

112th Congress (2011-2012) - Archive

Consumer Financial Protection Bureau

- S. 3468 (Portman), Independent Agency Regulatory Analysis Act - oppose, Sept. 7, 2012
- 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. 321 (Cohen), Equal Employment for All Act (2009) and Letter to cosponsor H.R. 321 (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
- Model State Law on Mortgage Servicing: An Outline, Jan. 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. 3085 (Boxer/Menendez), The Responsible Homeowner Refinancing Act of 2012. Opposition Corker Safe Harbor Amendment, Civil Rights letter Nov. 13, 2012 and Americans for Financial Reform letter Nov. 19, 2012 H.R. 3619 (Ellison/ Stark) Permanently Protecting Tenants at Foreclosure Act of 2011
- S. 2909 (Merkley), Rebuilding Equity Act of 2012
- S. 2072 (Franken), Helping Homeowners Refinance Act of 2012 Bills 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.