

Servicing Policy Letters

- Group comments to the Alternative Reference Rates Committee recommending stronger action to prepare for the December 2021 end of the LIBOR index (a commonly used interest rate index in mortgages and student loans), May 29, 2020
- Housing and industry coalition letter to federal agencies urging establishment of a single consumer-facing online portal to provide centralized housing information about federal mortgage and rental relief available during the COVID-19 national emergency, May 4, 2020
- Civil rights, consumer, and real estate organizations' letter to U.S. Treasury and federal banking and housing regulators urging quick deployment of liquidity facilities to help mortgage servicers maintain stability during COVID-19 crisis, April 17, 2020
- Group letter to the Federal Housing Finance Agency (FHFA) supporting recent language access progress made at the agency, April 18, 2019
- Coalition Letter to HUD to issue a stay of all judicial and non-judicial foreclosure activity on forward and reverse FHA mortgages during the government shutdown, January 23, 2019
- Coalition Letter to USDA to issue a stay of all judicial and non-judicial foreclosure activity on direct and guaranteed single family home loans during the government shutdown, January 17, 2019
- Coalition Letter to Federal Reserve Board Urging Accountability for Wells Fargo Wrongful Foreclosures, Nov. 14, 2018
- [Letter opposing H.R. 2226, Portfolio Lending and Mortgage Access Act](#), March 6, 2018
- [Comment letter submitted to the Texas General Land Office regarding the State of Texas's Disaster Recovery Plan](#), March 5, 2018
- Letter to FHFA regarding URLA and Language Access Implementation, Feb. 16, 2018
- NCLC and NACBA Letter to CFPB: This letter urges the CFPB to reject a trade association's request that the CFPB abandon or delay the final rule on providing mortgage statements to consumers in bankruptcy, Feb. 15, 2018
- Coalition letter to the federal banking/housing regulators urging stronger policies for homeowners in disaster-affected areas, Oct. 31, 2017
- Coalition letter for a Just and Complete Housing Recovery from Hurricanes Harvey, Irma and Maria, Sept. 28, 2017
- NCLC and Legal Aid Society of Southwest Ohio letter to HUD on loss mitigation in response to request for comment on regulatory reform, June 14, 2017

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Servicing Policy Testimony

- Issue Brief: A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- Testimony of Alys Cohen before a Virtual Hearing of the House Financial Services Committee Subcommittee on Oversight and Investigations regarding Protecting Homeowners During the Pandemic: Oversight of Mortgage Servicers' Implementation of the CARES Act, July 16, 2020
- Testimony on Housing Finance Reform: Essentials of a Functioning Housing Finance System for Consumers, October 29, 2013 (Questions from Senators)
- Testimony before U.S. Senate Banking subcommittee re: Force-Placed Insurance and Implementation of the Biggert-Waters Flood Insurance Act of 2012: One Year After Enactment, September 18, 2013
- Comments to the CFPB re Amendments to the 2013 Mortgage Rules under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z), July 22, 2013
- Comments to the CFPB re: Amendments to the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z), May 31, 2013
- Testimony of Alys Cohen before the Senate Banking Committee re: Helping Homeowners Harmed by Foreclosures: Ensuring Accountability and Transparency in Foreclosure Reviews and Press Release, Dec. 13, 2011; Response to Questions for the Record from the Senate, January 10, 2012; related press statement, January 7, 2013
- Testimony of Diane Thompson Before the Senate Subcommittee on Housing, Transportation, and Community Development re: The Need for National Mortgage Servicing Standards, May 12, 2011
Ms. Thompson's answers to questions posed by Senator Menendez, May 12, 2011
- Testimony of John Rao re: Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses?, Feb. 2011
- Answers for the Record before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010 hearing
- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010
- Testimony of John Rao before Senate Judiciary Subcommittee: Mortgage Modifications During the Foreclosure Crisis: Is There a Role for Bankruptcy Courts?, August 2009
- Testimony before the Senate Subcommittee on Administrative Oversight and the Courts of the Committee on the Judiciary: The Worsening Foreclosure Crisis: Is It Time to Reconsider Bankruptcy Reform?, July 2009
- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs: Preserving Homeownership: Progress Needed to Prevent Foreclosures, July 2009
- Testimony of Margot Saunders on Mortgage Lending Reform: A Comprehensive Review of the Current Mortgage System, March 11, 2009
- Testimony of Tara Twomey before the House of Representatives Committee on Financial Services on the Implementation of the HOPE for Homeowners Program and a Review of Foreclosure Mitigation Efforts, September 2008
- Testimony before the US House of Representatives Subcommittee on Housing and Community Opportunity Regarding H.R. 5679, the Foreclosure Prevention and Sound Mortgage Servicing Act of 2008, April 16, 2008



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Servicing Policy Briefs, Reports & Press Releases

Policy Briefs

- [USDA Should Modernize Mortgage Protections: Four Long-Overdue Policy Changes to Limit Rural Foreclosures, April 2019](#)

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Reports & Press Releases

- [National Consumer Law Center Attorney Alys Cohen to Testify at U.S. House Hearing on Thursday, July 16: Mortgage Servicers' Implementation of the CARES Act, July 15, 2020](#)
- [How to Get Help with Your Mortgage During COVID-19, July 9, 2020](#) Also available in: Spanish, Korean, Chinese, Vietnamese, Bangla
- [CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis, April 27, 2020](#)
- [FHFA Backtracks on Critical Language Access Question on Mortgage Application, August 9, 2019](#)
- [New Law Allows Mortgage Lenders to Resume Risky Loans, Hide Discrimination and Engage in Rural Lending Abuses, May 23, 2018](#)
Report: [Obtaining Mortgage Relief for Victims of Disasters by Alys Cohen and Margot Saunders](#), February 2018
- [Language Preference Question in Uniform Mortgage Application Will Help Borrowers Gain Access to the Mortgage Market, Oct. 24, 2017](#)

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- NCLC and the National Housing Law Project (NHLP) comments to the CFPB on the Interim Final Rule relating to the treatment of COVID-19 loss mitigation options under RESPA and Regulation X, Docket No. CFPB-2020-0022, Aug. 14, 2020
- Comments to USDA re: Rural Housing Service Notice of Proposed Amendments to 7 C.F.R. Part 3550, Jan. 24, 2020
- Coalition comments to HUD on risks of Opportunity Zones, June 17, 2019
- Coalition comments to Treasury Department regarding data collection and tracking on Opportunity Zones, May 31, 2019
- Coalition comments to the U.S. Dept. of Agriculture re: Single Family Housing Guaranteed Loan Program, Oct. 22, 2018
- Comments to CFPB in response to Request for Information Regarding the CFPB's Adopted Regulations and New Rulemaking Authorities, June 19, 2018
- Supplemental Comments on the Federal Housing Finance Agency's Request for Input on Improving Language Access in Mortgage Origination and Servicing Submitted by Americans for Financial Reform's Language Access Task Force, Sept. 1, 2017
- Comments on the Federal Housing Finance Agency's Request for Input on Improving Language Access in Mortgage Origination and Servicing Submitted by Americans for Financial Reform's Language Access Task Force, July 31, 2017
- Group letter to the Federal Housing Finance Agency re Improving Language Access in Mortgage Lending and Servicing, July 31, 2017
- Group comments to the Consumer Financial Protection Bureau Regarding the Notice of Assessment of 2013 RESPA Servicing Rule and Request for Public Comment, July 10, 2017

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