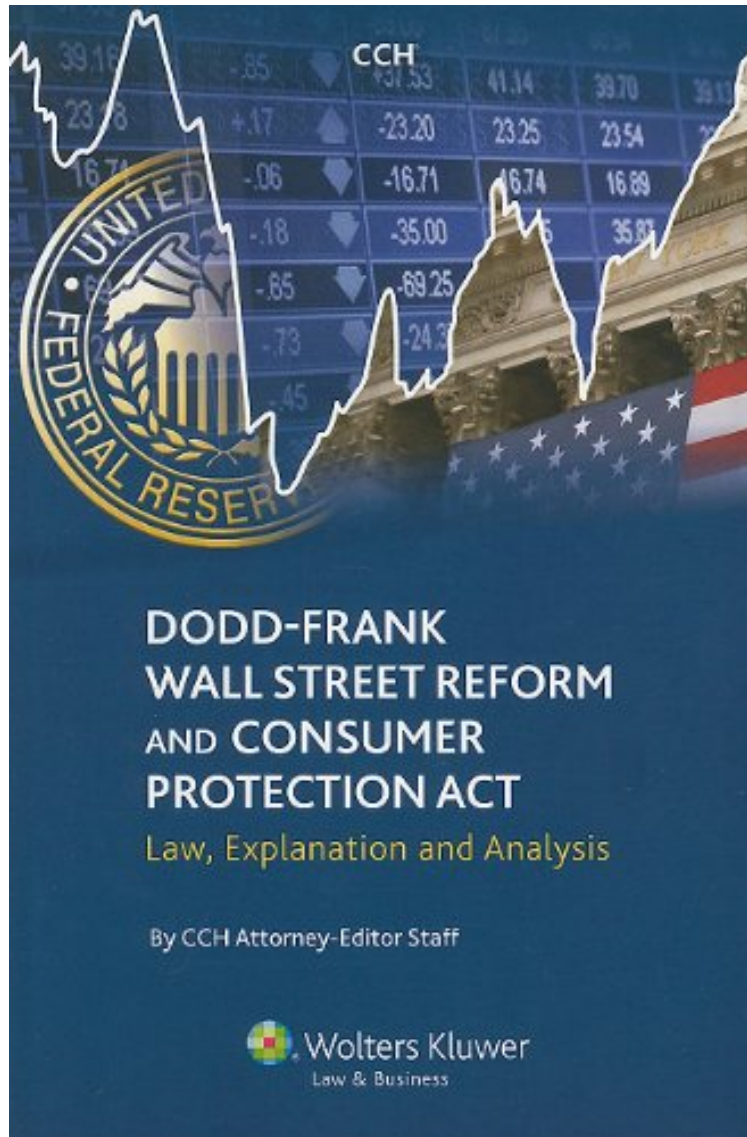


# Dodd-Frank Wall Street Reform and Consumer Protection Act: Law, Explanation and Analysis

*CCH Attorney-Editor*

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Dodd-Frank Wall Street Reform and Consumer Protection Act: Law, Explanation and Analysis provides comprehensive analysis of this sweeping new banking and securities legislation. These historic reforms will transform the way banks, hedge funds, credit rating agencies, broker-dealers, investment advisers, accountants, public companies and other financial institutions and the attorneys who advise these entities operate. Thus, a comprehensive understanding of these changes will be vital to all participants in the U.S. financial system. This definitive publication provides immediate insight into the impact of the new law. Written by the CCH editorial staff of banking and securities attorneys, the 1,600-plus page book explains every provision of this complex legislation, providing over 600 pages of the analysis you need to understand the impact of this historic legislation. Commentary includes discussion of the relevant legislative history, including committee reports and floor remarks, detailed citations to new and amended law sections, and editorial comments and caution notes. This publication also features the full text of the legislation and committee reports, tables of effective dates and statutes amended, and a topical index. The law includes these elements: Establishes a Financial Stability Oversight Council Establishes an orderly liquidation authority Creates a Consumer Financial Protection Bureau Creates an Office of Financial Research Creates a Federal Insurance Office Eliminates the Office of Thrift Supervision National minimum underwriting standards for home mortgages Stricter oversight of credit rating agencies New capital standards for banks based on size and risk Requires affiliate structure for derivatives trading operations deemed risky Limits proprietary trading at the largest financial firms (the Volcker Rule) Regulates derivatives on exchanges or through clearing organizations Requires SEC registration of hedge funds and private equity funds Imposes retention requirements on securitized loans Promotes use of stricter state-level consumer protection laws Requires independent compensation committees Gives shareholders a non-binding say-on-pay Investor protection for seniors and underserved investors Make sure you are prepared for this historic legislation with this comprehensive and timely publication.