

Dodd Frank Policy Analysis Archive

Briefs, Reports, & Press Releases

- Press Release re: Testimony of Margot Saunders on Mortgage Reform and Anti-Predatory Lending Act House Financial Services Committee (HR 1728), April 23, 2009

Comments

- Comments to the CFPB regarding the Small and Rural Creditor Exemptions to the Qualified Mortgage Ability to Repay Rule, March 30, 2015
- Comments to the CFPB regarding Truth in Lending Act - Regulation Z, Qualified Mortgage Rule, June 5, 2014
- Comments to CFPB regarding amendments to the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z), Nov. 22, 2013
- Comments on Qualified Mortgage Definition for HUD Insured and Guaranteed Single Family Mortgages, October 30, 2013
- Comments on the proposed credit retention rule relating to home mortgages and its exceptions: the QRM, October 30, 2013
- Comments to the CFPB re Amendments to the 2013 Mortgage Rules under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z), July 22, 2013
- Comments to the CFPB re: Amendments to the 2013 Mortgage Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z), May 31, 2013
- Comments to the CFPB re: Truth in Lending Act - Regulation Z, Loan Originator Compensation Requirements and Prohibition on Financing Credit Insurance Premiums, May 24, 2013.
- Comments to CFPB on Truth in Lending Act - Regulation Z: Ability to Repay Standards under the Truth-in-Lending Act, Feb. 25, 2013
- Comments on collection of Home Mortgage Disclosure Act (HMDA) data, Nov. 26, 2012
- Integrated Mortgage Disclosures under the Real Estate Settlement Procedures Act, November 6, 2012 Short Group Comments
- Comments on High-Cost Mortgage Amendments to the Truth in Lending Act (Regulation Z), November 6, 2012
- Comments to the CFPB regarding Truth in Lending Act - Regulation Z: Loan Originator Compensation, Oct. 16, 2012
- Comments of the National Consumer Law Center and the National Association of Consumer Advocates on Truth in Lending (Regulation Z: Supplemental Comments on Ability-to-Pay and Qualified Mortgages, July 9, 2012
- Comments on the Consumer Financial Protection Bureau's Interim Final Rule on the preemption rules under the Alternative Mortgage Transaction Parity Act, September 22, 2011
- NCLC-CRL Comments Regarding Ability to Pay and Qualified Mortgages, July 22, 2011
- 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 to the Federal Reserve Board re: Truth in Lending Act proposed rule on mandatory escrow accounts for higher-priced mortgage loans and other topics - [Docket R-1406, 76 Fed. Reg. 11,598], May 2, 2011

Testimony

- Testimony of Alys Cohen on The Impact of Dodd-Frank's Home Mortgage Reforms: Consumer and Market Perspectives, July 11, 2012

Letters

- Coalition letter to Congress opposing HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015
- Coalition letter opposing H.R. 3192, Homebuyers Assistance Act., Oct. 2015
- Group letter opposing H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act, July 27, 2015
- Group letter opposing H.R. 3192, Homeowners Assistance Act, July 27, 2015
- Group letter to the U.S. Senate Judiciary Subcommittee on the Constitution defending the constitutionality of Dodd-Frank Act and the CFPB, July 23, 2015
- Letter opposing Chairman Shelby's "Financial Regulatory Improvement Act of 2015," which undermines the essential, reasonable consumer protections passed by Congress in 2010 in the Dodd-Frank Act (Press release)., May 20, 2015
- Opposition Letter to CFPB opposing H.R. 2213 which insulates lenders from accountability when they make misleading disclosures to homeowners (Letter to Congress), May 14, 2015
- H.R. 685 Mortgage Choice Act (coalition letter opposing), March 18, 2015
- H.R. 650: Coalition Opposition Letter, Feb. 26, 2015
- Group letter opposing H.R. 3211, the "Mortgage Choice Act of 2014.", Sept. 15, 2014
- Group letter to CFPB regarding improvements to the Home Mortgage Disclosure Act (HMDA) website, March 6, 2014
- Letter opposing H.R. 3211 which undermines the Dodd-Frank Ability to Repay rules, October 17, 2013
- Coalition letter opposing H.R. 1077, April 9, 2013
- Letter supporting amendments to H.R. 1728, May 7, 2009
- Coalition Letter not in support of H.R. 1728, May 5, 2009
- Coalition Letter detailing concerns about H.R. 1728 - Mortgage Reform and Anti-Predatory Lending Act, April 7, 2009
- Coalition Letter in Support of S. 2452, January 22, 2008