

# [Servicing Policy Briefs, Reports & Press Releases](#)

## **Policy Briefs**

- Issue brief: [USDA Should Modernize Mortgage Protections: Four Long-Overdue Policy Changes to Limit Rural Foreclosures](#), April 2019
- [Press Release, Narratives, Summary and Policy brief: The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers](#), May 2016 (Press Release in [Arabic](#), [Chinese](#), [Creole](#), [Korean](#), [Spanish](#), [Tagalog](#), [Russian](#), [Vietnamese](#))
- [NCLC Survey Reveals Ongoing Problems with Mortgage Servicing](#), May 2015
- [NCLC statement re: CFPB's proposed mortgage servicing rules](#), Nov. 20, 2014
- [Examples of Cases Where Successors in Interest and Similar Parties Faced Challenges Seeking Loan Modifications and Communicating with Mortgage Servicers](#), July 2014
- [Analysis and Legislative Text Recommendations for Servicing Provisions in Johnson-Crapo Discussion Draft](#), April 2014
- [Top Priorities for CFPB Servicing Regulations](#), April 2014
- [Housing Finance Reform Should Improve Upon Existing Mortgage Servicing Rules](#), October 2013
- [CFPB's Proposed Mortgage Servicing Rules Provide Some Benefits but Sets Back Progress on Loan Modifications](#), August 2012
- [The CFPB Should End Dual Track and Mandate Sensible Loan Modifications](#), May 31, 2012
- NCLC and Center for Economic Justice Issue Brief: [CFPB Should Rein In Mortgage Servicers' Abuses of Force-Placed Insurance](#), May 2012
- [Servicers Continue to Wrongfully Initiate Foreclosures: All Types of Loans Affected](#), February 22, 2012
- [Legal Waivers Harm Homeowners: Federal Foreclosure Reviews Should Protect Consumer Rights](#), January 2012
- [Bank Agency Settlement Statements Make No Meaningful Progress Towards National Servicing Standards](#), May 2011
- [Model State Law on Mortgage Servicing: An Outline](#), January 2011

## **Reports and Press Releases**

- Press Release: [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
- Press Release: [Language Preference Question in Uniform Mortgage Application Will Help Borrowers Gain Access to the Mortgage Market](#), Oct. 24, 2017
- Press Release: [NCLC Statement re: CFPB Final Mortgage Servicing Rules](#), Aug. 4, 2016
- Report: [Opportunity Denied: How HUD's Note Sale Program Deprives Homeowners of the Basic Benefits of Their Government-Insured Loans](#), May 2016
- Report: [Snapshots of Struggle Saving the Family Home after a Death or Divorce](#), March 2016
- ["Surviving the Borrower: Assumption, Modification, and Access to Mortgage Information after a Death or Divorce"](#) by Sarah Bolling Mancini and Alys Cohen, Pepperdine Law Review, Vol 43: 2, February 2016

- [CFPB rule improves mortgage rights for heirs](#), July 8, 2014
- [NCLC Statement on Passage of Housing Finance Bill \(S.1217\) in Senate Banking Committee](#), May 15, 2014
- [Statement re: CFPB's new mortgage rules](#), January 9, 2014
- [Federal Magistrate Finds Wells Fargo Not Credible in National Mortgage Servicing Compliance Settlement](#), July 15, 2013
- [Statement re: IRS Tax Treatment for Mortgage Mods](#), Jan. 24, 2013
- [Statement re: CFPB Mortgage Servicing Rule](#), Jan. 17, 2013
- [Statement: Regulators Settle with Banks on Foreclosure Reviews](#), Jan. 7, 2013
- [CFPB's Mortgage Servicing Rules Fall Short](#), Oct. 10, 2012
- ["Mortgage Servicing" by Georgetown University Law Associate Professor Adam J. Levitin and NCLC Of Counsel Tara Twomey, published in 28 Yale Journal on Regulation 1](#) (Winter 2011)
- ["Foreclosing Modifications: How Servicer Incentives Discourage Loan Modifications" by NCLC Of Counsel Diane E. Thompson, Washington Law Review](#), Dec. 2011
- [Servicers Continue to Wrongfully Initiate Foreclosures](#), December 15, 2010
- [Press Release: Robo-Signing: Symptom of Mortgage Servicers' Lawless Attitude That Pushes Homeowners into Foreclosure](#), November 2010
- [Press Release and Report: Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior](#), October 2009
- [Press Release and Report: Desperate Homeowners: Loan Mod Scammers Step in When Loan Servicers Refuse to Provide Relief](#), July 2009
- [Failed Regulatory Policy, Not Low Income Housing, Cause of Mortgage Crisis](#), October 2008
- [Press Release: Civil Rights and Consumer Groups Respond to Takeover of Fannie Mae and Freddie Mac](#), September 2008
- [Report: Avoiding Home Repair Fraud: Lessons From Hurricane Katrina](#) by Rick Jurgens, Nov. 2008



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## [Servicing Policy Comments](#)

