



# Center for National Policy Review

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November 9, 1979

Jay Janis  
Chairman  
Federal Home Loan  
Bank Board  
1700 G Street, N. W.  
Washington, D. C. 20552

Dear Jay:

Thanks for your letter of November 2nd. Lest there be a misunderstanding, however, let me point out that the publication of the loan register proposal did not meet the Board's commitment to the civil rights plaintiffs. That commitment was to put into effect by October 1st a system for the collation and analysis of race and sex data on home loans. The register is simply a record-keeping device.

There has always been a tendency on the part of some Board staff to confuse the register with what the settlement agreement calls for - namely the collection and analysis of data for enforcement purposes. The Board has had a loan register requirement in effect since September, 1978; it has never collected and analyzed data. This of itself illustrates why the latest proposal does not meet the Board's commitment.

Sincerely yours,

William L. Taylor  
Director