

# Regulations as Data

CM Lubinski

**GitHub**



**“eRegs is Awesome”**

- Shashank Khandelwal

# Structure

(a) Lorem ipsum dolor sit amet, consectetur adipiscing

(1) elit. Sed imperdiet, odio id fringilla feugiat, arcu

(2) lacus placerat magna, non pellentesque mauris

(i) lorem nec risus. Vivamus condimentum hendrerit

(ii) fringilla. Morbi ullamcorper ullamcorper dui, non

(b) posuere ante porttitor ac. Proin at tristique tellus.

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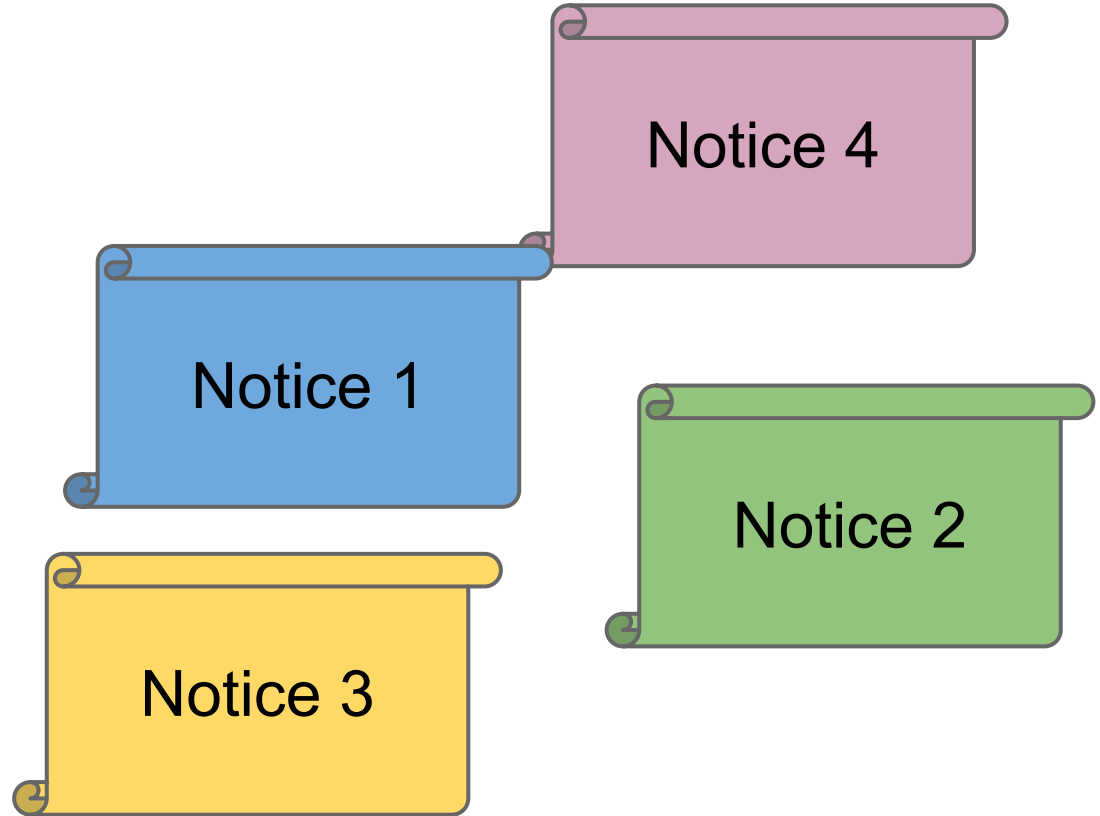
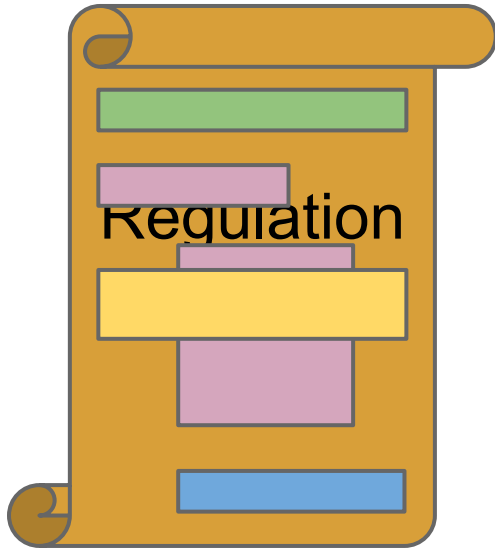
(ii) fringilla. Morbi ullamcorper ullamcorper dui,

