State Foreclosure Books

Home Foreclosures

State Foreclosure Other Resources

Webinar

Methods for Studying Residential Foreclosure Diversion Processes – a Philadelphia Case Study Presentation and Recording by Honorable Annette M. Rizzo, Ira Goldstein (TRF), Geoff Walsh (NCLC); March 22, 2011

Summary of Programs

Summary of Mediation Programs (supervised)
Summary of Mediation Programs (unsupervised)

Model Documents

Model Foreclosure Mediation/Diversion Statute (Judicial Foreclosure State)
Model Foreclosure Mediation/Diversion Statute (Non Judicial Foreclosure State)
Model Statute: Requirement for Loan Modification Analysis/Loss Mitigation Before Foreclosure
Memorandum on Federal and State Constitutional Issues Related to Foreclosure Mediation/Diversion
Model Form for Summary Data of Loan Modifications from Mediations/Conference
FAQs on FDIC Loan Modification-in-a-Box

FAFs

State Laws Briefs, Reports & Press Releases


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

Foreclosure Laws by State

Survey of State Foreclosure Laws

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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 Justicere: “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

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### 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](#)