

# HOEPA Analysis

- 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

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## 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

[HOEPA Comments Archive](#)

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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

[HOEPA Letters Archive](#)

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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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# Truth in Lending Policy Analysis

## 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.
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