

HOEPA & Truth in Lending Archive

HOEPA Policy Analysis

Comments

- Comments on High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act (Regulation Z) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X), Sept. 7, 2012
- 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
- Comments Regarding Interim Regulations under the Mortgage Disclosure Improvement Act, (Interim Rule issued), November 23, 2010
- Comments to the FRB re Regulation Z, February 28, 2011 (amended definition of “negative amortization loan”)
- Comments to the FRB re Truth in Lending Interim Final Rule on Appraisal Independence Standards [Docket No. R-1394], Dec. 27, 2010
- Comments to the Federal Reserve Board re Truth in Lending - Right of Rescission, Reverse Mortgages and other topics - Proposed Rule [Docket No. R-1390], Dec. 23, 2010
- Comments to the Federal Reserve Board re Truth in Lending - Interim Rule Requiring Notice to Consumers by Owners of Mortgage Loans, January 19, 2010
- Comments to the Federal Reserve Board regarding its proposed Truth in Lending (TILA) rules for closed end and open-end mortgage credit, December 24, 2009: Docket No. R-1366 (closed-end) and Docket No. R-1367 (open-end)
- Comments to the Federal Reserve Board Regarding Proposed Regulations under the Mortgage Disclosure Improvement Act, February 9, 2009
- Comments, Summary and Press Release of Consumer Groups to the Board of Governors of the Federal Reserve System Regarding Proposed Regulations, April 9, 2008 and Summary of to the Comments and Press release
- Comments Regarding the Proposed Illustrations of Consumer Information for Subprime Mortgage Lending, October 2007
- Comments to the Board of Governors of the Federal Reserve System regarding the Board’s Authority under HOEPA to Prohibit Unfair Acts or Practices in Connection with Mortgage Lending, August 2007
- Comments to the Federal Reserve Board regarding Home Equity Lending Market, August 2006
- Comments to the Federal Reserve Board regarding Proposed Changes to HOEPA, March 2001

Letters

- Letter supporting Senator Boxer’s Amendment Requiring New Owners of Loans Provide Essential Information to Homeowners, May 4, 2009
- Letter Opposing Bond’s Amendment, June 19, 2008
- Letter to Governors regarding Early Disclosures for Non-purchase Money Loans, November 2007
- Group Letter to Federal Reserve Board on HOEPA Authority, August 2007
- Letter supporting the Homeownership Protection and Enhancement Act (“HOPE Act”) of 2007, July 2007
- Letter to FRB re ARM Disclosures, January 2006
- Letter to HUD General Counsel Richard Hauser regarding HUD’s Response to Yield Spread

Truth in Lending Policy Analysis

Comments

- Comments on High-Cost Mortgage Amendments to the Truth in Lending Act (Regulation Z), November 6, 2012
- NCLC Comments to the CFPB re: 2012 Truth in Lending Act (Regulation Z) Mortgage Servicing and NCLC Comments to the CFPB re: Real Estate Settlement Procedures Act (Regulation X) Mortgage Servicing, Oct. 9, 2012.
- NCLC Comments on High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act (Regulation Z) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X), Sept. 7, 2012

Policy Briefs, Reports, & Press Releases

- Statement re: CFPB's new mortgage disclosure rules disappoint, Nov. 20, 2013

Litigation

- Amicus Brief: National Consumer Law Center and National Housing Law Project seeking reversal of the Ninth Circuit's decision in *Burns v HSBC Bank USA National Assoc.*, April 10, 2014