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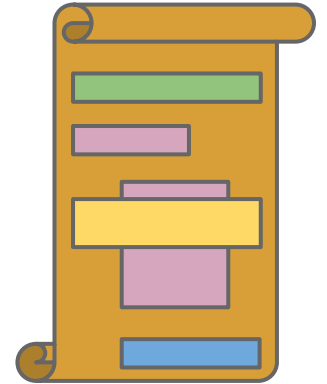
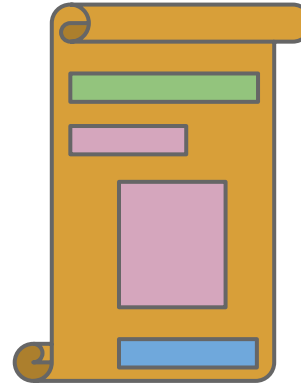
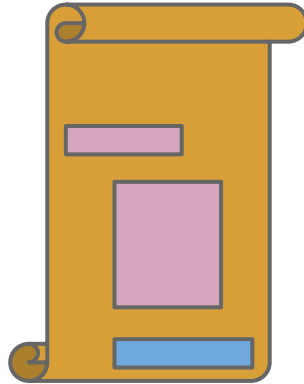
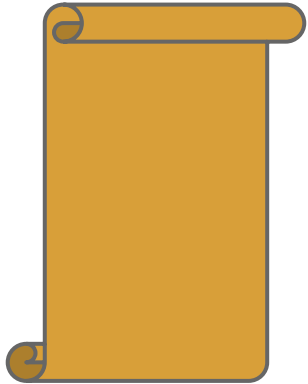
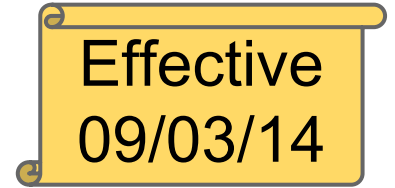
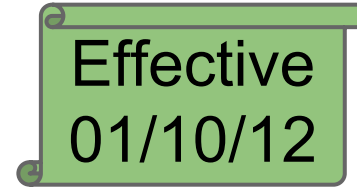
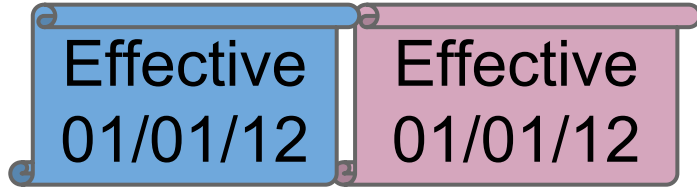
# Compilation



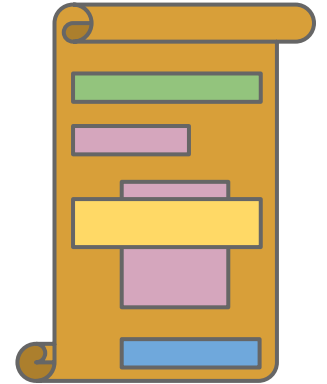
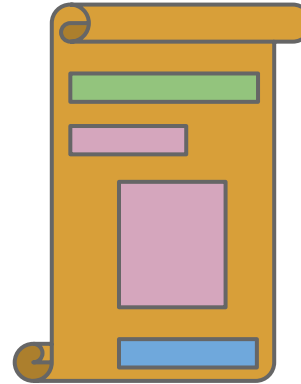
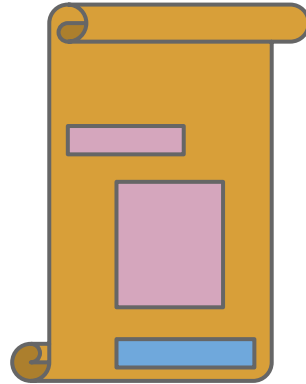
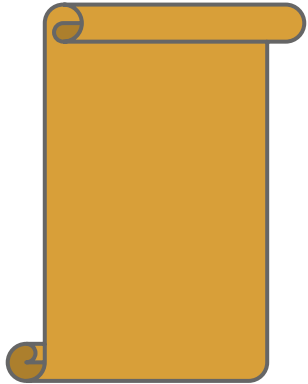
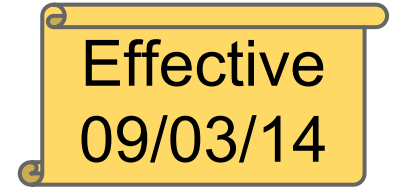
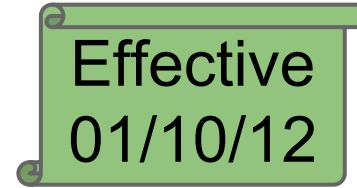
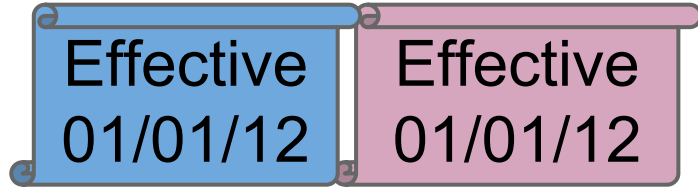
# Compilation



