

**UNITED STATES OF AMERICA**  
**CONSUMER FINANCIAL PROTECTION BUREAU**

**ADMINISTRATIVE PROCEEDING**

File No. 2023-CFPB-0016

**In the Matter of:**

**BANK OF AMERICA, N. A.**

**ORDER TERMINATING THE  
CONSENT ORDER**

With the consent of Bank of America, N. A. (Respondent), by and through its Managing Director and President, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on November 28, 2023, for violations of the Home Mortgage Disclosure Act (HMDA), 12 U.S.C. §§ 2801-2810, and its implementing regulation, Regulation C, 12 C.F.R. pt. 1003.

To this date, Respondent has fulfilled the obligations under the Consent Order, including, among other things, payment of a civil money penalty of \$12 million, development of a compliance plan and an annual report, and implementation of improvements to its HMDA compliance management system.

Accordingly, under Paragraph 72 of the Consent Order, and pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau directs that the Consent Order be, and it hereby is, terminated this 4 day of June, 2025.



Russell Vought, Acting Director  
Consumer Financial Protection Bureau