

# [Dodd Frank Briefs, Reports & Press Releases](#)

- [Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date](#) issue brief and [Press Release](#), May 2015
  - Statement re: [CFPB's new mortgage disclosure rules disappoint](#), Nov. 20, 2013
  - [Press Release](#) re: [Testimony of Margot Saunders on Mortgage Reform and Anti-Predatory Lending Act House Financial Services Committee \(HR 1728\)](#), April 23, 2009
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## [Dodd Frank Comments and Testimony](#)

### **Comments**

- [Comments to CFPB in response to Request for Information Regarding the CFPB's Adopted Regulations and New Rulemaking Authorities](#), June 19, 2018
- [Comments to CFPB Amendments to Federal Mortgage Disclosure Requirements Under the Truth in Lending Act \(Regulation Z\)](#), Oct. 2017
- [Comments to CFPB regarding the Notice of Assessment of Ability-to-Repay/Qualified Mortgage Rule](#), July 31, 2017
- [Comments to the CFPB regarding the Small and Rural Creditor Exemptions to the Qualified Mortgage Ability to Repay Rule](#), March 30, 2015
- [Comments to the CFPB regarding Truth in Lending Act - Regulation Z, Qualified Mortgage Rule](#), June 5, 2014
- [Comments to CFPB regarding amendments to the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act \(Regulation X\) and the Truth in Lending Act \(Regulation Z\)](#), Nov. 22, 2013
- [Comments on Qualified Mortgage Definition for HUD Insured and Guaranteed Single Family Mortgages](#), October 30, 2013
- [Comments on the proposed credit retention rule relating to home mortgages and its exceptions: the ORM](#), October 30, 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
- [Comments to the CFPB re: Truth in Lending Act - Regulation Z, Loan Originator Compensation Requirements and Prohibition on Financing Credit Insurance Premiums](#), May 24, 2013.
- [Comments to CFPB on Truth in Lending Act - Regulation Z: Ability to Repay Standards under the Truth-in-Lending Act](#), Feb. 25, 2013
- [Comments on collection of Home Mortgage Disclosure Act \(HMDA\) data](#), Nov. 26, 2012
- [Integrated Mortgage Disclosures under the Real Estate Settlement Procedures Act](#), November 6, 2012 [Short Group Comments](#)
- [Comments on High-Cost Mortgage Amendments to the Truth in Lending Act \(Regulation Z\)](#), November 6, 2012
- [Comments to the CFPB regarding Truth in Lending Act - Regulation Z: Loan Originator](#)

[Compensation](#), Oct. 16, 2012

- [Comments of the National Consumer Law Center and the National Association of Consumer Advocates on Truth in Lending \(Regulation Z: Supplemental Comments on Ability-to-Pay and Qualified Mortgages\)](#), July 9, 2012
- [Comments on the Consumer Financial Protection Bureau's Interim Final Rule on the preemption rules under the Alternative Mortgage Transaction Parity Act](#), September 22, 2011
- [NCLC-CRL Comments Regarding Ability to Pay and Qualified Mortgages](#), July 22, 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 Act proposed rule on mandatory escrow accounts for higher-priced mortgage loans and other topics - \[Docket R-1406, 76 Fed. Reg. 11,598\]](#), May 2, 2011

## Testimony

- [Testimony on the appraisal industry, the Dodd-Frank Act's impact regarding appraisals, and the future of appraisals](#), Nov. 16, 2016
- Testimony of Alys Cohen on behalf of NCLC and NACA before the Consumer Financial Protection Bureau re: [The Dodd-Frank Ability to Repay Qualified Mortgage Rule](#), January 10, 2013
- [Testimony of Alys Cohen on The Impact of Dodd-Frank's Home Mortgage Reforms: Consumer and Market Perspectives](#), July 11, 2012

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## [Dodd Frank Letters](#)

- [Coalition letter opposing H.R. 1153, the Mortgage Choice Act](#), Feb. 6, 2018
- [Joint Letter of Opposition to H.R. 2570, the Mortgage Fairness Act of 2017](#), Dec. 11, 2017
- [Group letter opposing S. 2155, the "Economic Growth, Regulatory Relief, and Consumer Protection Act,"](#) Dec. 1, 2017
- NCLC/CRL letter [opposing several bills rolling back Dodd-Frank housing protections](#) (H.R. 3299, H.R. 1153, H.R. 3221, H.R. 3978), Nov. 13, 2017
- [Coalition letter opposing several deregulatory bills including H.R. 1699 removing protections for manufactured housing](#), Nov., 2017
- [Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act](#), Nov. 16, 2015
- [Coalition letter opposing H.R. 3192, Homebuyers Assistance Act.](#), Oct. 2015
- [Group letter opposing H.R. 1210 \(Barr\), Portfolio Lending and Mortgage Access Act](#), July 27, 2015
- [Group letter opposing H.R. 3192, Homeowners Assistance Act](#), July 27, 2015
- [Group letter](#) to the U.S. Senate Judiciary Subcommittee on the Constitution defending the constitutionality of Dodd-Frank Act and the CFPB, July 23, 2015
- [Letter opposing Chairman Shelby's "Financial Regulatory Improvement Act of 2015,"](#) which undermines the essential, reasonable consumer protections passed by Congress in 2010 in the Dodd-Frank Act ([Press release](#))., May 20, 2015
- [Opposition Letter](#) to CFPB opposing H.R. 2213 which insulates lenders from accountability when they make misleading disclosures to homeowners ([Letter to Congress](#)), May 14, 2015

- H.R. 685 Mortgage Choice Act ([coalition letter opposing](#)), March 18, 2015
- [H.R. 650: Coalition Opposition Letter](#), Feb. 26, 2015
- [Group letter opposing H.R. 3211, the "Mortgage Choice Act of 2014."](#), Sept. 15, 2014
- [Group letter to CFPB regarding improvements to the Home Mortgage Disclosure Act \(HMDA\) website](#), March 6, 2014
- [Letter opposing H.R. 3211 which undermines the Dodd-Frank Ability to Repay rules](#), October 17, 2013
- [Coalition letter opposing H.R. 1077](#), April 9, 2013
- [Letter supporting amendments to H.R. 1728](#), May 7, 2009
- [Coalition Letter not in support of H.R. 1728](#), May 5, 2009
- [Coalition Letter detailing concerns about H.R. 1728 - Mortgage Reform and Anti-Predatory Lending Act](#), April 7, 2009
- [Coalition Letter in Support of S. 2452](#), January 22, 2008