# Compilation



# History

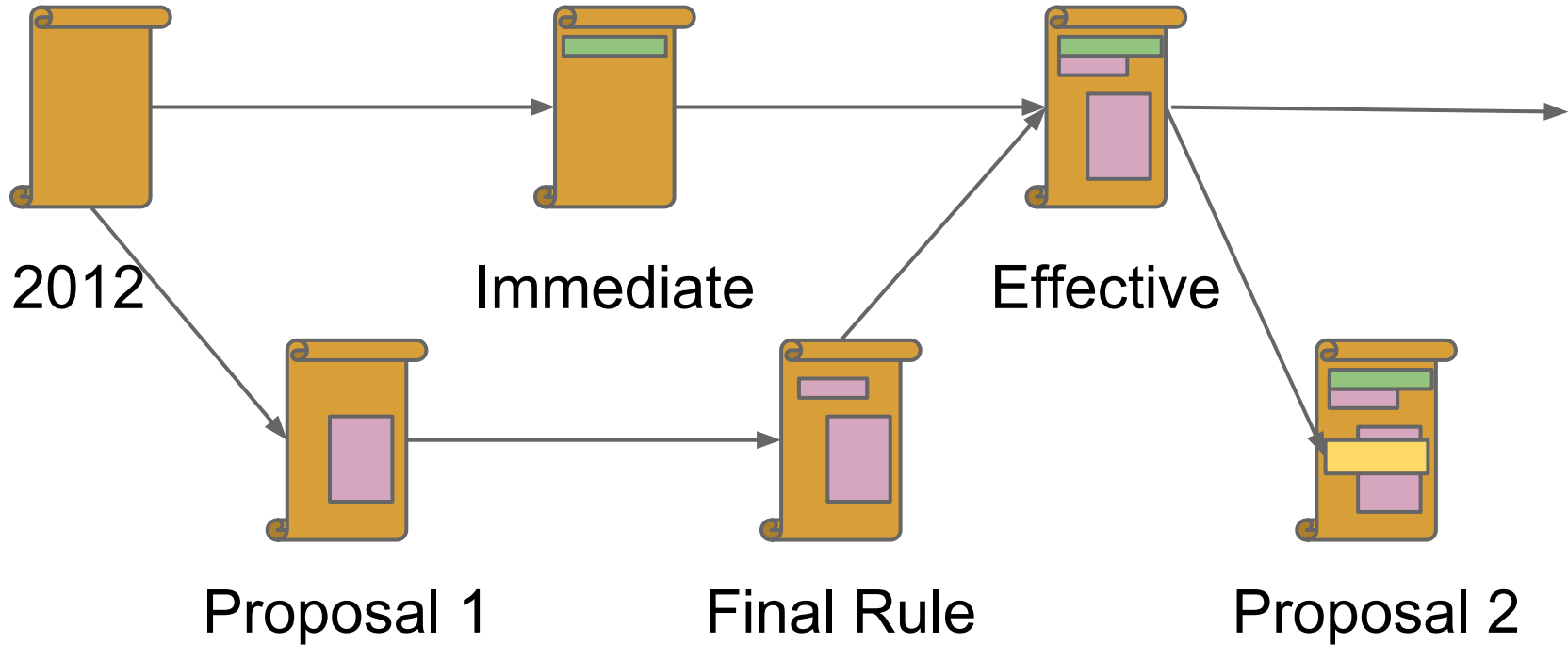




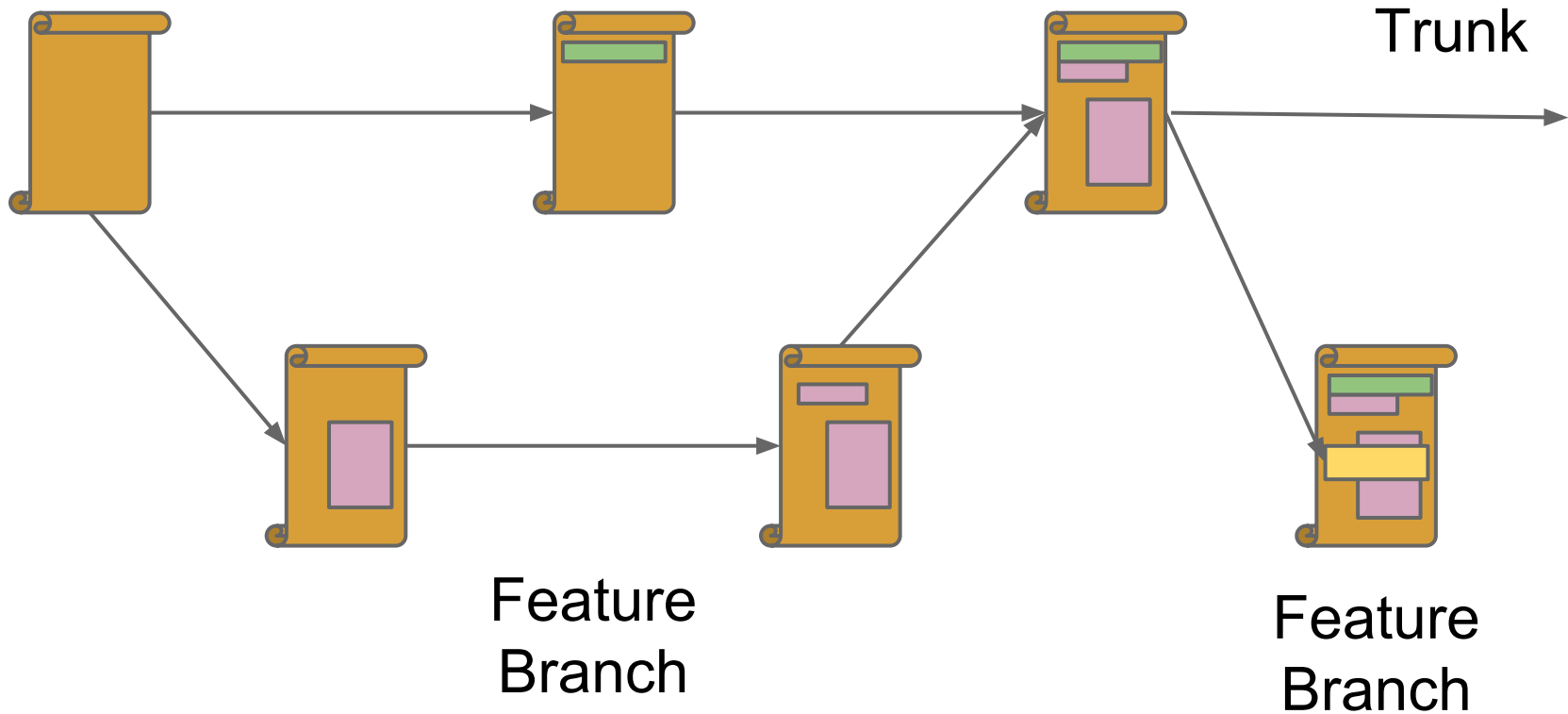
# Source Control

- What changed?
- Who changed it?
- When did it change?
- Why did it change?

