

## Privacy Related Provisions

### Dodd-Frank Wall Street Reform and Consumer Protection Act

Pages conform to the Conference Report

<b>Section</b>	<b>Subject</b>	<b>Page</b>	<b>Description</b>
§502 → §313 (e)(5)(B)	Federal Insurance Office	215	Provides that legally protected (confidential/ private) data continues to be protected; confidentiality is not compromised merely because the FIO comes into possession of confidential data.
§728→ §21(c)(6)	Derivatives/Swap Data Repository	334	Swap Data Repositories shall maintain the privacy of any and all swap transaction information received from a swap dealer, counterparty, or any other registered entity.
§763 → §10B(D) amending (n)(5)(F)	Derivatives/Swap Data Repository	419	Same Language as immediately above, but to amend the Securities Exchange Act of 1934 (15 USC 78m).
§989F	GAO Study of Person to Person Lending	586	The GAO's study of person-to-person lending to determine the optimal Federal structure and to examine the current state of consumer privacy and data protections, minimum credit standards, anti-money laundering and risk management.
§1022(c)(8)	CFPB's Consumer Risk Monitoring	623	In collecting information or publicly releasing information from any person, the Bureau shall take steps to ensure already statutorily protected proprietary, personal, or confidential consumer information is not made public.
§1022(c)(9)	CFPB's Consumer Risk Monitoring	623	The Bureau may not obtain personally identifiable financial information about a consumer unless (i) the financial records are reasonably described in a request by the Bureau and the consumer provides written permission for disclosure; or (ii) as may be permitted by the Right to Financial Privacy Act of 1978.
§1071 → §704B(e)(3)-(4)	Small Business Loan Data Collection	698	Facilitates the enforcement of fair lending laws and enables identification of businesses that are women owned, minority owned, and small businesses. Financial institutions must inquire and record business owner status, with a list of items that must be disclosed, (e.g. race, gross revenue). Financial institutions in compiling this list may not use personally identifiable

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			information for any individual who is or is connected with the women owned, minority owned, or small business loan applicant. The Bureau may delete or modify information that is or will be publicly available if it would advance a privacy interest.
§1082	Amendments to the Privacy Act of '74	721	Makes the Privacy Act of 1974 applicable to the CFPB, except as provided in the Act.
§1094	Amendments to the Home Mortgage Disclosure Act of '75	739	Data required to be submitted under this act shall also be submitted to the CFPB. The Bureau shall develop regulations that modify or require modification of itemized information for the purposes of protecting the privacy interests of the mortgage applicants or mortgagors that will be available to the public.
§1099	Amendments to the Right to Financial Privacy Act of 1978	746	Conforming Amendment; adds the Bureau where appropriate.
§1103	Public Access to Information	760	This subsection (and several others) shall not be construed as requiring any disclosure of nonpublic personal information concerning any individual who is referenced in collateral pledged or assets transferred in connection with a credit facility or covered transaction, unless the person is a borrower, participant, or counterparty under the credit facility or covered transaction.
§1447	Default and Foreclosure Database	814	HUD and the CFPB shall establish a foreclosure database, subject to privacy standards applicable to federal agencies for personally identifiable information.
§1483	Public Available of Information of Making Home Affordable Program	846	The Home Affordable Modification Program authorized under EESA shall be made public, however, the Secretary may delete as determined appropriate to protect the privacy interest of any mortgage modification applicant.