrift Activities 442 (542 1/94)	10/21/91
TB 14	Lead Lender's Responsibilities in Participation Loans	Incorporated into Thrift Activities 212	01/13/95
TB 15	Below-Investment-Grade Corporate Debt Securities	Rendered obsolete by FIRREA	01/13/95
TB 17	Commercial/Industrial Appraisal Report Form – Existing Property	Rescinded by TB 17-2	12/03/90

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<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
TB 17-1	Commercial/Industrial Appraisal Report Form – Existing Property	Rescinded by TB 17-2	12/03/90
TB 17-2	Appraisal Forms	Rescinded by Appraisal Rule	01/13/95
TB 20	Qualified Thrift Lender (QTL) Test	Incorporated into Thrift Activities 270	05/04/90
TB 20-1	Qualified Thrift Investments	Incorporated into Thrift Activities 270	01/13/95
TB 20-2	QTL Guidelines	Incorporated into Thrift Activities 270	01/13/95
TB 21	FRB Announces Changes to Official Staff Commentaries for Regulations B, E, and Z	Incorporated into Compliance Activities 205, 330, and 305	10/21/91
TB 21-1	FRB Announces Updates to Official Staff Commentaries for Regulations B, E, and Z	Incorporated into Compliance Activities 205, 330, and 305	10/21/91
TB 23	Over the Counter (Retail) Sales of Debt Securities	Rescinded by TB 23a	06/23/93
TB 23-1	Guidance on the Sale of Uninsured Products	Rescinded by TB 23-2	02/22/94
TB 24	Minimum Loans to One Borrower Limit	No longer applicable pursuant to change in LTOB limitations (FIRREA)	05/04/90
TB 26	Substitute Mortgage Insurance for Tigor Mortgage Insurance Corporation (TMIC) Loans	Obsolete	01/13/95
TB 27	Government Securities Act of 1986	Incorporated into Thrift Activities 563 and Trust Activities 330	01/13/95
TB 31-1	The Management Interlocks Revision Act of 1988	Incorporated into Application Processing 910	01/13/95
TB 31-6	Application of the Bank Merger Act to Savings Institutions	Incorporated into Application Processing 210	01/13/95
TB 31-8	New Transactions with Affiliates and Insider Lender Rules for Thrifts	Superseded by §§ 563.42 and 563.43	01/13/95
TB 32	Interim Guidelines for Use in Applying LTOB Requirements Adopted in the FIRREA	Incorporated into Thrift Activities 211	10/21/91
TB 32-1	LTOB Limitations Interim Compliance Provisions	Incorporated into Thrift Activities 211	10/21/91
TB 32-2	Further Interim Compliance Provisions Regarding LTOB Limitations	Incorporated into Thrift Activities 211	10/21/91
TB 33	Authority to Approve Employment of Convicted Persons Transferred to FDIC	Obsolete	01/13/95
TB 34	Depository Institutions Blanket Bond	Rendered obsolete by §§ 563.190 and 563.191	01/13/95
TB 35	“Brokered Deposits” Held at Troubled Institutions	Incorporated into Thrift Activities 460 (560 1/94)	10/21/91
TB 36	Guidelines for FIRREA Capital Plans	Rescinded by TB 36a	03/08/90
TB 36-1	Guidelines on Interest, Prepayment, and Loan Origination Rates	Rescinded by TB 36-2 Attachments A & B	03/13/90
TB 36-2	Interest Rates Used for Financial Projections Contained in Capital Plans	Rescinded by TB 36-2a	04/27/90
TB 36-2a	Interest Rates Used in Financial Projections Contained in Capital Plans	Rescinded by TB 36-2b	07/27/90
TB 36-2b	Interest Rates Used in Financial Projections Contained in Capital Plans	Rescinded by TB 36-2c	08/15/90
TB 36-2c	Interest Rates Used in Financial Projections Contained in Capital Plans	Rescinded by TB 36-2d	01/04/91
TB 36-2d	Interest Rates Used for Financial Projections Contained in Capital Plans	Information available upon request from OTS Regional Offices	01/13/95
TB 37	Use of Appraisal Information in Loan Risk Analysis	Rescinded by TB 37a	12/08/89

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<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
TB 37a	Use of Appraisal Information in Loan Risk Analysis	Incorporated into Thrift Activities 210	01/13/95
TB 38	Guidelines for Capital Requirements on Collateralized Mortgage Obligations	Rescinded by the Interest Rate Risk Regulation and the TFR Instructions (Schedule CCR)	01/13/95
TB 38-1	Guidelines for Evaluating Core Deposit Intangibles Under Capital Requirements	Rescinded by the Final Rule on Intangible Assets	02/02/94
TB 38-2	Capital Adequacy: Guidelines on the Status of Capital and Accounting Forbearances and Capital Instruments Held by a Deposit Insurance Fund	Rescinded by TB 38-2a	05/24/91
TB 38-3	Minimum Standards for Voluntary Unassisted Transactions	Rescinded by TB 38-3a	11/19/91
TB 38-4	Computation of Capital Deduction Requirement for Assets with GVAs	Incorporated into TFR Instructions (Schedule CCR)	01/13/95
TB 39	Noninvestment Grade Corporate Debt Securities	Incorporated into Thrift Activities 260	01/13/95
TB 40	FRB Amends Regulation B	Incorporated into Compliance Activities 205	10/21/91
TB 41	Interim Guidelines for Securities Portfolio Policies and Strategies	Incorporated into Thrift Activities 220	01/13/95
TB 42	Interagency Questions and Answers About Community Investment	Incorporated into Compliance Activities 220	10/21/91
TB 43	Valuation of Excess Servicing Assets	Incorporated into Thrift Activities 573	01/13/95
TB 45	Requirement to Notify OTS of the Proposed Addition of Directors and Senior Executive Officers	Rendered obsolete by § 574.9	01/13/95
TB 47	Final Uniform Interagency CRA Guidelines	Incorporated into Compliance Activities 220	10/21/91
TB 47-1	Corrections to the Final Uniform CRA Guidelines	Incorporated into Compliance Activities 220	10/21/91
TB 48-1	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	Rescinded by TB 48-3	12/27/90
TB 48-2	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	Rescinded by TB 48-7	11/29/91
TB 48-3	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	Rescinded by TB 48-5	06/30/91
TB 48-4	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	Rescinded by TB 48-7	11/29/91
TB 48-5	Guidelines for Implementation of 12 CFR Parts 502 and 563d Pertaining to Assessments	Rescinded by TB 48-6	11/29/91
TB 48-6	Guidelines for Implementation of 12 CFR Part 502 Pertaining to Assessments	Rescinded by TB 48-6a	12/23/91
TB 48-6a	Guidelines for Implementation of 12 CFR Part 502 Pertaining to Assessments	Rescinded by TB 48-9	12/21/92
TB 48-7	Guidelines for Implementation of 12 CFR Parts 502, 563b, 563d, and 563g Pertaining to Assessments	Rescinded by TB 48-7a	12/23/91

