

# Escrow Disclosure Public Guidance Documents

The Bureau has maintained HUD's definition of Public Guidance Documents in Regulation X since assuming authority for RESPA and its implementing regulation, Regulation X, in 2011. The Bureau has not issued any new escrow disclosure Public Guidance Documents under RESPA or any other statements about the HUD Public Guidance Documents.

The Bureau maintains a list of escrow disclosure appendices that were removed from the CFR and converted into Public Guidance Documents by HUD's 1996 Streamlining Final Rule. [61 FR 13232 \(Mar. 26, 1996\)](#). Public Guidance Documents are not "rules, regulations, or interpretations" of the Bureau for purposes of RESPA section 19(b). 12 CFR § 1024.4(a)(2)

Examples of escrows disclosure appendices in Public Guidance Documents include:

- [HUD's 1994 Final Escrow Accounting Rule – 59 FR 53890 \(Oct. 26, 1994\)](#).
- [HUD's February 1995 Final Escrow Accounting Rule](#) including appendices with revised escrow disclosure formats and examples – 60 FR 8812 (Feb. 15, 1995).
- [HUD's May 1995 Final Escrow Accounting Rule](#) titled "Correcting Amendment and Clarifications" which includes several revised escrow formats and a revision of an example – 60 FR 24734 (May 9, 1995).
- [HUD's March 1996 RESPA Streamlining Final Rule](#) – 61 FR 13232 (Mar. 26, 1996). This removes the escrow disclosure format and examples from the CFR as appendices to Regulation X and designates them "public guidance documents."
- [HUD's January 1998 Final Escrow Accounting Rule](#) – 63 FR 3214 (Jan. 21, 1998). This adds a new public guidance document concerning a notice for voluntary escrow account payments.

The Escrow Disclosure Public Guidance Documents can be found on the Bureau's [mortgage servicing webpage](#) and the [RESPA webpage](#) under the "additional materials" section.