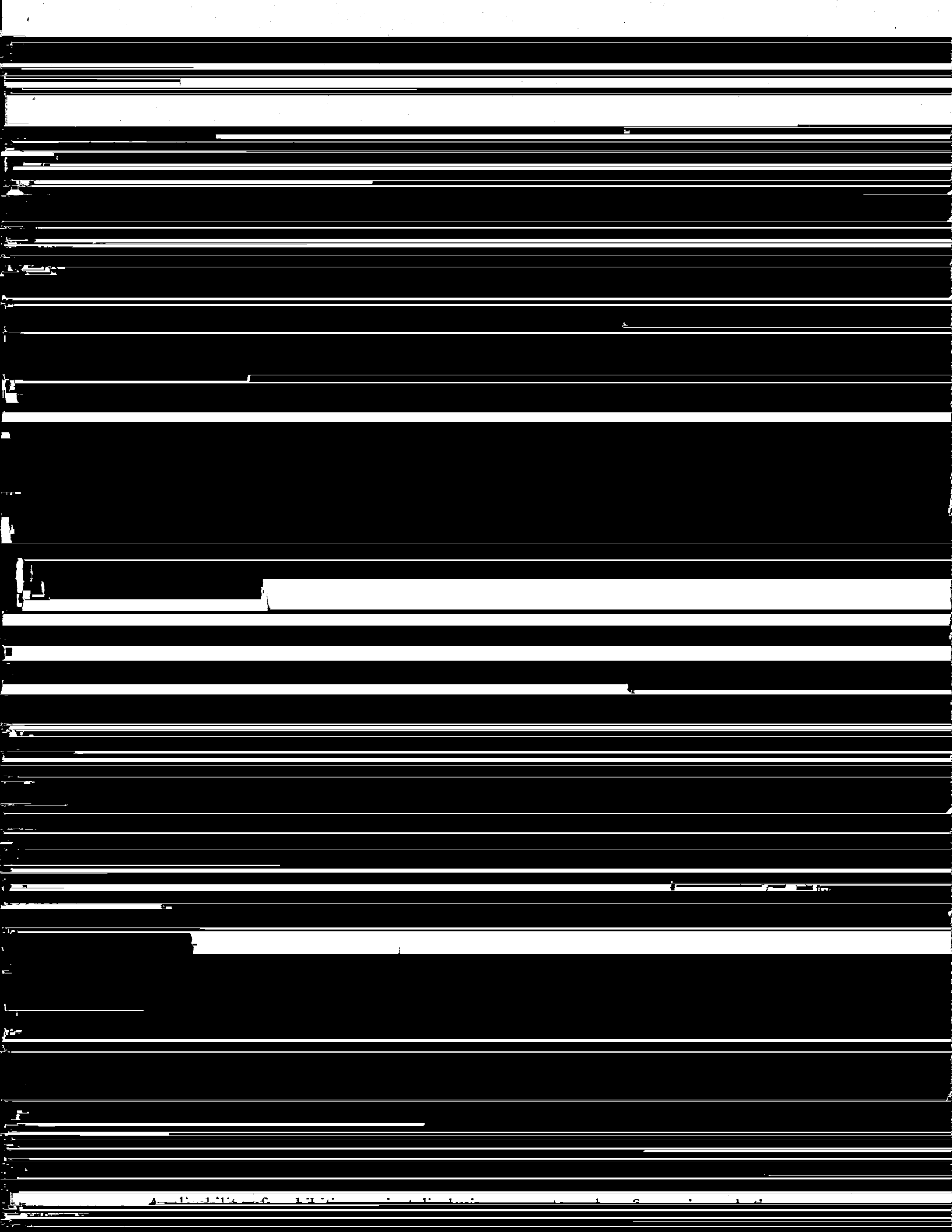
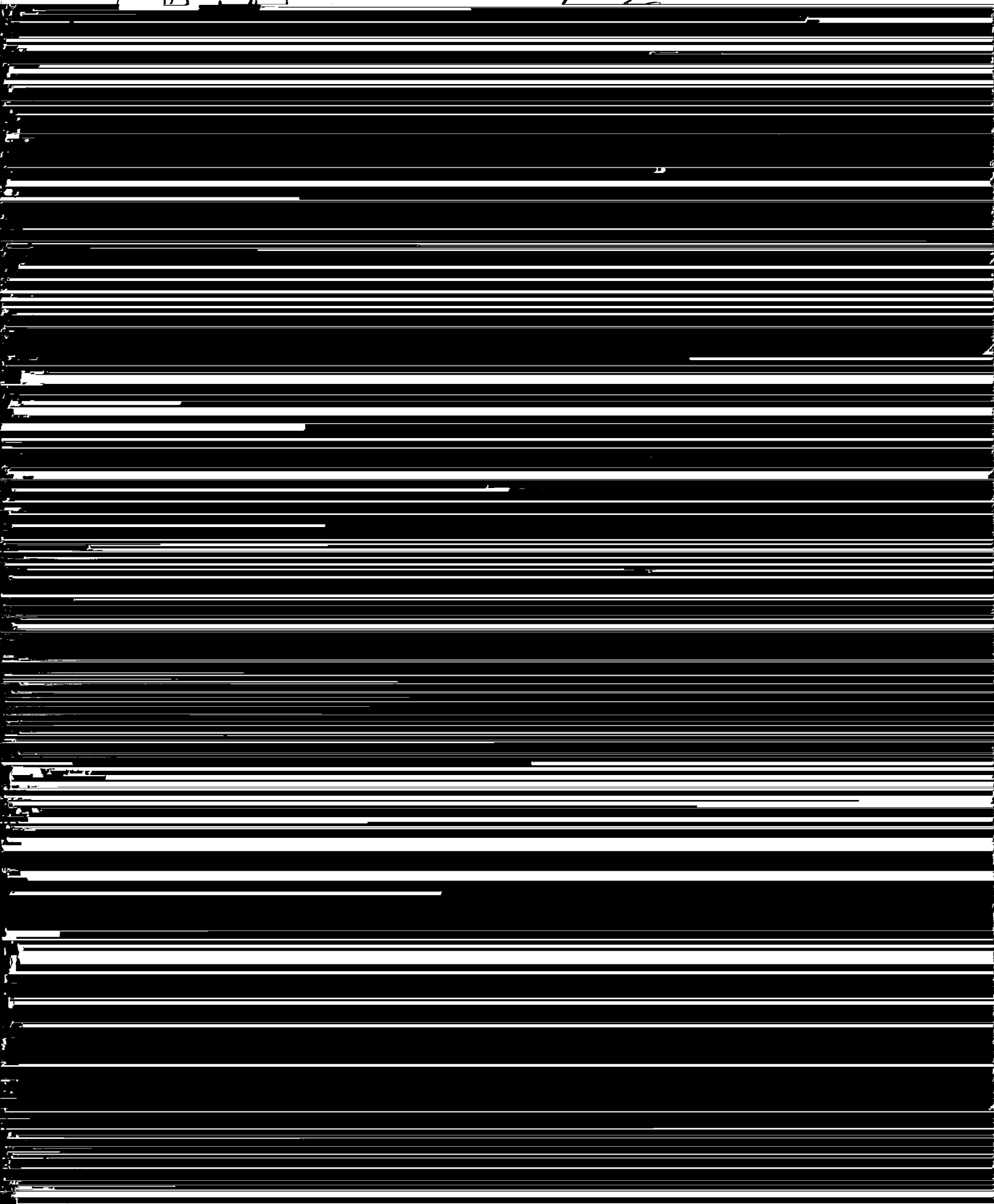


You state in your letter that it is a longstanding common practice for a mortgage lender to place the borrower's account number on a mortgage loan document to enable the document to be tracked and placed in the proper file once the document is recorded and returned from the recording office. You also state that the return of the document might take several months, and you note that the presence of the account number provides an



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Office of the Comptroller of the Currency

Federal Reserve Board
Federal Deposit Insurance Corporation

Section 502(d) of the Gramm-Leach-Bliley Act provides that a "financial institution shall not disclose, other than to a consumer reporting agency, an account number or similar form of access number or access code for a credit card account, deposit account, or transaction account of a consumer to any nonaffiliated

the regulations, the Agencies explain that while an institution may frequently use agents to assist in marketing, a consumer's protections are potentially eroded by

Sincerely,

-signed-

U. Virgil Meitzner

-signed-

William F. K...

Board of Governors of the
Federal Reserve System

Federal Deposit Insurance
Corporation

-signed-

-signed-