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<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
TB 48-7a	Guidelines for Implementation of 12 CFR Parts 502, 563b, 563d, and 563g Pertaining to Assessments	Rescinded by TB 48-8	05/30/92
TB 48-8	Guidelines for Implementation of 12 CFR Parts 502, 563b, 563d, and 563g Pertaining to Assessments	Rescinded by TB 48-10	12/31/92
TB 48-10	OTS 1993 Filing Fees	Rescinded by TB 48-11	09/20/93
TB 53	Qualification of Borrowers at Below Market Rates	Incorporated into Thrift Activities 212	01/13/95
TB 54	Political Contributions and Loans	Incorporated into Thrift Activities 310	01/13/95
TB 55	Real Estate Appraisal and Evaluation Guidelines	Rescinded by TB 55a	11/04/94
TB 60	The Valuation of Purchased Mortgage Servicing Rights	Incorporated into Thrift Activities 576	01/13/95
TB 61	Interagency Policy Statement on Documentation for Loans to Small- and Medium-Sized Businesses and Farms	Incorporated into 12 CFR § 563.170(c)	01/13/95

R Memos

R 1	Instructions to Staff	Obsolete	09/06/89
R 3	Releases from Specific Reserves	Incorporated into Thrift Activities 261	09/06/89
R 4	Unsafe or Unsound Practices	Incorporated into Thrift Activities 150 (370 1/94) and 212	10/21/91
R 6	Investment in U.S. Government Securities	Obsolete; new accounting treatment exists for reverse repurchases	05/04/90
R 6-2	Overcollateralization of Reverse Repos	Incorporated into Thrift Activities 450 (Section 450 omitted 1/94)	05/04/90
R 7	Conditions for Insurance	Incorporated into Application Processing 430	05/04/90
R 9-1	Liquidity Forbearances	No longer applicable	10/21/91
R 10	Illegal Loans	Incorporated into Thrift Activities 212	09/06/89
R 12	S&L Bond Portfolio Advisory	Addressed in Thrift Activities 440 (Combined with Section 220 12/89)	09/06/89
R 13a	Data Processing Service	Rescinded by TB 46	05/01/90
R 14	Participation in Lotteries	Detailed in National Housing Act	09/06/89
R 15	Late Charges	Incorporated into Thrift Activities 212	01/13/95
R 17	Food Stamp Program	Policy contained in Food Stamp Act of 1964	10/21/91
R 18-1	Legal Power to Approve Transactions	Memo merely rescinds R 18	09/06/89
R 19a	FHLBB: Conflict of Interest Policy	Incorporated into Thrift Activities 135 (360 1/94)	05/04/90
R 20	Tenement and Other Inner City Lending	Contradictory to OCI's current policies	05/04/90
R 21b	Manufactured Home Lending	Incorporated into Thrift Activities 216	09/06/89
R 23	Accounting for Sales of REO	Incorporated into Thrift Activities 251	10/21/91
R 24	Service Corporations – Agreement to Examine	Incorporated into Service Corporation 100 (§ 563.70)	09/06/89
R 26a	Accounting/Sale of Participations	Guidance has been strengthened in FASB's issuance of Consensus #88-11	05/04/90
R 27	Compensating Balances	Incorporated into Thrift Activities 135 (360 1/94)	10/21/91
R 28c	Acquisition of Business Entities	Incorporated into Service Corporation 250, Appendix A (Applicable discussion in Section 250 omitted 1/94)	05/04/90
R 29a	FHLMC-Guaranteed Participations	Reporting of same covered in filing instructions	09/06/89
R 30b	Advertising Requirements	Outdated; refer to §§ 528.4 and 528.5	10/21/91

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<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
R 32	Trips Paid by Seller	Relevant information incorporated into Thrift Activities 210	10/21/91
R 34	Site Investment for Office	Incorporated into Thrift Activities 252 and Application Processing 760 (710 12/92)	05/04/90
R 35b	Federal Funds/Unsecured Days Funds	Obsolete	01/13/95
R 37	Offers of Foreign Deposits	Lack of record of occurring situations	05/04/90
R 38	Service Corporation – Land Development Project	Incorporated into Service Corporation 900 (Thrift 620 1/94)	05/04/90
R 39	FHLBB Guidelines: BOD Composition	Institutions should be in compliance	05/04/90
R 42	Reasonableness of Compensation and Fees	Incorporated into Thrift Activities 140 (310 1/94)	05/04/90
R 43	Credit Cards	Incorporated into Thrift Activities 218	09/06/89
R 44	Audit Committee of Board of Directors	Incorporated into Thrift Activities 140 (310 1/94)	09/06/89
R 45	Internal Audit Programs	Incorporated into Thrift Activities 120 (355 1/94)	09/06/89
R 46a	Downpayment for Condominium	Incorporated into Thrift Activities 212	10/21/91
R 47c	Review of Forward Commitments	Incorporated into Thrift Activities 441 (541 1/94)	05/04/90
R 48	Securities Transactions	Incorporated into Thrift Activities 520 (420 1/94)	10/21/91
R 49	Reciprocal Sales of Mortgage Loans	Incorporated into Thrift Activities 470 (573 1/94)	10/21/91
R 49-1	FHLMC Swap Transactions	Incorporated into Thrift Activities 470 (573 1/94)	10/21/91
R 49-2	PC Swaps and Reciprocal Loan Sales	Incorporated into Thrift Activities 470 (573 1/94)	10/21/91
R 50	Computation of Average Maturity of Corporate Bond Portfolios	Incorporated into Thrift Activities 220	10/21/91
R 51b	Transfer/Repurchase of Government Securities	Incorporated into Thrift Activities 560	01/13/95
R 51-1	Qualifying Obligations	Incorporated into Thrift Activities 560	01/13/95
R 51-2	FHLB Overnight Deposits	Incorporated into Thrift Activities 560	01/13/95
R 52	Pledged Savings	Incorporated into Thrift Activities 320 (120 1/94)	10/21/91
R 53	Profit from Sales/Leaseback Transactions	Compliance with GAAP does not require reiteration	09/06/89
R 54	Level Yield Method of Amortization of Loan Discounts	Incorporated into Thrift Activities 520 (345 TBA)	05/04/90
R 55a	Push-Down Accounting	Incorporated into Thrift Activities 520 (345 TBA)	05/04/90
R 56	Loans Funded by Tax-Exempt Bonds	Basis of memo is sound underwriting; refer to Thrift Activities 210	05/04/90
R 57	Deferral and Amortization of Losses	No longer permitted pursuant to FIRREA capital provisions	05/04/90
R 57-1	Tax Benefits/Deferral of Losses	Incorporated into Thrift Activities 521 (Section 521 omitted 1/94)	10/21/91
R 58	Savings Account Fees/Service Charges	Outdated	10/21/91
R 59	Interest Rate Swaps: Accounting	Incorporated into Thrift Activities 441(541 1/94)	05/04/90
R 60	Junk Bonds	Rescinded by TB 15; addressed in Thrift Activities 220	01/30/89
R 61	Discounted Adjustable Rate Mortgages	Incorporated into Thrift Activities 212	05/04/90
R 62	Directors' Responsibilities	Incorporated into Thrift Activities 140 (310 1/94)	05/04/90
R 63a	Commercial Loans	Incorporated into Thrift Activities 214	10/21/91
R 64	Syndication Lending	No longer applicable	10/21/91
R 65	Sale of U.S. Government-Guaranteed Loans	Incorporated into Thrift Activities 470 (573 1/94)	10/21/91
R 66b	Transactions with Bankrupt Securities Dealers	Outdated; current information contained in Thrift Activities 463 (563 1/94)	10/21/91
R 67	Contingency Disaster Plan/EDP	Rescinded by TB 30	07/19/89
R 67-1	End-User Computing	Rescinded by TB 29	07/10/89
R 68	Recordkeeping for Mortgage Pools	Incorporated into Thrift Activities 212	05/04/90
R 69	Investments in Marketable Equity Securities: Accounting	No longer permitted pursuant to FIRREA	05/04/90

