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