

## **§ 1026.37(e) Website reference.**

### **§ 1026.37 Content of disclosures for certain mortgage transactions (Loan Estimate).**

For each transaction subject to § 1026.19(e), the creditor shall disclose the information in this section, as applicable:

(e) *Website reference.* A statement that the consumer may obtain additional information and tools at the website of the Bureau, and the link/URL address to the website: [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

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#### **Commentary**

1. *As applicable.* The disclosures required by § 1026.37 are to be made only as applicable, except as otherwise provided in § 1026.37(o). A disclosure that is not applicable to a particular transaction generally may be eliminated entirely. For example, in a transaction for which the creditor does not require homeowner's insurance, the disclosure required by § 1026.37(m)(3) need not be included. Alternatively, the creditor generally may include disclosures that are not applicable to the transaction and note that they are "not applicable" or "N/A." As provided in § 1026.37(i) and (j), however, the adjustable payment and adjustable interest rate tables required by those paragraphs may be included only if those disclosures are applicable to the transaction and otherwise must be excluded.

2. *Format.* See § 1026.37(o) and its commentary for guidance on the proper format to be used in making the disclosures, as well as permissible modifications.

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