

# 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
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# RESPA Testimony

- Testimony before the US House of Representatives Subcommittee on Housing and Community Opportunity Regarding H.R. 5679, the Foreclosure Prevention and Sound Mortgage Servicing Act of 2008, April 16, 2008
  - 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 re: S. 1405 The "Financial Regulatory Relief and Economic Efficiency Act of 1997", March 1998
  - Testimony of Margot Saunders re: the Rewrite of Truth in Lending Act and Real Estate Settlement Procedures Act and Proposed Moratoria on HUD Employee Compensation Rule and Class Action Suits Challenging Lender Paid Mortgage Broker Fees, July 1997
  - Testimony regarding H.R. 1362 FINANCIAL INSTITUTIONS REGULATORY RELIEF ACT OF 1995, May 1995
  - Testimony of Margot Saunders and Kathleen Keest re: S. 650 ECONOMIC GROWTH AND REGULATORY PAPERWORK REDUCTION ACT, May 1995
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# 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
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# 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