



## DOLLAR ADJUSTMENTS TO REGULATION Z AND REGULATION M

The Dodd-Frank Act amended The Truth in Lending Act (TILA) by requiring that the dollar threshold for exempt consumer credit transactions be adjusted annually by the annual percentage increase in the Consumer Price Index (CPI). If there is no annual percentage increase in the CPI, the exemption threshold from the prior year is not adjusted. The Dodd-Frank Act requires similar adjustments in the Consumer Leasing Act's threshold for exempt consumer leases. TILA establishes special appraisal requirements for "higher-priced mortgage loans." The regulations implementing these requirements exempted transactions of \$25,000 or less and required that this loan amount be adjusted annually based on any annual percentage increase in the CPI.

Based on the CPI in effect as of June 1, 2016, the exemption threshold for TILA and Regulation Z will remain at \$54,600 through December 31, 2017. The exemption threshold for higher-priced mortgage loans under TILA will remain at \$25,500 through December 31, 2017. The exemption threshold for the Consumer Leasing Act and Regulation M will remain at \$54,600 through December 31, 2017.

Please let us know if you have questions.

✧ *Elizabeth Anstaett and Emily Cellier*

Darrell L. Dreher  
[ddreher@dltlaw.com](mailto:ddreher@dltlaw.com)

Elizabeth L. Anstaett  
[eanstaett@dltlaw.com](mailto:eanstaett@dltlaw.com)

Robin R. De Leo  
[robin@dreher-la.com](mailto:robin@dreher-la.com)

Susan M. Seaman  
[sseaman@dltlaw.com](mailto:sseaman@dltlaw.com)

Emily C. Cellier  
[ecellier@dltlaw.com](mailto:ecellier@dltlaw.com)

2750 HUNTINGTON CENTER  
41 S. HIGH STREET  
COLUMBUS, OHIO 43215  
TELEPHONE: (614) 628-8000 FACSIMILE: (614) 628-1600  
[WWW.DLTLAW.COM](http://WWW.DLTLAW.COM)

To see previously sent ALERTS, visit our website at [www.dltlaw.com](http://www.dltlaw.com)

To decline future ALERTS, please contact us at [ALERTS@DLTLAW.COM](mailto:ALERTS@DLTLAW.COM).  
This ALERT has been prepared for informational purposes only. It does not constitute legal advice and does not create an attorney-client relationship.

Michael C. Tomkies  
[mtomkies@dltlaw.com](mailto:mtomkies@dltlaw.com)

Charles V. Gall  
[cgall@dltlaw.com](mailto:cgall@dltlaw.com)

Judith M. Scheiderer  
[jscheiderer@dltlaw.com](mailto:jscheiderer@dltlaw.com)

Susan L. Ostrander  
[sostrander@dltlaw.com](mailto:sostrander@dltlaw.com)