

U.S. Department of the Treasury  
Consumer Financial Protection Bureau

Justification for Non-Substantive/Not Material Change

OMB No. 1505-0233  
Qualitative Testing of Integrated Mortgage Loan Disclosure Forms

Pursuant to the Notice of Office of Management and Budget Action dated 5/17/2011, the CFPB implementation team is providing final versions of the documents approved under this collection through a non-substantive change request.

This change also includes the final versions of the Spanish-language translations of the qualitative testing tools and draft disclosure forms. Specifically, the documents are translations of: the recruiting script, the follow up recruiting materials, the Moderator's Guide, and draft disclosure forms that will be evaluated through the qualitative testing.