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Consumer Financial Protection Bureau

- **Letter opposing H.R. 1121** (Bachus) and **H.R. 1315** (Duffy), which weakens CFPB, May 3, 2011

Credit Reporting

- Letters expressing concern about the **harm** to consumers and the **preemptive effects** of HR 6363 (Renacci), The Credit Access and Inclusion Act, which promotes full file utility credit reporting. **NCLC Testimony**, Sept. 13, 2012
- Letter supporting H.R. 2086 (Shuler) and S.2149 (Merkley), Medical Debt Responsibility Act – **support** (2012) **NCLC Testimony**

Debt Collection/Cell Phone Privacy

- **Letter opposing H.R. 3035** (Terry), Mobile Informational Call Act of 2011, which permits businesses to make informational and debt collection calls to cell phones without consent, Oct. 27, 2011
- **S. 489** (Reed), Preserving Homes and Communities Act of 2011
- **S. 824** (Sherrod Brown), Foreclosure Fraud and Homeowner Abuse Prevention Act of 2011

Federal Charter for Payday Lenders

**Letter opposing H.R. 6139** (Luetkemeyer), which gives payday lenders a federal charter regulated by the OCC, July 2012

Mortgage Lending/Foreclosures

- S. 2909 (Merkley), Rebuilding Equity Act of 2012
- S. 2072 (Franken), Helping Homeowners Refinance Act of 2012Bills extending exclusion of mortgage principal reduction from taxable income:HR 4202 (Rangel)

- **HR 4250** (Lungren)
- **HR 4290** (McDermott)
- **HR 4336** (Reed, NY)
- **SB 2250** (Stabenow)

- **Letter opposing HR 2446**, RESPA Home Warranty Clarification Act of 2011, exempt payments on home service contracts from the ban on kickbacks and referral fees.
Rent-to-Own

- Letter opposing H.R. 1588 (Canseco), which preempts state rent-to-own laws.