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
R 70	Investment Consultants	Incorporated into Thrift Activities 440 (Combined with Section 220 12/89)	09/06/89
R 71	Loan Servicers	Incorporated into Thrift Activities 576	01/13/95*
R 72	Scheduled Item Factor	No longer permitted pursuant to FIRREA capital provisions	5/04/90
R 73	Loans to One Borrower Waiver	No longer applicable pursuant to change in LTOB limitations (FIRREA)	05/04/90
R 74	Documentation of High Down Payment Mortgages	Incorporated into Thrift Activities 210 and 212	10/21/91
R 75	Capital Forbearance	No longer applicable pursuant to FIRREA capital provisions	05/04/90
R 76	Informal Review of Supervisory Decisions	Rescinded by RB 4	11/30/88
T Memos			
T 1	Technical Information – Distribution	Obsolete	09/06/89
T 2	Independent School District Bonds	Incorporated into Thrift Activities 220	05/04/90
T 2-2e	GNMA Modified Pass-Throughs	Outdated	05/04/90
T 2-3h	Qualification of Securities for Investment	Listing of eligible securities is not current	05/04/90
T 2-4	Stripped Coupon Investments	Incorporated into Thrift Activities 442 (542 1/94)	05/04/90
T 2-5	Qualification of Stripped U.S. Securities	Outdated	05/04/90
T 2-6	Investment in Stock of SLMA	Incorporated into Thrift Activities 230	09/06/89
T 7	Dormitories	Incorporated into Thrift Activities 212	09/06/89
T 8	Quorum of Board of Directors: Bylaw	Incorporated into Thrift Activities 140 (310 1/94)	05/04/90
T 8-1	Quorum of Board of Directors: Members' Resolution	Incorporated into Thrift Activities 140 (310 1/94)	05/04/90
T 8-2	Annual Meeting of Members	Obsolete	09/06/89
T 9-2	Distribution of Earnings on Certificates Between Regular Distribution Dates	Obsolete	12/06/89
T 9-3	Distribution of Earnings at Less Than Regular Rates on Amounts Withdrawn Between Distribution Dates	Obsolete	12/06/89
T 9-4	Exchange of Share Accounts	Outdated	10/21/91
T 9-5	Association May Adopt Both Determination Date and Earnings to Date of Withdrawal	Obsolete	12/06/89
T 9-6c-9	7-31 Day Certificate and Notice Accounts of \$2,500 or More	Obsolete	12/06/89
T 9-6c-10	Unregulated Certificate Accounts	Incorporated into Compliance Activities 420	10/21/91
T 9-6c-12	MMDA Form	Rescinded by Applications Restructuring Regulation	01/13/95
T 9-6c-13	Associations' Discretion to Change Rates on Deregulated Accounts	Obsolete	12/06/89
T 9-6c-15	MMDAs and Super NOWs	Outdated	10/21/91
T 9-6d	CD Form	Rescinded by Applications Restructuring Regulation	01/13/95
T 9-8	"Day-In/Day-Out" Advertising	Obsolete	12/06/89
T 9-9	FHLBB Approves Illustrative Marketable Certificate of Deposit Form	Obsolete	12/06/89
T 9-10	Participation in or Facilitation of a Secondary Market for Institution's Own Negotiable CDs	Obsolete	12/06/89
T 9-11	Stock Market-Indexed CDs	Incorporated into Thrift Activities 560	01/13/95

