

Mortgage and Consumer Loan and Lease Disclosure Handbook: A Step-by-Step Guide with Forms

2026 Highlights

- [NEW] § 1:3 provides a list of the rescinded Guidance Documents that were withdrawn in compliance with the directive issued by President Donald Trump
- Appendix 1A provides updated disclosures for certain mortgage transactions (Loan Estimate), effective March 1, 2026; and the amended Residential Property Assessed Clean Energy Financing (Regulation Z).
- Appendix 11B. updated to provide 2026 HMDA Filing Instructions Guide for the collection of ethnicity, race and sex data
- Appendix 11D. updated tables to provide the 2026 data fields for entry on the Loan/Application Register (LAR)