# Source Control



# Source Control



# Not A Single Doc

(a) Lorem ipsum dolor sit amet, consectetur adipiscing

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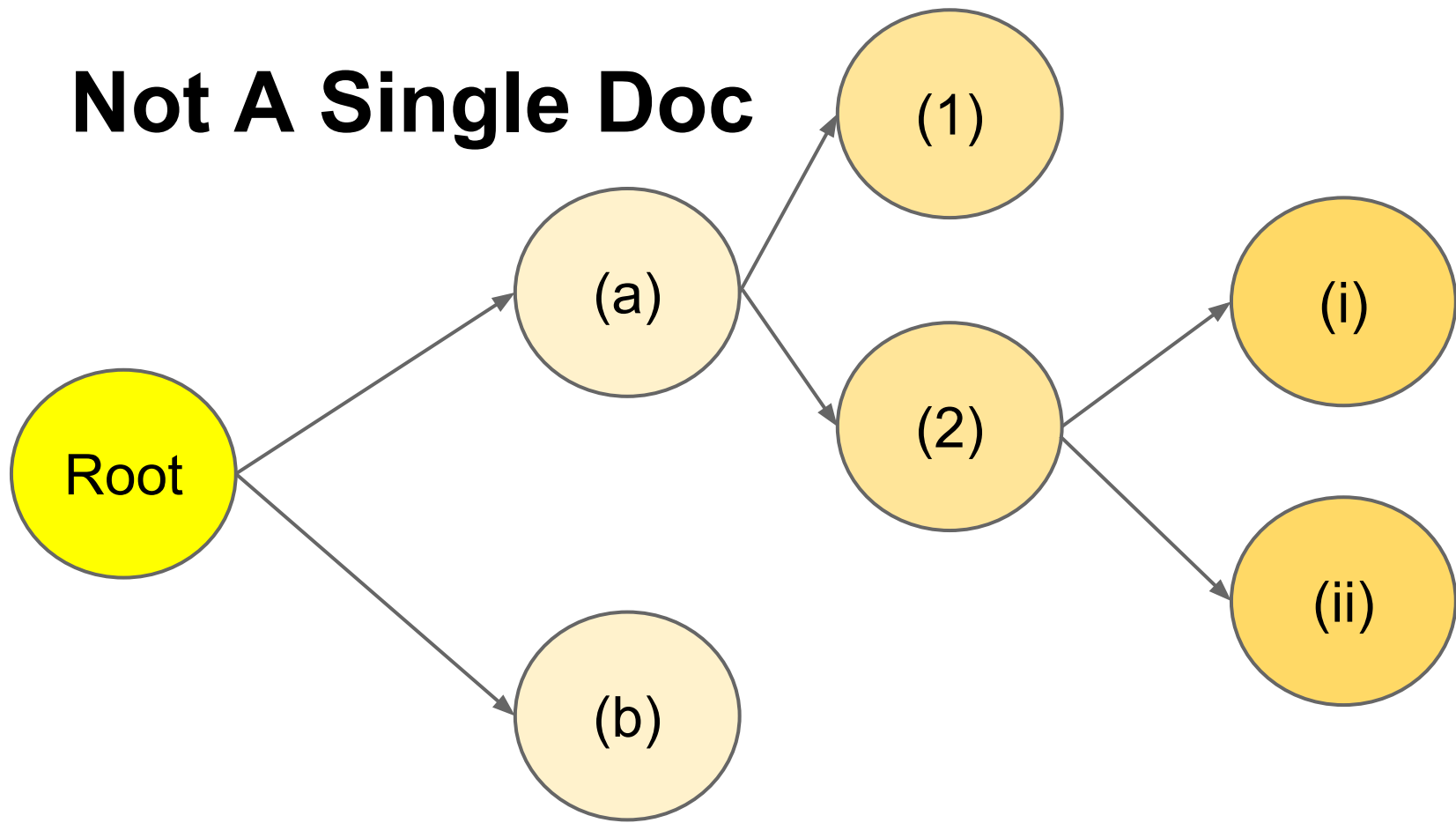
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# Not A Single Doc



# We Did That

- Writes a Git Repository per Reg
- Creates Markdown per Node
- Single Branch of History
- On Github.cfpb