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
T 10	Determination Dates: Applicability to Variable Rate Accounts and Certificates	Obsolete	12/06/89
T 10-1	Modification of Outstanding Certificate Contracts	Obsolete	12/06/89
T 10-3	Compounding Earnings Permissible on 36-Month Bonus Certificate Accounts	Obsolete	12/06/89
T 10-6c	360-Day Basis in Computing Earnings	Incorporated into Compliance Activities 420	10/21/91
T 10-8a	Bonus Accounts: Withdrawals Between Distribution Dates	Obsolete	12/06/89
T 10-9a	"Loophole Certificates" Not Prohibited	Obsolete	12/06/89
T 10-11	Eligibility for NOW Accounts	Incorporated into Compliance Activities 420	10/21/91
T 10-12	Rate of Interest Charged on Savings Account Loans	Obsolete	12/06/89
T 10-13	IRA Plans Offering "Outside" Investment Options	Obsolete	12/06/89
T 11-2a	Purchase of Participation Loans	Narrowly focused	10/21/91
T 11-5a	Loans on Leasehold Interest in an Apartment	Incorporated into Thrift Activities 212	05/04/90
T 11-6	Mobile Home Park: Classification	Incorporated into Thrift Activities 212	05/04/90
T 11-9	Limitations on Loans on Raw Land	Identical in respect to T 11-5a and T 11-6	05/04/90
T 11-14	FHLMC Approved Mortgage Insurers	Outdated	01/13/95
T 11-15	FNMA Approved State Agencies	Outdated	01/13/95
T 12	Property Improvement Loan to Repay Paving Lien	Obsolete	09/06/89
T 12-1	Insurance Paid From Loan Proceeds	Incorporated into Service Corporation 700 (Thrift 630 1/94)	05/04/90
T 13	Leasing Office Building – REO	Incorporated into Thrift Activities 252	09/06/89
T 13-1a	Renting Condos in Associations Office Building	Obsolete	09/06/89
T 15-3	Scheduled Items	Obsolete	09/06/89
T 15-4	Scheduled Items	Obsolete	09/06/89
T 15-5	Collateral Loans	Outdated	10/21/91
T 15-6	Loans to Facilitate	Obsolete	09/06/89
T 15-7	Determination of Scheduled Items	Obsolete	09/06/89
T 15-8	Construction Loan Extended	§ 561.15 has been removed	10/21/91
T 16	Slow Loans	Outdated	10/21/91
T 16-1	Slow Loans	Incorporated into Thrift Activities 260	01/13/95
T 16-2	Slow Loans	Outdated	10/21/91
T 16-3	Slow Loans	Outdated	10/21/91
T 16-4	Slow Loans	Outdated	10/21/91
T 16-5	Slow Loans	Outdated	10/21/91
T 16-6	Slow Loans	Outdated	10/21/91
T 16-7	Slow Loans	Outdated	10/21/91
T 16-9	Slow Loans	Relevant information contained in Soldiers/Sailors Civil Relief Act and § 561.47	10/21/91
T 17a	Loans to One Borrower	Incorporated into Thrift Activities 211	10/21/91
T 17-7	Participations Sold to FHLMC	Information contained in Thrift Activities 470 (576 1/94)	05/04/90
T 17-8g	Consumer Price Index	Rescinded by TB 24	04/18/89
T 18	Record Requirements on Purchased Loans	Obsolete pursuant to § 563.161	05/04/90
T 18-2	Appraisal Sufficiency	Incorporated into Thrift Activities 208	05/04/90
T 18-3	Records Disclose Ultimate Borrower	Adequately addressed in § 563.170	05/04/90

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
T 18-4	Attorney Opinion Required on Sale Without Recourse	Adequately addressed in § 563.170	05/04/90
T 18-5	Books and Records	Incorporated into Thrift Activities 212	10/21/91
T 18-6	Unregulated Mortgage Originators	Incorporated into Thrift Activities 470 (574 and 576 1/94)	10/21/91
T 18-7	Records Retention	Incorporated into Thrift Activities 212	10/21/91
T 18-8	Current Financial Practice	Incorporated into Thrift Activities 212	05/04/90
T 19	Fees and Charges	Incorporated into Thrift Activities 252	09/06/89
T 19-1	Fees and Charges: ADC Loans	CEBA and FASB 91 deemed procedures irrelevant	05/04/90
T 19-2	Fees and Charges – Definition of “Employee”	§ 563.23-1 no longer applicable	09/06/89
T 19-3	Fees and Charges – Profit on REO	Obsolete	09/06/89
T 19-4	Fees and Charges	Addressed by GAAP	09/06/89
T 19-6	Fees and Charges – Appraisal Fee Deferral	§ 563.23-1 no longer applicable	09/06/89
T 19-8	Acquisition Credits on Refinanced Loans	§ 563.23-1 no longer applicable	09/06/89
T 19-9	Interest Rate Buydowns	Incorporated into Thrift Activities 212	01/13/95
T 21-1	Brokered Deposits	Insurance of accounts transferred to FDIC	05/04/90
T 22	Charging of Reserves	Applicable information is contained in the TFR instructions	05/04/90
T 27b	Hazard Insurance	Incorporated into Thrift Activities 212	01/13/95
T 29	Use of Collection Agencies	Incorporated into new regulatory approach	09/06/89
T 31	Adjustment of Prior Period Income	Compliance with GAAP does not require reiteration	09/06/89
T 32	Review of Appraisals	Incorporated into Thrift Activities 208	05/04/90
T 33	No Supervisory Objection to Offer of Free Safe Deposit Facilities to Members	Obsolete	12/06/89
T 34-3b	Excess Pledged Obligations as Liquidity	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
T 34-4	Liquidity Base: Short-Term Borrowings	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
T 34-5	Liquidity: Lending of Securities	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
T 34-6	Liquidity: Reverse Repurchase Transactions	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
T 34-7b	Investment in Eurodollar CDs	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
T 34-10	Liquidity Requirements	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
T 34-11	Liquidity of Bankers’ Acceptances	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
T 38	Examination of Affiliates	Incorporated into Service Corporation 100 (§ 563.170)	09/06/89
T 38-1	Authority to Review Records of Affiliates	Incorporated into Service Corporation 100 (§ 563.170)	09/06/89
T 38-2	Holding Company Indebtedness	Incorporated into Holding Company 300	09/06/89
T 38-3	Prohibited Transactions – § 408(d) of NHA	Incorporated into Holding Company 500	09/06/89
T 39	Regulations for S&L Holding Companies	Incorporated into Application Processing 430	05/04/90
T 40	Changes in Control	Incorporated into Thrift Activities 310 (110 1/94)	10/21/91
T 41	Transactions Between Association and its Holding Company	Incorporated into Holding Company 500	09/06/89
T 41-1	Transactions Between Association and its Holding Company	TWA now governed by HOLA	10/21/91
T 42-3b	Calculation of Benchmark Following a Merger	No longer applicable pursuant to FIRREA capital provisions	05/04/90
T 42-4	Statutory Reserve	Obsolete	09/06/89
T 43	Treatment of Funds in Closed Banks	Contained in TFR instructions	05/04/90
T 44a	FBI Fingerprint Checks	Outdated guidelines	10/21/91
T 45-23a	Revised Federal Reserve Regulation Z	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-24	Regulation M – Consumer Leasing	Incorporated into Compliance Activities 325; contained in regulation	09/06/89

