



CFPB regulatory streamlining

The CFPB inherited regulations from seven Federal agencies.. These inherited regulations serve important public policy purposes and provide key protections to consumers. The CFPB believes there may be opportunities to streamline the inherited regulations by updating, modifying, or eliminating outdated, unduly burdensome, or unnecessary provisions.

The CFPB published a Federal Register [notice](#) seeking suggestions from the public for the highest priority areas for streamlining. This webpage is one way members of the public can submit their suggestions for streamlining to the CFPB.

There are three steps to this process:

Tell us about yourself.

Tell us your suggestions for regulation streamlining.

View your submission.

Commenters may complete either or all of these sections.

[Get started >>](#)

[Privacy act statement](#)

[OMB #3170-XXXX](#)

Privacy text

Get started >>	
Privacy act statement	OMB #3170-XXXX
[close]	
<p>PRIVACY ACT NOTICE</p> <p>The information that you provide will be used by the Consumer Financial Protection Bureau to review and consider comments it receives from the public on rules and other proposed actions.</p> <p>The information will be used by and disclosed to employees, contractors, agents, and others authorized by the Consumer Financial Protection Bureau to receive this information to assist in related activities. Additionally, some identifying information you provide, such as your name, may be publicly disclosed in a rulemaking docket or on the internet. The information may also be disclosed:</p> <ul style="list-style-type: none">• to a court, magistrate, or administrative tribunal in the course of a proceeding;• for enforcement, statutory, and regulatory purposes;• to another federal or state agency or regulatory authority;• to a member of Congress; to the Department of Justice, a court, an adjudicative body or administrative tribunal, or a party in litigation; and• pursuant to the CFPB's published Privacy Act system of records notice, CFPB.011 – Correspondence Tracking Database. <p>The collection of this information is authorized by 12 U.S.C. 5491, 5492, 5493</p> <p>You are not required to provide any identifying information in order to comment.</p>	

OMB text

Get started >>	
Privacy act statement	OMB #3170-XXXX
[close]	
<p>An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid control number assigned by the Office of Management and Budget (OMB). The OMB control number for this collection is 3170-XXXX, expires MM/DD/YYYY.</p>	

User Information Screen



CFPB regulatory streamlining

TELL US ABOUT YOURSELF

About you

Name *

Email

Phone

About your organization

Name *

State *

Type *

[Continue](#) [Skip this](#)

* The information entered in these fields will be published and made available to the public on regulations.gov. Information entered on other fields will not be published on regulations.gov but the Bureau may publish it in aggregate form. Please do not enter sensitive or personal information, such as social security numbers or bank account numbers.



CFPB regulatory streamlining

SUGGEST A REGULATION TO STREAMLINE

Commenters may consider suggesting provisions of regulations that should be:

- Simplified, rationalized, or consolidated;
- Relaxed, modified, or eliminated, perhaps for smaller firms or certain classes of transactions;
- Updated to reflect current practices and technology;
- Adjusted to avoid unintended consequences; or
- Changed to remove an obstacle to responsible innovation.

Regulation:

Section of regulation:

Describe the specific change you want the CFPB to make to the regulations.

Explain the reason for your suggestion.

Comment Screen (cont'd)

Explain the reason for your suggestion.

How would this change affect consumers?

How would this change affect financial services providers?

[Submit and enter a new comment](#) [Review all submissions](#)

* The information entered in these fields will be published and made available to the public on regulations.gov. Information entered on other fields will not be published on regulations.gov but the Bureau may publish it in aggregate form. Please do not enter sensitive or personal information, such as social security numbers or bank account numbers.

Review Screen



CFPB regulatory streamlining

Your information:

* **Name:** not submitted
Email: not submitted
Phone: not submitted
* **Organization:** not submitted
* **State:** not submitted
Organization type: not submitted
* **Financial service type:** not submitted
Compliance: False
Asset Size: not submitted
Revenue Size: not submitted

Comment

* Regulation

1008. S.A.F.E. MORTGAGE LICENSING ACT STATE COMPLIANCE AND BUREAU REGISTRATION SYSTEM (REGULATION H)

* Section of regulation

Review screen (cont'd)

	<p>Comment</p> <ul style="list-style-type: none">* Regulation * Section of regulation * Describe the specific change you want the CFPB to make to the regulations. * Explain the reason for your suggestion. * How would this change affect consumers? * How would this change affect financial services providers?	
--	---	--