# GitHub

PUBLIC  xregs / 1005

 Unwatch ▾ 1

★ Star 0

 Fork 0

 branch: master ▾ 1005 / Commits

Jun 18, 2014



**2013-19503**

CM Lubinski authored a day ago

e910c5dc75 +

[Browse code](#) ➔



**2013-10604**

CM Lubinski authored a day ago

d4fa23d0a2 +

[Browse code](#) ➔



**2012-19702**

CM Lubinski authored a day ago

b54c13e736 +

[Browse code](#) ➔



**2012-16245**

CM Lubinski authored a day ago

0d136f0b2f +

[Browse code](#) ➔



**2012-1728**

CM Lubinski authored a day ago

ab36d4bc19 +

[Browse code](#) ➔



**2013-06861**

CM Lubinski authored a day ago

64e6d36bff +

[Browse code](#) ➔



**2011-31725**

CM Lubinski authored a day ago

61aaa0e4b9 +

[Browse code](#) ➔



**Initial commit for 1005**

CM Lubinski authored a day ago





















































d19f7096d0 +

[Browse code](#) ➔





# GitHub

 A/36/p148/p152/index.md	6 
 A/37/index.md	4 
 A/37/p12/index.md	5 
 A/37/p153/index.md	7 
 A/37/p154/index.md	5 
 A/37/p155/index.md	5 
 A/38/index.md	5 
 A/38/p13/index.md	5 
 A/39/index.md	5 
 A/39/p14/index.md	5 
 A/39/p15/index.md	5 
 A/40/index.md	5 
 A/40/p16/index.md	5 
 A/41/index.md	5 
 A/41/p17/index.md	5 
 A/index.md	2 
 Interp/30-Interp/c-Interp/1/index.md	3 
 Interp/30-Interp/h-Interp/1/index.md	15 
 Interp/30-Interp/h-Interp/2/i/index.md	6 
 Interp/30-Interp/h-Interp/2/i/A/index.md	6 
 Interp/30-Interp/h-Interp/2/i/B/index.md	6 
 Interp/30-Interp/h-Interp/2/i/i/index.md	6 
 Interp/30-Interp/h-Interp/2/index.md	6 
 Interp/30-Interp/h-Interp/3/index.md	11 
 Interp/30-Interp/h-Interp/index.md	5 
 Interp/30-Interp/index.md	2 

# GitHub

e transfer provider include taxes imposed on the remittance transfer by a State or other governmental body.  
e remittance transfer by the provider in § 1005.31(b)(1)(ii) and imposed on the remittance transfer by a person other than the prov  
nce transfer provider include taxes collected on the remittance transfer by a State or other governmental body.  
cted on the remittance transfer by the provider in § 1005.31(b)(1)(ii), as applicable.  
ance transfer, a provider would only disclose applicable transfer fees.

st be disclosed as separate, itemized disclosures.

using the term "Transfer Fees" or a substantially similar term and would separately disclose all transfer taxes as "Transfer Taxes"  
using the term "Transfer Fees" or a substantially similar term and would separately disclose all transfer taxes using the term "Tra

15 ■■■■■ Interp/31-Interp/b-Interp/1-Interp/1/ii/index.md

View file @ d4fa23d

```
...   ... @@ -3,13 +3,8 @@ node_type: interp
3     3     children: []
4     4     ---
5     5     ii.
6
7     -The fees and taxes required to be disclosed by § 1005.31(b)(1)(ii) include all fees and taxes imposed on the remittan
8     -For example, a provider must disclose a service fee and any State taxes imposed on the remittance transfer.
9     -In contrast, the fees and taxes required to be disclosed by § 1005.31(b)(1)(vi) include fees and taxes imposed on the
10    -Fees and taxes imposed on the remittance transfer include only those fees and taxes that are charged to the sender or
11    -For example, a provider must disclose fees imposed on a remittance transfer by the receiving institution or agent at p
12    -However, a provider need not disclose, for example, overdraft fees that are imposed by a recipient's bank or funds tha
13    -Similarly, fees that banks charge one another for handling a remittance transfer or other fees that do not affect the
14    -For example, an interchange fee that is charged to a provider when a sender uses a credit or debit card to pay for a r
15    -The terms used to describe the fees and taxes imposed on the remittance transfer by the provider in § 1005.31(b)(1)(ii
16    -For example, the terms used to describe fees disclosed under § 1005.31(b)(1)(ii) and (vi) may not both be described so
17
18    +The fees and taxes required to be disclosed by § 1005.31(b)(1)(ii) include all fees imposed and all taxes collected on
19    +For example, a provider must disclose any service fee, any fees imposed by an agent of the provider at the time of the
20    +Fees imposed on the remittance transfer by the provider required to be disclosed under § 1005.31(b)(1)(ii) include onl
21    +See also comment 30(h)-1.
22
23    +In contrast, the fees required to be disclosed by § 1005.31(b)(1)(vi) are any covered third-party fees as defined in §
```

