Servicing Policy Briefs, Reports & Press Releases

Press Releases

- **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

Policy Briefs

- **USDA Should Modernize Mortgage Protections: Four Long-Overdue Policy Changes to Limit Rural Foreclosures**, April 2019

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Reports and Press Releases

  Report: **Obtaining Mortgage Relief for Victims of Disasters by Alys Cohen and Margot Saunders**, February 2018


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Servicing Policy Analysis Archive

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Servicing Policy Comments

- **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
- 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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Servicing Policy Letters

- 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

• Testimony on Housing Finance Reform: Essentials of a Functioning Housing Finance System for Consumers, October 29, 2013 (Questions from Senators)
• 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 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
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 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