

# Reverse Mortgages Litigation

- Press Release: NCLC Sues Nationstar Mortgage for conducting unnecessary reverse mortgage inspections, May 4, 2016
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## Reverse Mortgages Briefs, Reports & Press Releases

### Policy Briefs, Reports & Press Releases

- Issue Brief: Recommendations to Improve Servicing and Reduce Foreclosures of Federal Reverse Mortgages, March 2020
  - Fact Sheet: Are You a Reverse Mortgage Non-Borrowing Spouse? Tips to Help You Remain in Your Home, February 2020
  - Press release: In the Wake of HUD Major Policy Change on Non-Borrowing Spouses, NCLC Attorney Sarah Mancini to Testify before the U.S. House on Risks to Elders on from Reverse Mortgage Abuses, Sept. 24, 2019 || Sarah Mancini's Testimony
  - Press release: National Consumer Law Center Advocates Urge HUD to Take Immediate Action to Reduce Foreclosures on Widows and Widowers of Reverse Mortgage Borrowers, November 27, 2018
  - Issue brief: How HUD is Failing to Protect Widows and Widowers of Reverse Mortgage Borrowers: Case Studies and Recommendations, November 2018
  - Issue brief: Assisting Homeowners with Reverse Mortgages after a Natural Disaster: A Guide for Advocates, October 2018
  - Issue brief: Examples of Senior Homeowners Struggling with Ineffective and Inconsistent Servicing of HECM Loans, October 2017
  - Policy brief: Priorities for Consumers with HECM Reverse Mortgages, September 2015
  - Advocates Applaud HUD on New Reverse Mortgage Policy that Could Reduce Foreclosures on Surviving Spouses, June 2015
  - Press Release and Report: Subprime Revisited: How the Rise of the Reverse Mortgage Lending Industry Puts Older Homeowners at Risk, October 2009
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## Reverse Mortgages Comments & Testimony

- Comments to HUD re: Mortgagee Letter 2019-15 (protections for non-borrowing spouses in homes with reverse mortgages), October 23, 2019

- Testimony of NCLC Attorney Sarah Bolling Manini before the U.S. House Financial Services Committee Housing, Community Development, and Insurance Subcommittee re: Protecting Seniors: A Review of the FHA's HECM (Reverse Mortgage) Program, September 25, 2019; press release
  - Comments to CFPB regarding the Bureau's Inherited Regulations and Rulemaking Authorities — Regulation Z (TILA), X (RESPA) and FTC mortgage rules, June 25, 2018
  - NCLC comments to the U.S. Department of Housing and Urban Development re: Reducing the Regulatory Burden: Enforcing the Regulatory Reform Agenda Under Executive Order 13777 (FHA's Home Equity Conversion Mortgage (HECM) program), June 14, 2017
  - Comments to the U.S. Housing and Urban Development re: Federal Housing Administration (FHA) strengthening the Home Equity Conversion Program, July 18, 2016
  - NCLC comments to the U.S. Department of Housing and Urban Development regarding the Alternative Option for Claim Payment Announced in Mortgagee Letter, Feb. 3, 2015
  - NCLC comments to the U.S. Department of Housing and Urban Development on Changes to the Home Equity Conversion Mortgage Program Requirements: Financial Assessments, Oct. 15, 2013
  - U.S. Senate Banking subcommittee testimony on Long Term Sustainability for Reverse Mortgages: HECM's Impact on the Mutual Mortgage Insurance Fund, June 18, 2013
  - NCLC Comments to the CFPB re: Consumer Use of Reverse Mortgages, Aug. 31, 2012
  - 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
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## Reverse Mortgages Letters

- Group Letter to the FHA addressing COVID-related issues for HECM (reverse mortgage) borrowers and spouses, Oct. 13, 2020
- Memo to HUD re: HECM Reverse Mortgages Non-Borrowing Spouses Experiencing Mortgagee Optional Election (MOE) Problems with RMS, August 22, 2019
- Letter urging HUD to adopt protections for homeowners before allowing any note sales of reverse mortgages, Nov. 18, 2016
- Letter urging Federal Reserve Board to withdraw rescission and Reverse Mortgage Rule, Nov. 16, 2010