7 ■■■■■ Interp/31-Interp/b-Interp/1-Interp/1/iii/index.md

View file @ d4fa23d

```
...   ... @@ -0,0 +1,7 @@
```

# Notice ...

PUBLIC



xregs / 1005

Unwatch

1

★ Star

0

Fork

Open

clubinski wants to merge 2 commits into `master` from `canada-effective`

3



#1

Discussion

Commits 2

Files Changed 1



clubinski opened this pull request just now

Edit

## Proposed Notice 1234-5423

No one is assigned



No milestone



- Changes effective date to 2015
- Excludes Canada

Open

+ 2 additions


- 1 deletion

1 participant



# Notice...

PUBLIC  xregs / 1005

 Unwatch ▾ 1

★ Star 0

 Fork 0

Open

clubinski wants to merge 2 commits into `master` from `canada-effective`

3 

#1

 Discussion

 Commits 2

 Files Changed 1

 Showing 1 changed file with 2 additions and 1 deletion.

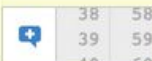
Show Diff Stats

3 

Subpart-A/20/g/1/index.md

View file @ b9b2c6c

...	...	@@ -3,4 +3,5 @@ node_type: regtext
3	3	children: []
4	4	---
5	5	(1) Effective date for gift certificates, store gift cards, and general-use prepaid cards.
6		-Except as provided in paragraph (h) of this section, the requirements of this section apply to any gift certificate, s
	6	+Except as provided in paragraph (h) of this section, the requirements of this section apply to any gift certificate, s
	7	+Prepaid cards from Canada are not affected.



**Tip:** You can add notes to lines in a file.  
Hover to the left of a line to make a note

# ... and Comment

Discussion

Commits 2

Files Changed 1

Showing 1 changed file with 2 additions and 1 deletion.

Show Diff Stats

3

Subpart-A/20/g/1/index.md

View file @ b9b2c6c

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6		-Except as provided in paragraph (h) of this section, the requirements of this section apply to any gift certificate, s
	6	+Except as provided in paragraph (h) of this section, the requirements of this section apply to any gift certificate, s

0

Write

Preview

Comments are parsed with [GitHub Flavored Markdown](#)

I wish we could wait until 2020

Attach images by dragging & dropping, [selecting them](#), or pasting from the clipboard.

Close form

Comment on this line

7		+Prepaid cards from Canada are not affected.
---	--	--

0

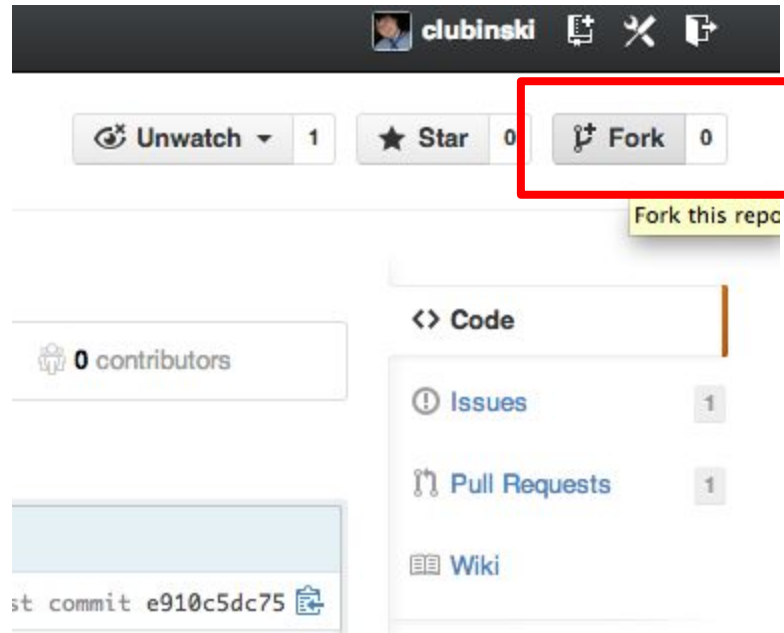
Write

Preview

Comments are parsed with [GitHub Flavored Markdown](#)

What about Denmark? Why does no one think of Denmark?