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
T 45-24-1	Regulation M Commentary	Incorporated into Compliance Activities 325; contained in regulation	09/06/89
T 45-25a	Truth in Lending – Exemptions Granted	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-27	Truth in Lending – Preemption Determined	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-29	Truth in Lending – Enforcement Policy	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-30	Discounted Variable Rate Transactions	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-33	Truth in Lending – Amendments to Commentary	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-33-1	Truth in Lending – Amendments to Commentary	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-33-2	Truth in Lending – Final Changes to Commentary	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-34	Truth in Lending – Amendments	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-35	Truth in Lending – Amendments	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-36	Truth in Lending – Adjustable Rate Mortgage Caps	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 45-37	Regulation Z Staff Commentary	Incorporated into Compliance Activities 305; contained in regulation	09/06/89
T 46	Dividends Payable in Stock	Incorporated into Holding Company 300	09/06/89
T 47	Regulations for Savings and Loan Holding Companies	Incorporated into Holding Company 400	10/21/91
T 48	Sale of Former Office Building under Salvage Powers	Obsolete	09/06/89
T 50	“No One Has Ever Lost a Penny in a Savings Account Insured by FSLIC”	Obsolete	12/06/89
T 50-1	Misleading Advertising	Incorporated into Compliance Activities 425	10/21/91
T 51-1b	Conditioning of Giveaway on Maintenance of Deposit	Obsolete	12/06/89
T 51-2	Maximum Rate of Return	Incorporated into Compliance Activities 420	10/21/91
T 51-3	Maximum Rate of Return	Incorporated into Compliance Activities 420	10/21/91
T 51-4	Give-Away Premiums Limited	Obsolete	12/06/89
T 51-5	DIDC Ruling re Trading Stamps Used as Premiums	Obsolete	12/06/89
T 52a	Site Investment for Office Facilities	Not applicable	09/06/89
T 53d	Bank Secrecy Act	Incorporated into Compliance Activities 400	05/04/90
T 53-6	CFTRA	Rescinded by Reissue of Treasury Referral Guidelines	09/06/89
T 53-7	CFTRA (Bank Secrecy Act)	Incorporated into Compliance Activities 400	05/04/90
T 53-8	CFTRA (Bank Secrecy Act)	Incorporated into Compliance Activities 400	05/04/90
T 53-9	CFTRA (Bank Secrecy Act)	Incorporated into Compliance Activities 400	05/04/90
T 54	Extortion Insuring Agreements	OTS no longer required to approve riders	05/04/90
T 54-1	Inclusion of Service Corporation in Bond	Incorporated into Service Corporation 500 (Thrift 610 1/94)	05/04/90
T 54-2a	Notification of Blanket Bond Underwriters	Information in memo is stated on the surety bond	05/04/90
T 54-3	Bonds for Loan Servicing Agents	Relevant information contained in §§ 563.190 and 563.191	10/21/91

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
T 54-4	Surety Bonds – Coverage of Agents	Incorporated into Thrift Activities 130 (330 1/94)	09/06/89
T 54-4-1	Surety Bonds – Coverage of Agents	Incorporated into Thrift Activities 130 (330 1/94)	09/06/89
T 55-1b	Late Charges	Incorporated into Thrift Activities 212	01/13/95
T 55-2	Interest on Escrow Accounts	Institutions should be in compliance	10/21/91
T 56a	Escalation Clauses	Outdated time frames	05/04/90
T 57a	Flood Disaster Protection	Outdated	10/21/91
T 57-3a	Flood Disaster Protection Act of 1973	Incorporated into Compliance Activities 340	09/06/89
T 58b	RESPA	Incorporated into Compliance Activities 320	09/06/89
T 58b-1	RESPA	Incorporated into Compliance Activities 320	09/06/89
T 59	Accounting Memoranda	Obsolete	09/06/89
T 59-1	Accounting for Investment in Service Corporations	Incorporated into Service Corporation 250 (Applicable discussion in Section 250 omitted 1/94) and Thrift Activities 230	05/04/90
T 59-3a	Interest Capitalization	Incorporated into Thrift Activities 520 (345 TBA)	05/04/90
T 59-4	Financial Statements Required Under Form AR	Outdated	10/21/91
T 59-5b	Capitalization and Amortization of Organization Costs	Incorporated into Thrift Activities 520 (345 TBA)	05/04/90
T 59-6	Recognition of Deferred Acquisition Credits	Information contained in Thrift Activities 470 (573 1/94)	05/04/90
T 59-7	Sale of Loan Servicing	Incorporated into Thrift Activities 470 (573 1/94)	10/21/91
T 59-8	Accounting for Wash Sales of Securities	Deferred losses no longer allowed pursuant to FIRREA	05/04/90
T 59-9	Sale of Loan Servicing Rights	Incorporated into Thrift Activities 470 (573 1/94)	10/21/91
T 59-10	Changes in Estimates/Loan Sales	Incorporated into Thrift Activities 520 (345 TBA)	10/21/91
T 60a	ECOA	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-1	ECOA	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-2	ECOA	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-3	ECOA	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-4	Regulation B	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-5	Definition of Creditor	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-6	Regulation B	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-7	ECOA: Applicability to Consumer Leasing	Incorporated into Compliance Activities 205	05/04/90
T 60-8	Lending on American Indian Reservations	Incorporated into Compliance Activities 200	10/21/91
T 60-9	Regulation B	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 60-10	Regulation B Staff Commentary	Incorporated into Compliance Activities 205; contained in regulation	09/06/89
T 61	Mobile Home Financing	Outdated	09/06/89
T 62-2	HMDA	Obsolete	09/06/89
T 64-2	Federal Reserve Regulation E	Incorporated into Compliance Activities 330; contained in regulation	09/06/89
T 64-3	Regulation E – EFT	Incorporated into Compliance Activities 330; contained in regulation	09/06/89

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
T 64-4	EFT Staff Commentary	Incorporated into Compliance Activities 330; contained in regulation	09/06/89
T 64-5	EFT – Amendments to Regulation E	Incorporated into Compliance Activities 330; contained in regulation	09/06/89
T 64-6	EFT – Regulation E	Incorporated into Compliance Activities 330; contained in regulation	09/06/89
T 64-7	EFT – Regulation E	Incorporated into Compliance Activities 330; contained in regulation	09/06/89
T 64-8	EFT – Regulation E	Incorporated into Compliance Activities 330; contained in regulation	09/06/89
T 64-9	EFT – Regulation E	Incorporated into Compliance Activities 330; contained in regulation	09/06/89
T 65	Right to Financial Privacy Act of 1978	Information contained in Compliance Activities 345 and the regulation	10/21/91
T 66	OGC Opinions on Variable Rate Mortgages	Not applicable	09/06/89
T 66-1	RRM and VRM – Rate Adjustment Notification	Not applicable	09/06/89
T 66-2	Adjustable Mortgage Loans, Balloon Payment Loans	Not applicable	09/06/89
T 67	Regulation D	Information is stated in the regulation	09/06/89
T 67-1	Regulation D	Information is stated in the regulation	09/06/89
T 67-2	Regulation D	Information is stated in the regulation	09/06/89
T 67-5d	Regulation D	Current information contained in Thrift Activities 461 (561 1/94)	09/06/89
T 68	Political Contributions	Rescinded by TB 54	09/14/92
T 68-1	Political Contributions	Rescinded by TB 54	09/14/92
T 68-2	Political Contributions	Rescinded by TB 54	09/14/92
T 69	Cashier's Check Authority	No current relevance	09/06/89
T 70	Authority to Guarantee Customer Signature	Accepted business practice	10/21/91
T 71a	Deferred Billing Plans Offered by PMI Cos.	Outdated; refer to RESPA	10/21/91
T 72b	Regulation G	Information is stated in the regulation	09/06/89
T 72-1	Regulation G	Information is stated in the regulation	09/06/89
T 72-2	Regulation G	Information is stated in the regulation	09/06/89
T 73a	Loans to One Borrower	No longer applicable pursuant to change in LTOB limitations (FIRREA)	05/04/90
T 74	Prohibition Against OTC Options Trading	Obsolete by Resolution 88-578 and changes to § 563.5	05/04/90
T 75a	Policy Statement on Daylight Overdrafts	Incorporated into Thrift Activities 480 (580 1/94)	09/06/89
T 76	Consumer Versus Commercial Loans	Relevant information contained in § 563.43 and the Truth in Lending Act	10/21/91
T 77	Limitation on Service Corporation Investment	Incorporated into Service Corporation 200 (Thrift 610 1/94) and Thrift Activities 230	05/04/90
T 78	SEC Release Affecting Institutions	OTS does not perceive a distinction between SEC and non-SEC accounting requirements	10/21/91
T 80	Employee Stock Ownership Plans	Incorporated into Thrift Activities 310 (110 1/94)	09/06/89
T 80-1	ESOPs as Affiliated Persons	Incorporated into Thrift Activities 310 (110 1/94)	09/06/89
T 81a	CMO Arbitrage Transactions Involving Finance Subsidiaries	Incorporated into Service Corporation 850 (Thrift 610 1/94)	09/06/89
T 82	Mortgage Application Processing Delays	Outdated	10/21/91
T 83	Computing Regulatory Capital Requirements	No longer applicable pursuant to FIRREA capital provisions	05/04/90

