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The Consumer Financial Protection Bureau (CFPB or Bureau) is updating the CFPB Dodd-Frank Mortgage Rules Readiness Guide (Guide) to help financial institutions come into and maintain compliance with the new mortgage rules outlined in Part I of this Guide. The CFPB has designed this Guide for use by institutions of all sizes. This Guide summarizes the mortgage rules finalized by the CFPB as of August 1, 2014, but it is not a substitute for the rules. Only the rules and their official interpretations can provide complete and definitive information regarding their requirements. This Guide consists of: Part I - Summary of the Rules Part II - Readiness Questionnaire Part III - Frequently Asked Questions Part IV - Tools The questionnaire in Part II is not intended to encompass all details of a comprehensive compliance program. It is not a replacement for the examination procedures or regulations. It is intended to serve as a guide in preparing for implementation of the mortgage rules and in performing a self-assessment.

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