In 1996, the ECOA was amended as part of the Omnibus Consolidated Appropriations Act of 1996.\(^48\) Incentives for self-testing and self-correcting were added, providing that reports or results of self-tests are privileged information under specified conditions. The FRB (in consultation with HUD) promulgated regulations dealing with these issues effective January 1998.\(^49\)

**Footnotes**


49 Final regulations were published in 62 Fed. Reg. 66,412 (Dec. 18, 1997).

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**Source:** National Consumer Law Center, Credit Discrimination [8th ed.], updated at www.nclc.org/library

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