- [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
  - [Comments of NCLC and Connecticut Fair Housing Center to the Federal Reserve Bank of New York re: draft of National Mortgage Note Repository Act of 2016](#), March 11, 2016
  - [Consumer comments to the OCC on mortgage successors in interest](#), Mar. 21, 2016
  - [NCLC Supplemental Comments, Docket 2014-0033](#), Jan. 26, 2016
  - [Comments to CFPB regarding proposed amendments dealing with the bankruptcy exemptions to mortgage servicing regulations](#), March 16, 2015
  - [Comments to CFPB regarding proposed amendments to mortgage servicing regulations](#), March 16, 2015
  - [Comments to federal regulators regarding proposed changes to the rules for homes in special hazard flood zones](#), Dec. 29, 2014
  - [Comments to CFPB regarding the harms experienced by successor homeowners \(widows, orphans, and divorcées\) who are unable to obtain mortgage information or approval for a loan modification.](#), Dec. 2014
  - [Comments to OCC regarding protections for successors in interest](#), Sept. 2, 2014
  - [Comments on Joint Notice of Proposed Rulemaking regarding Loans in Areas Having Special Flood Hazards](#), December 2010, 2013
  - [NCLC Comments on Amendments to the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act \(Regulation X\) and the Truth in Lending Act \(Regulation Z\) filed on Nov. 22, 2013.](#)
  - [Group comments to the FHFA re: Lender-Based Insurance, Terms, & Conditions](#), May 28, 2013
  - [NCLC Comments re: 2012 Truth in Lending Act \(Regulation Z\)](#), and [NCLC Comments re: Real Estate Settlement Procedures Act \(Regulation X\)](#), Oct. 9, 2012
  - [NCLC and NACA Comments on NCUA Loan Workout Reporting Proposal](#), Feb. 2012
  - [Comments by the National Consumer Law Center and the National Association of Consumer Advocates to the Federal Housing Finance Agency \(FHFA\) re: Alternative Mortgage Servicing Compensation Discussion Paper](#), December 26, 2011
  - [Comments on Credit Risk Retention by National Consumer Law Center and National Association of Consumer Advocates to the U.S. Department of Treasury](#), August 1, 2011
  - [Comments to the Federal Reserve Board re Truth in Lending - Interim Rule Requiring Notice to Consumers by Owners of Mortgage Loans](#), January 2010
  - [Comments to the Federal Trade Commission re: Advance Notice of Proposed Rulemaking: Mortgage Acts and Practices Rulemaking](#), July 31, 2009



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## [Servicing Policy Letters](#)

- [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
- [Letter to CFPB re Best Practices Recommendations for the Handling of Imminent Mortgage Complaints](#), Nov. 10, 2016
- [Group follow-up letter to the Federal Housing Finance Agency \(FHFA\) re: adding preferred language data fields to redesigned Uniform Residential Loan Application](#), July 29, 2016
- [Group letter to the Federal Housing Finance Agency \(FHFA\) urging inclusion of preferred language data fields in the redesigned Uniform Residential Loan Application](#), June 23, 2016
- [Group letter to Mel Watt asking FHFA to allow principal reduction at Fannie Mae and Freddie Mac](#), Oct. 1, 2014
- [Group letter to HUD regarding problems with the distressed asset sales program](#), May 6, 2014
- [Letter of support for Senator Sherrod Brown's amendment to the current version of the housing finance reform bill \(section 803 amendment to the Johnson Crapo amendment to S. 1217.\)](#), April 28, 2014
- [Group letter to the Federal Housing Finance Agency re: force-placed insurance](#), Sept. 18, 2013
- [Group Letter to Treasury Department Seeking Improvements to the Home Affordable Modification Program \(HAMP\)](#), July 15, 2013
- [Coalition Letter to OCC and Federal Reserve on Recommendations regarding Foreclosure Reviews](#), Jan. 17, 2013
- [Letter from Coalition Regarding Standards for Attorney General and Federal Agency Settlement with Mortgage Servicers](#), August 24, 2011

- [Coalition Letter to FHFA on Mortgage Servicing Standards, June 29, 2011](#)
- [Letter from past and present members of the Consumer Advisory Council \(CAC\) of the FRB regarding Proposed Consent Orders Regarding Mortgage Servicing, April 11, 2011](#)
- [Coalition Letter to Regulators regarding Withdrawal of Proposed Consent Orders Regarding Mortgage Servicing Illegalities, April 6, 2011](#)
- [Coalition Letter in Support of H.R. 5679, the Foreclosure Prevention and Sound Mortgage Servicing Act of 2008, March 31, 2008](#)
- [Letter to House Financial Services Committee: Oppose Bills that Shut Out Homeowners and Abandon Communities, March 3, 2011](#)
- [Letter from civil rights and consumer protection agencies regarding regulation of securitizers of residential mortgage loans, Jan. 25, 2010](#)
- [Coalition Letter: Aiding Those Facing Foreclosure Act of 2010, Dec. 8, 2010](#)
- [Coalition Letter: Fund Foreclosure Legal Assistance Now. October 28, 2010](#)
- [Legal Aid and other groups call on AGs to ensure that resolution of their investigation of mortgage servicers help homeowners avoid foreclosure, October 18, 2010](#)
- [Letter to Treasury Secretary Geithner and National Economic Council Director Summers regarding loan modification program, March 2009](#)
- [Letter to Treasury Secretary Paulson regarding Implementation of the Trouble Assets Relief Program \("TARP"\), November 2008](#)
- [Letter re Section 102 of the Emergency Economic Stabilization Act of 2008, October 2008](#)
- [Letter to Congress on Public Interest/Main Street Principles To Guide the Wall Street Rescue, September 2008](#)
- [Coalition Letter to the IRS Commissioner concerning Revenue Procedure 2008-28 regarding the impact of loan modifications on the tax status of securitization vehicles, July 2008](#)



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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](#))
- 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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