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
T 84	Investments in Captive Insurance Companies	Incorporated into Service Corporation 700, Appendices D and G (Thrift 630 1/94)	10/21/91
T 85	Computation of ROA/Institutions < 3% Regulatory Capital	No longer applicable pursuant to FIRREA capital provisions	05/04/90
T 86	Regulation S	Memo is merely a transmittal of the regulation	09/06/89
T 87	Qualified Thrift Lender Test	Incorporated into Thrift Activities 270	09/06/89
T 88	Mandatory Convertible Debt	Incorporated into Thrift Activities 320 (120 1/94)	10/21/91
T 89	Regulation CC – Expedited Funds Availability Act	Memo is merely a transmittal of the regulation	09/06/89

SP Memos

SP 1	SP Series Explained	Obsolete	09/06/89
SP 2d	Rescission of SP 2c	Memo merely rescinds SP 2c	09/06/89
SP 3a	Violations of C & D Removal	Revised policy contained in Thrift Activities 150 (370 1/94)	10/21/91
SP 4a	Insurance Regulation 563a	Incorporated into Compliance Activities 405	09/06/89
SP 5	Waiver of Liquidity Penalties	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
SP 6	Supervisory Control System	Obsolete	05/04/90
SP 6-1	Supervisory Control System	Obsolete	09/06/89
SP 7	Supervisory Mergers	Incorporated into Application Processing 210	05/04/90
SP 8	Release of Information	Incorporated into Application Processing 020 and 550 (540 12/92)	10/21/91
SP 8-1	Release of Information	Obsolete	10/21/91
SP 9	Special Authorization/Restrictions	Addressed in Thrift Activities 150 (370 1/94)	09/06/89
SP 10	Board Resolution #75-1098 – Usurpations of Corporate Opportunity	Incorporated into Service Corporation 500 (Thrift 610 1/94)	09/06/89
SP 11	Regulation X (RESPA)	Addressed in Compliance Activities 320	09/06/89
SP 12b	Consumer/Nondiscrimination Complaints	Revised policy contained in memo to Regional offices dated 5/18/92	01/13/95
SP 13a	Waiver of Eligibility Requirements	§ 563.8-2 has been removed	10/21/91
SP 14	Pension Plan Certificate Accounts	Obsolete	09/06/89
SP 16	Foreign Investment in S & L Association	Incorporated into Thrift Activities 310 (110 1/94)	10/21/91
SP 17	Liquidity Deficiency Penalties	Incorporated into Thrift Activities 430 (530 1/94) and Application Processing 970 (Section 970 omitted 12/92)	05/04/90
SP 18	Supervisory Clearance of Branch Applications	Incorporated into Application Processing 110	09/06/89
SP 19b	Delegated Merger Approval Authority	Incorporated into Application Processing 210	05/04/90
SP 20	Management Interlock Exemptions/Extensions	Incorporated into Application Processing 930 (910 12/92)	09/06/89
SP 21	Civil Money Penalties	Superseded by RB 18-3	06/13/90
SP 22	Employment Contracts	Incorporated into Thrift Activities 140 (310 1/94)	05/04/90
SP 23	Delegation of Authority: Holding Company Regulations	Incorporated into Application Processing 610; superseded by TB 5	05/04/90
SP 24	Accounting Technique for Mergers/ERRATA	Rendered obsolete by FASB 72 and the SEC's Staff Accounting Bulletins 42 and 42a	05/04/90
SP 25	Procedures for Preparing Mergers for Board Action	Obsolete	09/06/89
SP 26	Post Audit of Supervisory Mergers	Obsolete	09/06/89
SP 27	TIL Restitution	Incorporated into Compliance Activities 310	09/06/89

