



Effective January 1<sup>st</sup>, 2022, the dollar threshold for exempting loans from the special appraisal requirements under the Truth in Lending Act Higher Priced Mortgage Loan Appraisal Rule will increase from \$27,200 to \$28,500.

Also, effective January 1<sup>st</sup>, 2022, the dollar threshold for exempt consumer credit transactions under the Truth in Lending Act and exempt lease transactions under the Consumer Leasing Act will increase from \$58,300 to \$61,000.

You can read more about each threshold increase at the links below:

HPML: [2021-25908.pdf \(federalregister.gov\)](#)

Truth in Lending: [2021-25910.pdf \(federalregister.gov\)](#)

Consumer Leasing: [2021-25909.pdf \(federalregister.gov\)](#)

CCI suggests sharing this information with your lending department.