

Department of the Treasury  
Office of Thrift Supervision

# ***Transmittal***

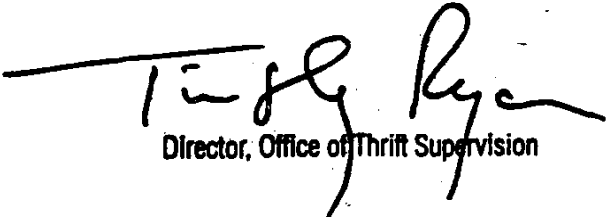


July 13, 1990

Number: 001

Attached is the Office of Thrift Supervision's Final Rule addressing Loans to One Borrower Limitations. This rule differs from OTS' Interim Final Rule of March 26, 1990 in that it provides a transition period for achieving compliance with the lending limits imposed on savings associations by the enactment of FIRREA. This provision is only available to

savings associations meeting their fully phased-in capital requirements and not of supervisory concern. Qualifying associations can avail themselves of the higher transitional lending limits through December 31, 1991. Associations that fail to qualify for this additional lending authority remain subject to the lending limits imposed by FIRREA.

  
Director, Office of Thrift Supervision