Appraisals

- FDIC’s New Mortgage Appraisal Rule Ignores Lessons of Great Recession, Aug. 2019
- Letter to CFPB re a federal banking agency proposal to increase the threshold below which lenders are excused from obtaining an appraisal for residential mortgage lending, Feb. 2019
- Comments to the Federal Reserve Board: Truth in Lending Interim Final Rule on Appraisal Independence Standards, 2019

Reverse Mortgages Litigation


Securitization Litigation & Amicus Briefs

- Beverly Adkins et al. v Morgan Stanley
  NCLC is co-counsel for African American plaintiffs in a landmark lawsuit brought against Morgan Stanley. The lawsuit claims that the Defendant violated federal civil rights laws, the Fair Housing Act and the Equal Credit Opportunity Act as well as state laws by adopting mortgage securitization policies that caused predatory lending and adversely impacted African Americans in the Detroit, Michigan area.

Predatory Mortgage Books & Newsletter

Foreclosures
Mortgage Lending
Predatory Mortgage Other Resources

Brochures

- Advice for Older Consumers About Bankruptcy
- Dreams Foreclosed: Saving Older Americans from Foreclosure Rescue Scams
- Helping Elderly Homeowners Victimized by Predatory Mortgage Loans
- HOME A LOAN: A Quick Guide on Reverse Mortgages for Senior Advocates
- Steps That Advocates Can Take To Help Prevent Foreclosure

Webinars and Presentations

- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages Presentation

- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation Presentation and Recording by Andrew Pizor (NCLC), March 10, 2010
- Seniors Facing Foreclosure: Challenges and Options (Hosted with legal services in CA) Presentation, May 28, 2009
- When is Bankruptcy the Right Option for your Elderly Clients? Presentation and Recording by Geoff Walsh (NCLC) June 10, 2009

Tax Issues Webinars

Webinar: Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages Presentation and Recording by the National Legal Resource Center, February 23, 2011

Tax Issues Briefs, Reports & Press Releases

- Statement re: IRS Tax Treatment for Mortgage Mods, Jan. 24, 2013
Tax Issues Comments and Letters

- Coalition comments on Draft Best Practice Guidelines for Residential PACE Financing, August 18, 2016 || Press release

Securitization Comments

- Comments on Credit Risk Retention by National Consumer Law Center and National Association of Consumer Advocates to the U.S. Department of Treasury, August 1, 2011
- Comments on FDIC’s Consideration of New Rules for Mortgage Securitizations, February 22, 2010

Securitization Letters

- Letter from civil rights and consumer protection agencies regarding regulation of securitizers of residential mortgage loans, Jan. 25, 2010