

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
 - Comments to the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, and Federal Deposit Insurance Corporation regarding Real Estate Appraisals, Feb. 2019
 - Testimony before the United States House of Representatives Committee on Financial Services Housing and Insurance Subcommittee Hearing on "Modernizing Appraisals: A Regulatory Review and the Future of the Industry", Feb. 2016
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Reverse Mortgages Litigation

- Press Release: NCLC Sues Nationstar Mortgage for conducting unnecessary reverse mortgage inspections, May 4, 2016
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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.
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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

- The Department of Energy: Best Practice Guidelines for Residential PACE Financing: Consumer Protections, Dec. 15, 2016 (PowerPoint)
- 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

- Press Release: Senate urged to extend mortgage forgiveness tax relief act, Dec. 19, 2013
- Statement re: IRS Tax Treatment for Mortgage Mods, Jan. 24, 2013

- Report: The Other Foreclosure Crisis: Property Tax Lien Sales, July 2012
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Tax Issues Comments and Letters

- Coalition comments on Draft Best Practice Guidelines for Residential PACE Financing, August 18, 2016 || Press release
 - Letter in Support of the Mortgage Forgiveness Tax Relief Act of 2013 (updated), Feb. 24, 2014
 - Letter in Support of the Mortgage Forgiveness Tax Relief Act, (House and Senate), Dec. 6, 2013 and Press Release (Dec. 19, 2013)
 - Support Letter: Homeowners Still Need Protection From Tax Consequences of Modification of Mortgages, May 30, 2008
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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
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Securitization Letters

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