

Transmittal



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Number: 49

Attached is a proposed rule that would prescribe certain real estate lending standards to implement section 304 of the Federal Deposit Insurance Corporation Improvements Act of 1991. The regulation contains two alternative proposals for establishing maximum loan-to-value ratios (LTV) for real estate loans by loan type.

The proposed rule is published in the *Federal Register*, Vol. 57, No. 137, pp. 31594-31611. Comments on the proposed rule must be received on or before August 31, 1992, addressed to: Director, Information Services, Public Affairs Office, Office of Thrift Supervision, 1700 G Street NW, Washington, DC 20552.

Director
Office of Thrift Supervision

A handwritten signature in black ink, appearing to read 'Timothy Ryan', is written over the typed name and title.

Attachment