



## PRESS RELEASE

### **A.S. Pratt Releases Special Report Analyzing the Credit CARD Act Round 2 Changes**

*This report navigates the changes announced by the Federal Reserve Board on January 12, 2010, which took effect February 22, 2010.*

(Austin, TX—February 22, 2010) A.S. Pratt & Sons, a premier publisher of financial and legal resources, is pleased to announce the release of *Special Report: Credit CARD Act Round 2 Changes* written by noted author and banking expert James H. Pannabecker.

This Special Report was included in Pannabecker's *Truth-in-Lending Manual* and was made available to those subscribers earlier this month. This paper is now available to all banking professionals to help navigate the Federal Reserve Board's changes to the Credit CARD Act announced on January 12, 2010. These changes are scheduled to take effect February 22, 2010.

This Special Report includes a summary of applicable changes and includes a chart which highlights the applicable effective dates.

A.S. Pratt will review and analyze Credit CARD Act Round 3 changes and home-secured lending changes which will be effective August 22, 2010.

To order this report or for more information, you may go to <http://www.sheshunoff.com>.

#### About the Author

**James H. Pannabecker** was formerly a senior vice president and general counsel of Citicorp Mortgage, Inc., where he managed the provision of legal services for the nationwide origination of mortgage loans through Citicorp's affiliated first mortgage lenders. Before joining Citicorp, Mr. Pannabecker served as in-house counsel to Maryland National Bank; First Virginia Bank, Inc.; and First American Mortgage.

Mr. Pannabecker is the author or co-author of numerous publications in the areas of mortgage lending, truth-in-lending, financial privacy, and banking law. These include *The RESPA Manual: A Complete Guide to the Real Estate Settlement Procedures Act* (A.S. Pratt & Sons); *Mortgage*

*Lending Compliance with Federal and State Guidance* (A.S. Pratt & Sons); *Model Compliance Manual: A Template for Mortgage Professionals* (Sheshunoff Information Services); *Mortgage Lending Operations and Administration* (Sheshunoff Information Services); and *The Truth-in-Lending Manual*. He graduated from the University of North Carolina School of Law in 1978 and has been admitted to practice law in the District of Columbia, Georgia, Maryland, Missouri, North Carolina, and Virginia.

About A.S. Pratt & Sons

**A.S. Pratt & Sons**, an imprint of Sheshunoff Information Services, is a Washington, D.C. based publisher that has been providing information and analysis to the financial services industry since 1867. A.S. Pratt books, periodicals, web-based resources, and training conferences focus on providing interpretive guidance to help financial services professionals with legal and compliance issues. Our authors are among the most recognized legal writers in the country, and our publications cover all major areas of commercial law, including e-commerce, privacy and data security, fraud, financial institutions law and regulation, payment systems, lender liability, bankruptcy, secured transactions, and mortgage lending. For more information, visit [www.aspratt.com](http://www.aspratt.com).

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