RESPA Policy Briefs, Reports & Press Releases

- Statement re: [CFPB’s new mortgage disclosure rules disappoint](#), Nov. 20, 2013
- [HUD Final RESPA Rule, December 5, 2008](#)

RESPA Comments

- [Comments to CFPB regarding the Bureau’s Inherited Regulations and Rulemaking Authorities — Regulation Z (TILA), X (RESPA) and FTC mortgage rules](#), June 25, 2018
- [Group comments to the CFPB re: Amendments to Federal Mortgage Disclosure Requirements under the Truth in Lending Act](#), October 18, 2016
- [Group Comments to the CFPB re: Extension of Effective Date for the Integrated Disclosure Rule Amending Regulations X and Z](#), July 7, 2015
- [Integrated Mortgage Disclosures under the Real Estate Settlement Procedures Act](#), November 6, 2012
- [NCLC Comments to the CFPB re: Real Estate Settlement Procedures Act (Regulation X) Mortgage Servicing](#) and [NCLC Comments to the CFPB re: 2012 Truth in Lending Act (Regulation Z) Mortgage Servicing](#), Oct. 9, 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 on HUD Solicitation of Warehouse Lending](#), Dec. 27, 2010
- [Comments on Real Estate Settlement Procedures Act (RESPA) Proposed Rule to Simplify and Improve the Process of Obtaining Mortgages to Reduce Settlement Costs to Consumers](#), June 16, 2008
- [Comments on Proposed RESPA Rule to Improve Process of Obtaining Mortgages to Reduce Settlement Costs](#), November 2002
- [Comments: HUD Opinion Will Cost Homeowners Millions in Kickbacks](#), October 2001

RESPA Letters

- [Letter to HUD and OMB on HUD RESPA rule, October 31, 2008](#)
- [Letter Opposing Bond’s Amendment, June 19, 2008](#)
- [Group letter commenting on RESPA reform, April 2006](#)
- [Group letter to HUD General Counsel Richard Hauser regarding HUD’s Response to Yield Spread Litigation, July 2001](#)
- [Group letter to Chairwoman Roukema on Mortgage Closing Costs and Relief from RESPA’s Section 8, November 1998](#)
RESPA Testimony

- Testimony of Margot Saunders to the Financial Services Committee Subcommittee on Housing and Community Opportunity re HUD's Proposal to Reform RESPA, February 2003
- Testimony of Margot Saunders on the Rewrite of Truth in Lending Act and Real Estate Settlement Procedures Act, September 1998
- Testimony of Margot Saunders and Kathleen Keest re: S. 650 ECONOMIC GROWTH AND REGULATORY PAPERWORK REDUCTION ACT, May 1995