

CONSUMER FINANCIAL PROTECTION BUREAU

Spring 2025 Unified Agenda of Regulatory and Deregulatory Actions

Name	Stage/Action	Notes	Link
May			
Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders; Proposed Rescission	Final Rule	This rule was finalized and made effective on 10/29/2025.	Link
Rules of Practice for Adjudication Proceedings; Rescission	Final Rule	This rule was finalized and made effective on 10/29/2025.	Link
Procedures for Supervisory Designation Proceedings	Final Rule	This rule was finalized on 9/25/2025. The final rule was made effective on 10/27/2025.	Link
Protections for Borrowers Affected by the COVID-19 Emergency Under the Real Estate Settlement Procedures Act (RESPA), Regulation X, Rescission	Interim Final Rule		Link
Rescission of State Official Notification Rules	Final Rule	This rule was finalized and made effective on 7/21/2025.	Link
July			
Loan Originator Compensation Requirements Under the Truth in Lending Act (Regulation Z); Rescission	Advance Notice of Proposed Rulemaking		Link
Discretionary Servicing Rules under the Real Estate Settlement Procedures Act (Regulation X)	Advance Notice of Proposed Rulemaking		Link
Discretionary Mortgage Servicing Rules Under the Truth in Lending Act (Regulation Z)	Advance Notice of Proposed Rulemaking		Link
Defining Larger Participants of the Automobile Financing Market	Advance Notice of Proposed Rulemaking	The ANPRM was issued on Aug. 8 and the comment period ended on Sept. 22.	Link

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Defining Larger Participants of the Consumer Debt Collection Market	Advance Notice of Proposed Rulemaking	The ANPRM was issued on Aug. 8 and the comment period ended on Sept. 22.	Link
Defining Larger Participants of the Consumer Reporting Market 2025	Advance Notice of Proposed Rulemaking	The ANPRM was issued on Aug. 8 and the comment period ended on Sept. 22.	Link
Defining Larger Participants of the International Money Transfer Market	Advance Notice of Proposed Rulemaking	The ANPRM was issued on Aug. 8 and the comment period ended on Sept. 22.	Link
Payday, Vehicle, Title, and Certain High-Cost Installment Loans Reconsideration	Notice of Proposed Rulemaking		Link

August

Legal Standard Applicable to Supervisory Designation Proceedings	Notice of Proposed Rulemaking	The NPRM was issued on Aug. 26 and expired on Sept. 25.	Link
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September

Unfair, Deceptive, or Abusive Acts and Practices	Pre-Rule Stage		Link
Procedures for Guidance Documents	Notice of Proposed Rulemaking		Link
Equal Credit Opportunity Act (Regulation B)	Notice of Proposed Rulemaking	The NPRM was issued on Nov. 13 and the comment period ends on Dec. 15.	Link

October

Small Business Lending Data Collection Under the Equal Credit Opportunity Act Reconsideration	Notice of Proposed Rulemaking	The NPRM was issued on Nov. 13 and the comment period ends on Dec. 15.	Link
Procedures for Periodic Review of Bureau Regulations	Notice of Proposed Rulemaking		Link

December

Personal Financial Data Rights Reconsideration	Advance Notice of Proposed Rulemaking	The ANPRM was issued on Aug. 22 and the comment period ended on Oct. 23.	Link
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Streamlining Mortgage Servicing for Borrowers Experiencing Payment Difficulties (Regulation X)	Final Rule	An NPRM was released in July 2024.	Link
Financial Data Transparency Act	Final Rule	An NPRM was released in August 2024.	Link
Remittance Transfers Under the Electronic Fund Transfer Act (Regulation E)	Final Rule	An NPRM was released in September 2024.	Link

May 2026

Identity Theft and Coerced Debt (Regulation V)	Pre-Rule Stage	An ANPRM was released in December 2024.	Link
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