



# Retail Credit Issuances

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## Retail Risk Management & Classification

- OCC 2000-20, Uniform Retail Credit Classification and Account Management Policy [Bulletin Policy](#)
- AL 2000-9, Third-Party Risk [Letter](#)
- AL 2000-12, Risk Management of Outsourcing Technology Services [Letter Statement](#)
- OCC 2001-47, Third-Party Relationships, Risk Management Principles [Bulletin](#)
- OCC 2004-20, Risk Management of New, Expanded, or Modified Products and Services, Risk Management Processes [Bulletin](#)
- Detecting Red Flags in Board Reports: A Guide for Directors [Booklet](#)

## Credit Cards

- AL 1996-7, Credit Card Pre-approved Solicitations [Letter](#)
- AL 2004-4, Secured Credit Cards [Letter](#)
- AL 2004-10, Credit Card Practices [Letter](#)
- OCC 2000-3, Consumer Credit Reporting Practices-FFIEC [Bulletin Advisory](#)
- OCC 2003-1, Credit Card Lending, Account Management and Loss Allowance Guidance [Bulletin Guidance](#)
- OCC 2006-34, Gift Card Disclosures, Guidance on Disclosure and Marketing Issues [Bulletin](#)
- OCC 2009-25, Credit CARD act of 2009 Interest Rate Increases/Consumer Protections [Guidance](#)

## Other Retail Products

- AL 2000-10, Payday Lending [Letter](#)
- AL 2000-11, Title Loan Programs [Letter](#)
- OCC 2005-9, Overdraft Protection Programs, Interagency Guidance [Bulletin Guidance](#)
- OCC 2002-40, Debt Cancellation Contracts and Debt Suspension Agreements [Bulletin Regulation](#)
- OCC 2006-39, Automated Clearing House Activities, Risk Management Guidance [Bulletin](#)
- OCC 2008-12, Payment Processors: Risk Management Guidance [Bulletin](#)
- CA 2009-2, Reverse Mortgages: Are They for You? [Advisory Release](#)

- 12 CFR Part 205, Electronic Fund Transfers (Overdraft Related) [Federal Register \(11/17/2009\)](#)

## Mortgage Banking

- OCC 2001-49, Risk-Based Capital, Recourse, Direct Credit Substitutes, and Residual Interests: Final Rule [Bulletin Rule](#)
- OCC 2002-20, Implicit Recourse in Asset Securitization, [Bulletin Policy](#)
- OCC 2002-22, Capital Treatment of Recourse, Direct Credit Substitutes, and Residual Interests, Interpretations [Bulletin Guidance](#)
- OCC 2003-9, Mortgage Banking, Interagency Advisory on Mortgage Banking [Bulletin Statement](#)
- OCC 2005-18, Interagency Advisory on Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans [Bulletin Guidance](#)
- OCC 2006-41, Nontraditional Mortgage Products (NTM), Guidance on NTM Product Risks [Bulletin Guidance](#)
- OCC 2007-14, Working with Mortgage Borrowers [Interagency Statement](#)
- OCC 2007-28, Nontraditional Mortgage Products: Illustrations of Consumer Information [Final Guidance](#)
- OCC 2007-38, Working with Borrowers: Statement on Residential Real Estate Loan Structurings for Serviced Loans [Statement](#)
- NR 2009-18, Agencies Issue Statement in Support of the “Making Home Affordable” Loan Modification Program [Release](#)
- NR 2009-140, Agencies Issue Final Rule for Mortgage Loans Modified Under the Home Affordable Mortgage Program [Release Rule](#)
- CA 2009-1, Consumer Tips for Avoiding Mortgage Modification Scams & Foreclosure Rescue Scams [Advisory Release](#)

## Residential Appraisals

- 12 CFR 34, Real Estate Lending and Appraisals [Regulation](#)
- 1994 Interagency Appraisal and Evaluation Guidelines (Incorporated into CRE and Construction Lending Handbook, Appendix E) [Guidelines](#) (Page 76)
- OCC 1994-37, Real Estate Appraisal Final Rule (12 CFR 34) [Bulletin Summary Rule](#) (See 1st entry above 12 CFR 34 for PDF files)
- OCC 1995-16, Appraisal – Affordable housing Loans and Market Value [Bulletin Statement](#)



