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- [The FRB's Final HOEPA Rule: A First Step, But Real Reforms Are Still Needed - Summary Analysis, November 13, 2008](#)
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[HOEPA Briefs, Reports & Press Releases](#)

[Press Release: Consumer Groups Say the Federal Reserve's Proposed Rules Won't Protect Consumers April 9, 2008](#)

[HOEPA Comments](#)

- [Group Comments to the CFPB re: Extension of Effective Date for the Integrated Disclosure Rule Amending Regulations X and Z, July 7, 2015](#)
- [Comments on High-Cost Mortgage Amendments to the Truth in Lending Act \(Regulation Z\), November 6, 2012](#)
- [Comments on High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act \(Regulation Z\) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act \(Regulation X\), Sept. 7, 2012](#)
- [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](#)
- [Comments Regarding Interim Regulations under the Mortgage Disclosure Improvement Act, \(Interim Rule issued\), November 23, 2010](#)
- [Comments to the FRB re Regulation Z, February 28, 2011 \(amended definition of "negative amortization loan"\)](#)
- [Comments to the FRB re Truth in Lending Interim Final Rule on Appraisal Independence Standards \[Docket No. R-1394\], Dec. 27, 2010](#)
- [Comments to the Federal Reserve Board re Truth in Lending - Right of Rescission, Reverse Mortgages and other topics - Proposed Rule \[Docket No. R-1390\], Dec. 23, 2010](#)
- [Comments to the Federal Reserve Board re Truth in Lending - Interim Rule Requiring Notice to Consumers by Owners of Mortgage Loans, January 19, 2010](#)
- [Comments to the Federal Reserve Board regarding its proposed Truth in Lending \(TILA\) rules for closed end and open-end mortgage credit, December 24, 2009: Docket No. R-1366 \(closed-end\) and Docket No. R-1367 \(open-end\)](#)
- [Comments to the Federal Reserve Board Regarding Proposed Regulations under the Mortgage Disclosure Improvement Act, February 9, 2009](#)
- [Comments, Summary and Press Release of Consumer Groups to the Board of Governors of the Federal Reserve System Regarding Proposed Regulations, April 9, 2008 and Summary of to the Comments and Press release](#)

- [Comments Regarding the Proposed Illustrations of Consumer Information for Subprime Mortgage Lending, October 2007](#)
 - [Comments to the Board of Governors of the Federal Reserve System regarding the Board's Authority under HOEPA to Prohibit Unfair Acts or Practices in Connection with Mortgage Lending, August 2007](#)
 - [Comments to the Federal Reserve Board regarding Home Equity Lending Market, August 2006](#)
 - [Comments to the Federal Reserve Board regarding Proposed Changes to HOEPA, March 2001](#)
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HOEPA Letters

- [H.R. 650: Coalition Opposition Letter, Feb. 26, 2015](#)
 - [Letter Urging Federal Reserve Board to Withdraw Rescission and Reverse Mortgage Rule, Nov. 16, 2010](#)
 - [Letter supporting Senator Boxer's Amendment Requiring New Owners of Loans Provide Essential Information to Homeowners, May 4, 2009](#)
 - [Letter Opposing Bond's Amendment, June 19, 2008](#)
 - [Letter to Governors regarding Early Disclosures for Non-purchase Money Loans, November 2007](#)
 - [Group Letter to Federal Reserve Board on HOEPA Authority, August 2007](#)
 - [Letter supporting the Homeownership Protection and Enhancement Act \("HOPE Act"\) of 2007, July 2007](#)
 - [Letter to FRB re ARM Disclosures, January 2006](#)
 - [Letter to HUD General Counsel Richard Hauser regarding HUD's Response to Yield Spread Litigation, July 2001](#)
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HOEPA Testimony

- [Testimony of Margot Saunders on the Rewrite of Truth in Lending Act and Real Estate Settlement Procedures Act, September 1998](#)
 - [Testimony of Margot Saunders to the US Senate Committee on Banking, Housing and Urban Affairs re: S. 1405 The "Financial Regulatory Relief and Economic Efficiency Act of 1997", March 1998](#)
 - [Testimony regarding H.R. 1362 FINANCIAL INSTITUTIONS REGULATORY RELIEF ACT OF 1995, May 1995](#)
 - [Testimony regarding S. 650 ECONOMIC GROWTH AND REGULATORY PAPERWORK REDUCTION ACT, May 1995](#)
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Comments

- [Group Comments to the CFPB re: Extension of Effective Date for the Integrated Disclosure Rule Amending Regulations X and Z](#), July 7, 2015
- [Comments to the CFPB regarding Truth in Lending Act - Regulation Z, Qualified Mortgage Rule, Part 1](#), June 5, 2014; [Part 2](#), July 7, 2014.
- [Comments on High-Cost Mortgage Amendments to the Truth in Lending Act \(Regulation Z\)](#), November 6, 2012
- [NCLC Comments to the CFPB re: 2012 Truth in Lending Act \(Regulation Z\) Mortgage Servicing](#) and [NCLC Comments to the CFPB re: Real Estate Settlement Procedures Act \(Regulation X\) Mortgage Servicing](#), Oct. 9, 2012.
- [NCLC Comments on High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act \(Regulation Z\) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act \(Regulation X\)](#), Sept. 7, 2012

Policy Briefs, Reports & Press Releases

- Statement re: [CFPB's new mortgage disclosure rules disappoint](#), Nov. 20, 2013

Litigation

- [Amicus Brief: National Consumer Law Center and National Housing Law Project seeking reversal of the Ninth Circuit's decision in Burns v HSBC Bank USA National Assoc.](#), April 10, 2014