

MEMORANDUM

TO: Public File – Basel III (RIN 3064-AD95); Standardized Approach for Risk-Weighted Assets; Market Discipline and Disclosure Requirements (RIN 3064-AD96); Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rules; Market Risk Capital Rule (RIN 3064-AD97)

FROM: FDIC Staff

DATE: April 25, 2013

SUBJECT: Meeting with the Mortgage Bankers Association

On April 24, 2013, representatives from the FDIC participated in a meeting with representatives from the Mortgage Bankers Association. The discussion during the meeting centered on updates of the commercial MBS market, the three NPRs for the proposed capital rules listed above, and recent Basel initiatives concerning securitizations.

FDIC: Bobby Bean, Ben Bosco, Suzanne Clair, David Riley, Stephanie Efron, Michael Phillips, and Rachel Jones

MBA:

- James Gross, Vice President of Financial Accounting and Public Policy, Mortgage Bankers Association;
- George G. Green, Associate Vice President of Commercial / Multifamily Policy, Mortgage Bankers Association;
- James Woodwell, Vice President of Commercial Real Estate Research, Mortgage Bankers Association;
- Paul E. Kurzeja, Assistant General Counsel, Bank of America; and
- Brian P. Lancaster, Structured Transactions, Analytics, Risk and Strategy, Royal Bank of Scotland.