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RB 1-1b

<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
SP 28	Post Merger Approval of Forbearance	Incorporated into Application Processing 850 (820 12/92)	09/06/89
SP 29	Supervisory Agreements	Refer to capital directives regulation § 567.4	09/06/89
SP 32	Transfer of Savings Accounts	Outdated	10/21/91
SP 33	Removal of Conditions on CASMs	Obsolete	09/06/89
SP 34	Minimum Financial Standards for Mergers	Incorporated into Application Processing 210	10/21/91
SP 35	Applications for Insurance of Accounts	Incorporated into Application Processing 430 and 510	10/21/91
SP 36	Examination/Supervision of De Novos	Incorporated into Thrift Activities 330	01/13/95
SP 37a	Request for Forbearance	Incorporated into Application Processing 850 (820 12/92)	09/06/89
SP 38	Deferred Loan Losses	No longer permitted pursuant to FIRREA capital provisions	05/04/90
SP 39	Regulation G	Incorporated into Thrift Activities 462 (562 1/94)	05/04/90
SP 40	Exchange of Information Among District Board and Bank Offices	Incorporated into Application Processing 540	01/13/95
SP 41	Brokered Deposits	Incorporated into Application Processing 960 (Applicable discussion in Section 960 deleted 12/92)	09/06/89
SP 41-1	Brokered Deposits	Incorporated into Application Processing 960 (Applicable discussion in Section 960 deleted 12/92)	09/06/89
SP 42	Exchange of Supervisory Information Among the Agencies	Incorporated into Application Processing 540	01/13/95
SP 42-1	Exchange of Supervisory Information with State Agencies	Incorporated into Application Processing 540	01/13/95
SP 43	Reporting Requirements/Change of Control	Incorporated into Thrift Activities 310 (110 1/94)	10/21/91
SP 44	Procedure for Handling Complaints	No longer applicable	10/21/91
SP 45	Correction of Inadequate Books and Records	Information contained in Thrift Activities 510 (410 1/94)	10/21/91
SP 46	Examination/Supervision of Institutions – Change of Control	Incorporated into Thrift Activities 080 (Combined with Section 060 1/94)	09/06/89
SP 47	Applications for Change in Control	Rendered obsolete by Section 914 of FIRREA	05/04/90
SP 48	Establishment of Finance Subsidiaries	Incorporated into Application Processing 710 (730 12/92) and Service Corporation 850 (Thrift 610 1/94)	09/06/89
SP 49	Compliance with SEC Act	Outdated	10/21/91
SP 49-1	Review of Filings Under the SEC Act	Outdated	10/21/91
SP 50	Prospectus: Open-End Management Investment Companies	Outdated policy	05/04/90
SP 51a	Change in Investigations	Rescinded by RB 20	11/20/89
SP 52	FSLIC Special Assessment	Obsolete time frame	09/06/89
SP 53	NWC Program Reporting Adjustment for FHLMC Dividend	Applications for NW certificates no longer accepted	09/06/89
SP 54	Supervision/Examination of Separately Chartered Affiliates	Incorporated into Service Corporation 100 (Applicable discussion in Section 100 deleted 1/94)	09/06/89
SP 55	Modification of Examination Reports	Incorporated into ROE instructions	05/04/90
SP 56	Direct Investment Application	Incorporated into Application Processing 910 (Applicable discussion in Section 910 deleted 12/92)	09/06/89
SP 57a	Appraised Losses	Incorporated into Thrift Activities 260	01/13/95
SP 58	New Minimum Net Worth Compliance Report	No longer applicable pursuant to FIRREA capital provisions	05/04/90
SP 59	Supervisory Agreements with FDIC-Insured Federal Savings Banks	No longer applicable	10/21/91

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<u>No.</u>	<u>Title</u>	<u>Reason for Rescission</u>	<u>Date of Rescission</u>
SP 60	Net Worth Certificates	Authorization of net worth certificates transferred to the FDIC	05/04/90
SP 61	Supervision of Conservators	No longer applicable	10/21/91
SP 63	Standards for Exceptions – Direct Investment	Incorporated into Application Processing 910 (Applicable discussion of Section 910 deleted 12/92)	09/06/89
SP 64	“RAP” Audit Report	No longer applicable	10/21/91
SP 65	Nondiscrimination and CRA Regulations	Incorporated into Service Corporation 200, Appendix B (Thrift 610 1/94)	10/21/91
SP 66	Staff Guidelines and Procedures	Obsolete	09/06/89
SP 67a	Surety Bond Coverage	Incorporated into Thrift Activities 130 (330 1/94)	09/06/89
SP 68	Classification of Assets	No longer applicable	09/06/89
SP 69	Examination Scheduling	Incorporated into Thrift Activities 080 (Combined with Section 060 1/94)	09/06/89
SP 69-1	Examination Scheduling – Management Consignment Program	Incorporated into Thrift Activities 080 (Combined with Section 060 1/94)	09/06/89
SP 69-2	Examination Scheduling – Change of Control	Incorporated into Thrift Activities 080 (Combined with Section 060 1/94)	09/06/89
SP 69-3	Examination Scheduling	Incorporated into Thrift Activities 080 (Combined with Section 060 1/94)	09/06/89
SP 70	Loans to One Borrower Delegation	No longer applicable pursuant to change in LTOB limitations (FIRREA)	05/04/90
SP 71	Policy for Sharing Confidential Supervisory Information with State Agencies	Incorporated into Application Processing 540	01/13/95
SP 72	Daylight Overdrafts	Incorporated into Thrift Activities 480 (580 1/94)	09/06/89
SP 73	Release of ROE to Auditors	Incorporated into Thrift Activities 125 (350 1/94)	10/21/91
SP 74	Risk Controlled Arbitrage	Incorporated into Thrift Activities 450 (Section 450 omitted 1/94)	09/06/89
SP 75	Time Frames for IMCRs	Incorporated into Thrift Activities 320 (120 1/94)	10/21/91
SP 76	PSA Responsibility for Enforcement	Revised policy contained in RB 18-1a	10/21/91
SP 77	Audit Waivers and Audit Scope	Incorporated into Thrift Activities 125 (350 1/94)	10/21/91
SP 78	Release of ROE to FADA	Not applicable	09/06/89

AB Memos

AB 1	Field Communications	Obsolete	09/06/89
AB 2	Unsafe/Unsound Lending Practices	Reiterates underlying issue of safety and soundness	10/21/91
AB 3	“R” and “T” Memos	Obsolete	09/06/89
AB 4	Salary Schedule	Obsolete	09/06/89
AB 5	Audit and Accounting References	Obsolete	09/06/89
AB 6	Energy Conservation	Obsolete	09/06/89
AB 7	Security Procedures – Bait Money	Addressed in Compliance Activities 405	09/06/89
AB 8	Examination Programs – Distribution	Obsolete	09/06/89
AB 9	Flood Disaster Protection	Obsolete	09/06/89
AB 10	Speculation in Securities	Addressed in Thrift Activities 440 (Combined with Section 220 12/89)	09/06/89
AB 11	Examination Program – Internal Control Questionnaire	Obsolete	09/06/89
AB 12	Security Devices and Procedures	Incorporated into Compliance Activities 405	09/06/89
AB 13	Guidelines – OES Calculators	Obsolete	09/06/89

