

**Table 3: Regulation Z One-Time and Annual Burdens Impacted by Final Rule for Bureau Respondents**

	<b>Loan Estimate</b>	<b>Closing Disclosure</b>	<b>Total</b>
Number of Respondents	<b>2,922</b>	<b>2,922</b>	<b>2,922</b>
CFPB share of responses	9,922,000	5,413,000	15,335,000
<b><i>One-Time Burden:</i></b>			
Labor (hours)	1,378,000	1,378,000	
Labor Costs	41,068,000	41,068,000	82,137,000
<b><i>Annual Burden:</i></b>			
Labor (hrs)	393,000	439,000	832,000
Labor costs	18,772,000	25,902,000	44,674,000
Production and distribution costs	3,144,000	1,756,000	4,900,000
<b>Total</b>	<b>21,916,000</b>	<b>27,658,000</b>	<b>49,574,000</b>