

Transmittal

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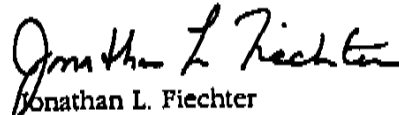
The attached final rule contains miscellaneous technical corrections and clarifications that affect several OTS regulations, but do not make substantive changes.

The modifications are to regulations on home loans and other real estate loans, hearings, operating subsidiaries, appraisals, interest rate risk management procedures and OTS' incorporation and standard conversion regulations.

OTS is also amending its insider transactions rule and removing or revising obsolete or superseded

provisions concerning investment limitations, stock ownership, conservatorships, and remote service units. In addition, OTS is adding a provision expressly setting forth its existing authority to waive any non-statutorily required regulation for good cause.

The final rule was published in the October 25, 1994 edition of the *Federal Register*, Vol. 59, No. 205, pp. 53568-53571.


Jonathan L. Fiechter
Acting Director
Office of Thrift Supervision

Attachment