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AB 14	S & L Blanket Bond, Standard Form 22	Board no longer required to approve binders	09/06/89
AB 15	Fraudulent Loan Sales	Outdated	05/04/90
AB 16	Flood Disaster Protection	Obsolete memo re HUD's Q & A booklet	09/06/89
AB 17	RESPA	Obsolete	09/06/89
AB 18	Security – Exterior Doors	Obsolete	09/06/89
AB 19	Written Nondiscrimination Policies	Incorporated into Compliance Activities 200	05/04/90
AB 20	Crime Reporting	Obsolete	09/06/89
AB 21	CFTRA	Incorporated into Compliance Activities 400	09/06/89
AB 22	Rescission of Annotation .5 under § 561.15	Obsolete; § 561.15 removed	10/21/91
AB 23	Examination Procedures	Revised policy incorporated into Thrift Activities 150 (370 1/94)	10/21/91
AB 24	Pledged Bank Deposits	Incorporated into Thrift Activities 430 (530 1/94)	05/04/90
AB 25	Appraisal Underwriting Guidelines	Appraisal standards codified in § 563.171	09/06/89
AB 26	Regulation Z Records Retention Requirements	Obsolete	09/06/89
AB 27	Computation of Early Withdrawl Penalties	Obsolete	09/06/89
AB 28	Accounting for Capital Leases	Incorporated into Thrift Activities 219 and 252	05/04/90
AB 29	26-Week Certificate Accounts	Obsolete	09/06/89
AB 30	Service Corporation Subsidiaries are Supervised Lenders	Obsolete	09/06/89
AB 31	Scheduled Items	Obsolete	09/06/89
AB 32	Prescreening of Loan Applicants	Addressed in Compliance Activities 200	09/06/89
AB 33	Enforcement of Regulation Z	Obsolete	09/06/89
AB 34	Applications of Limitations on Forward Commitments	Obsolete	09/06/89
AB 35	CRA Ratings	No longer applicable	09/06/89
AB 36	Variable Rate Mortgage Index	No longer applicable	09/06/89
AB 37	EFTA	Incorporated into Compliance Activities 330	09/06/89
AB 38	Regulation Z	Incorporated into Compliance Activities 305	09/06/89
AB 39	Regulation Z Amendment	Obsolete	09/06/89
AB 40	Third Party Payments	Obsolete	09/06/89
AB 41	FRB Reserves are Liquid Assets	Obsolete	09/06/89
AB 42	Pricing of GNMA Securities	Not a current issue	09/06/89
AB 43	Sale of Investment Securities	Lacks useful guidance	05/04/90
AB 44	Mortgage Payments by PMI Companies	PMI companies no longer advance funds	05/04/90
AB 45	Audits of Service Corporations and Joint Ventures	Pertinent information contained in PA-7a and Service Corporation 250 (§ 563.170 and Thrift 610 1/94)	10/21/91
AB 46	Appraised Equity Capital	No longer applicable pursuant to FIRREA capital provisions	05/04/90
AB 47	CFTRA – RS Form 4789	Rescinded by AB 72	09/06/89
AB 48	HMDA	Obsolete	09/06/89
AB 49	Association Deposits in Penn Square	Amount of reserves is outdated	09/06/89
AB 50	Loan Loss Deferral Provision	Obsolete	09/06/89
AB 51	Regulation Z Advertisements	Adequately addressed in the regulation	09/06/89
AB 52	Loans Originated by the Service Corporation	Incorporated into Service Corporation 500 (Thrift 610 1/94)	05/04/90
AB 53	Quasi-Investment in Service Corporations	Incorporated into Service Corporation 200 (Thrift 610 1/94)	05/04/90
AB 54	Surety Bonds – Coverage of Agents	Incorporated into Thrift Activities 130 (330 1/94)	09/06/89
AB 55	FHLMC Preferred Stock Dividend	Obsolete	09/06/89
AB 56	FHLMC Preferred Stock Dividend	Obsolete	09/06/89

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AB 57	Truth in Lending – Qs & As	Incorporated into Compliance Activities 305	09/06/89
AB 58	Flood Insurance Program	Incorporated into Compliance Activities 340	09/06/89
AB 59	Money Laundering in Financial Institutions	Obsolete	09/06/89
AB 60	Brokered Deposits	Incorporated into Thrift Activities 460 (560 1/94)	05/04/90
AB 61	OTC Financial Options Transactions	Obsolete	09/06/89
AB 62	CFTRA	Incorporated into Compliance Activities 415	09/06/89
AB 63	CFTRA	Unnecessary	09/06/89
AB 64	EPIC Mortgages and Mortgage-Backed Securities	No longer applicable	09/06/89
AB 65	Savings Account Deregulation Actions	Not pertinent; consists of a press release	09/06/89
AB 66	Bulletin PA 7a-3	Outdated	10/21/91
AB 67	Non-Cash Assets for S&L Stock	Incorporated into Application Processing 740 (Omitted 12/92)	05/04/90
AB 68	Libyan Sanctions	Incorporated into Compliance Activities 415	09/06/89
AB 69	CFTRA	Not pertinent; consists of a press release	09/06/89
AB 70	Companies Selling Loans	Obsolete	09/06/89
AB 71	NOT DISTRIBUTED	Obsolete	09/06/89
AB 72	CFTRA (Bank Secrecy Act)	Reissued as TB 6-3	05/04/90
AB 73	Review of Appraisals	Incorporated into Thrift Activities 208	09/06/89
AB 74	INVEST Securities Brokerage Package	Incorporated into Service Corporation 800 (Thrift 640 1/94)	09/06/89
AB 75	FHLMC Appraisal Requirements	Obsolete	01/13/95
AB 76	Bank Crime Statistics	Obsolete	09/06/89
AB 77	Mocatta Corporation – OTC Financial Options Transactions	Obsolete	09/06/89
AB 78	U.S. League Trust Company Financial Options	Superseded by regulation transactions	09/06/89
AB 79	Lender Assistance Program	Outdated; memo is specific to one entity	05/04/90
AB 80	R 41c Clarification	R 41c since rescinded	09/06/89
AB 81	Misrepresentation by OMNITEK & Spectrum	Outdated; memo is specific to two entities	05/04/90
AB 82	EPIC Mortgages and Mortgage-Backed Securities	No longer applicable	09/06/89
AB 83	Modification of Delinquent Loans	Adequately covered by § 561.48	10/21/91
AB 84	Minimum Regulatory Capital Requirement Worksheet	No longer applicable	09/06/89
AB 85	Accounting/Secondary Reserve Write-Off	No longer applicable	09/06/89
AB 86	Release of Examination Reports to FADA	No longer applicable	09/06/89
AB 87	Fraudulent Shell Institutions	Outdated; memo is specific to one entity	05/04/90
AB 88	EPIC Mortgages and Mortgage-Backed Securities	No longer applicable	09/06/89
AB 89	FNMA/Investors Mortgage Insurance Company	Memo specific to one company	10/21/91
AB 90	Unposted Direct Deposit/EFT Payments	Incorporated into Thrift Activities 480 (580 1/94)	10/21/91
AB 91	Appraisal Report Form	Rescinded by TB 17	02/06/89
AB 92	CRA Examination	Incorporated into Compliance Activities 220	09/06/89
AB 93	TMIC Liquidation	Outdated	10/21/91
AB 93-1	EPIC Plan	Outdated	10/21/91
AB 94	Property of Republic of Panama	Incorporated into Compliance Activities 415	09/06/89
AB 95	Bank Secrecy Act	Outdated	09/06/89
AB 96	Contingency Disaster Plan	Incorporated into TB 30	09/06/89
AB 97	Bank Secrecy Act	Outdated	09/06/89