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- OCC 1996-22, Real Estate Lending and Appraisals Subpart B (ARMs) and Subpart E (OREO) [Bulletin Rule](#) (See 1st entry above 12 CFR 34 for PDF files)
- OCC 1999-38, Interagency Guidelines for Real Estate Lending Policies [Bulletin Guidance](#)
- OCC 2000-33, Statement on Appraisal Standards for Federally Related Transactions [Bulletin Statement](#)
- AL 2003-7, Guidelines for Real Estate Lending Policies [Letter](#)
- AL 2003-9, Independent Appraisal and Evaluation Functions [Letter Guidance](#)
- OCC 2005-6, Appraisal Regulations and the Interagency Statement on Independent Appraisal Functions: Frequently Asked Questions [Bulletin FAQ](#)
- OCC 2005-36, Real Estate Appraisal Exemptions for Federally Related Transactions [Bulletin Statement](#)
- OCC 2006-27, Revisions to USPAP (Appraisal Standards) [Bulletin Statement FAQ](#)
- NR 2008-133, Agencies Seek Comment on Proposed Interagency Appraisal and Evaluation Guidelines [Release](#) [Proposed Guidelines](#)

## Home Equity

- OCC 2005-22, Home Equity Lending, Credit Risk Management Practices [Bulletin Guidance](#)
- OCC 2006-43, Home Equity Lending: Addendum to OCC Bulletin 2005-22 [Bulletin Addendum](#)

## Subprime Lending

- OCC 1999-10, Interagency Guidance on Subprime Lending [Bulletin Guidance](#)
- OCC 1999-15, Subprime Lending, Risks and Rewards [Bulletin Procedures](#)
- OCC 2001-6, Expanded Guidance for Subprime Lending Programs [Bulletin Guidance](#)
- OCC 2007-26, Subprime Mortgage Lending: Statement on Subprime Lending [Bulletin Interagency Statement](#)
- NR 2008-57, Regulators Issue Illustration of Consumer Information for Hybrid Adjustable Rate Products [News Release](#) [Illustrations](#)

## Models and Scoring

- OCC 1997-24, Credit Scoring Models, Examination Guidance [Bulletin Guidance](#)
- OCC 2000-16, Risk Modeling, Model Validation [Bulletin](#)

## Consumer Protection – Retail Credit

- AL 2000-7, Abusive Lending Practices [Letter](#)
- AL 2002-3, Guidance on Unfair or Deceptive Acts or Practices [Letter](#)
- AL 2003-2, Guidelines for National Banks to Guard Against Predatory and Abusive Lending Practices [Letter](#)
- AL 2003-3, Avoiding Predatory and Abusive Lending Practices in Brokered and Purchased Loans [Letter](#)
- Q&A Document for OCC Advisory Letters 2003-2 and 2003-3 [Q&A](#)
- OCC 2004-6, Preemption and Visitorial Powers. [Bulletin Preemption Rule](#)
- OCC 2005-3, Standards for National Banks' Residential Mortgage Lending Practices [Bulletin Standards](#)
- OCC 2005-27, RESPA, Sham Controlled Business Arrangements [Bulletin Statement](#)
- OCC 2009-23, Fair Credit Reporting: Accuracy & Integrity of Consumer Report & Direct Consumer Dispute Regulations & Guidelines [Rule](#)

## Examination Procedures & Handbooks

- Credit Card Lending [Handbook](#)
- Commercial Real Estate and Construction Lending [Handbook](#)
- Fair Credit Reporting Act (FCRA) [Procedures](#)
- Loan Portfolio Management [Handbook](#)
- Merchant Processing [Handbook](#)
- Mortgage Banking [Handbook](#)
- Protecting Tenants at Foreclosure Act of 2009 [Procedures](#)
- Retail Lending (OCC 2004-59) [Bulletin Procedures](#)
- Sample Methodology [Handbook](#)
- Securitization [Handbook](#)
- Truth-in-Lending [Handbook](#) See [OCC 2008-27](#) for 2008 Revisions

## ALLL

See [Accounting](#)

- OCC-2006-47, Allowance for Loan and Lease Losses: Guidance and Frequently Asked Questions on the ALLL [Bulletin](#) [Interagency Statement](#) [Q&A](#)



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## General

- 2009-11, Other-than-Temporary Impairment Accounting: OCC Advisory on FASB Changes [Bulletin](#)
- NR 2008-131, Interagency Statement on Meeting the Needs of Creditworthy Borrowers [Statement](#)
- NR 2009-92, OCC Issues Statement in Support of Responsible Loss Mitigation Activities [Bulletin](#) [Statement](#)
- 2007-47, Implementation of Advanced Approaches of the Basel II Capital Accord [Bulletin](#) [Final Rule](#)
- OCC 2007-40, Limitations on Terms of Consumer Credit Extended to Military Service Members and Dependents [Bulletin](#) [Rule](#)
- OCC 2008-26, Responding to Disasters [Guidance](#)
- OCC 2008-30, Service Members Civil Relief Act: [Legal Requirements](#)