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# 15 U.S. Code § 1649

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## Certain limitations on liability

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### **(a) Limitations on liability**

For any closed end consumer credit transaction that is secured by real property or a dwelling, that is subject to this subchapter, and that is consummated before September 30, 1995, a creditor or any assignee of a creditor shall have no civil, administrative, or criminal liability under this subchapter for, and a consumer shall have no extended rescission rights under section 1635(f) of this title with respect to—

- (1) the creditor's treatment, for disclosure purposes, of—
  - (A) taxes described in section 1605(d)(3) of this title;
  - (B) fees described in section 1605(e)(2) and (5) of this title;
  - (C) fees and amounts referred to in the 3rd sentence of section 1605(a) of this title; or
  - (D) borrower-paid mortgage broker fees referred to in section 1605(a)(6) of this title;

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