

May 21, 2018

To: Members of the U.S. House of Representatives

From: American Bankers Association

Re: Proposed HMDA Changes for Small Banks Do Not Threaten Fair Lending Enforcement

Tomorrow, the House of Representatives will consider S. 2155, the Economic Growth, Regulatory Relief and Consumer Protection Act.

Over the past week, several misleading pieces have been circulated regarding a provision in S. 2155, that would relieve community banks that make few home loans (meaning they have originated fewer than 500 mortgage loans annually in each of the last two years) from reporting a recently expanded set of data on mortgage lending that went into effect January 1st of this year.

As you consider S. 2155, we would encourage you to learn more about this provision, including from a recent [memo](#) prepared by Mr. Paul Hancock.

By way of background, Mr. Hancock, a partner with K&L Gates, served in the Civil Rights Division of the U.S. Department of Justice (DOJ) for more than twenty years. He is experienced in all areas of civil rights litigation, and is best known for his work in the fields of voting, housing, disability rights, and lending and credit. While at DOJ, Mr. Hancock directed the Voting Rights Act litigation program and enforcement of the Fair Housing Act and the Equal Credit Opportunity Act. He also served as the DOJ's Acting Deputy Assistant Attorney General for Civil Rights, the highest career position in the Division. He received many awards from the Department, as well as from outside organizations for his law enforcement efforts, including special recognition from Attorney General Janet Reno for his development of the Department's fair lending enforcement program. Mr. Hancock was also the Deputy Attorney General for South Florida, and managed the Attorney General's legal programs in the southern portion of the state (including multi-state consumer protection matters).