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Client Alert: Loan Originator Compensation and Anti-Steering Rules Take Effect

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On April 5, 2011, the United States Court of Appeals for the District of Columbia took action that allowed the new loan originator compensation and anti-steering rules to take effect. The Court of Appeals dissolved its administrative order that had stayed implementation of previously issued final rules issued by the Board of Governors of the Federal Reserve System to amend Regulation Z to prohibit certain compensation payments to loan originators and to prohibit the steering of consumers into or away from certain loan products.