# Public Feedback



# Public Feedback

PUBLIC  clubinski / 1005  
forked from xregs/1005

 Unwatch ▾

1

★ Star


0

 Fork

1


1005 / Subpart-A / 20 / c / 1 / index.md

 or cancel



Code

Preview



2

No wrap

```
1. ---
2. node_type: retext
3. children: []
4. ---
5. (1) Clear and conspicuous.
6. Disclosures made under this section must be clear and conspicuous.
7. The disclosures may contain commonly accepted or readily understandable abbreviations or symbols.
8. LOLspeak is not commonly accepted, mkay?
```



# Other Benefits

- Verification
- Static Site Generation
- Discussion



# Moral



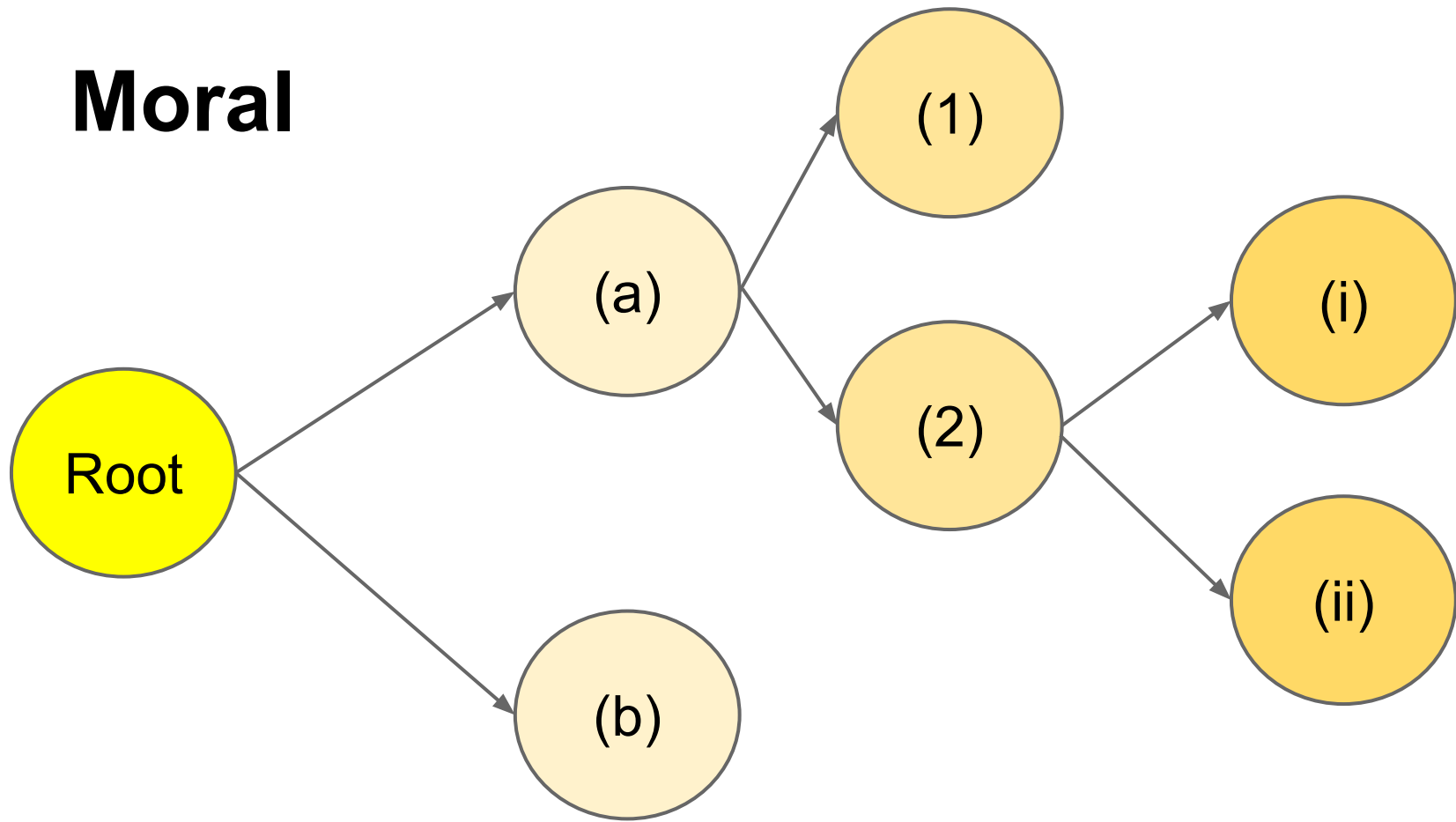
(Github)

# Moral



(Github)

# Moral



**Fin**