

# State Foreclosure Testimony

- Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses? Testimony of John Rao before the Senate Committee on the Judiciary, Feb. 2011
  - Testimony of Tara Twomey before the House of Representatives Committee on Financial Services on the Implementation of the HOPE for Homeowners Program and a Review of Foreclosure Mitigation Efforts, September 2008
- 

# State Foreclosure Briefs, Reports & Press Releases

- Report: Fast Track Foreclosure Laws: Are They Headed in the Right Direction?, January 2014
  - Recent Developments in Foreclosure Mediation, January 2011
  - State and Local Foreclosure Mediation Programs: Updates and New Developments, January 2010
  - State and Local Foreclosure Mediation Programs: Can They Save Homes?, September 2009
  - FORECLOSING A DREAM - State Laws Deprive Homeowners of Basic Protections - Press Release and Report, Feb. 2009
- 

# State Foreclosure Comments

NCLC Comments to the Massachusetts Division of Banks re: Proposed Regulations 209 CMR 18.00 Conduct of the Business of Debt Collectors and Loan Servicers, Dec. 6, 2012

---

# State Foreclosure Letters

- Letter to the Federal Housing Finance Agency from the National Consumer Law Center and Brennan Center for Justice: "State-Level Guarantee Fee Pricing" (77 FR 58991), Nov. 26, 2012
- Letter: Legal Aid and other groups call on AGs to ensure that resolution of their investigation of mortgage servicers help homeowners avoid foreclosure, October 18, 2010
- Coalition Support Letter for Miller-LaTourette non-preemption amendment to H.R. 5830, May 6, 2008
- Letter to NCCUSL Commissioners Opposing Uniform Nonjudicial Foreclosure Act, June 2002

- Letter to President of NCCUSL, June 30, 2002