

[Servicing Policy Testimony](#)

- Testimony on [Housing Finance Reform: Essentials of a Functioning Housing Finance System for Consumers](#), October 29, 2013 ([Questions from Senators](#))
- Testimony before U.S. Senate Banking subcommittee re: [Force-Placed Insurance and Implementation of the Biggert-Waters Flood Insurance Act of 2012: One Year After Enactment](#), September 18, 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
- Testimony of Alys Cohen before the Senate Banking Committee re: [Helping Homeowners Harmed by Foreclosures: Ensuring Accountability and Transparency in Foreclosure Reviews](#) and [Press Release](#), Dec. 13, 2011; [Response to Questions for the Record from the Senate](#), January 10, 2012; related [press statement](#), January 7, 2013
- [Testimony of Diane Thompson Before the Senate Subcommittee on Housing, Transportation, and Community Development re: The Need for National Mortgage Servicing Standards](#), May 12, 2011
[Ms. Thompson's answers to questions posed by Senator Menendez](#), May 12, 2011
- [Testimony of John Rao re: Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses?](#), Feb. 2011
- [Answers for the Record before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010 hearing](#)
- [Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure](#), November 2010
- [Testimony of John Rao before Senate Judiciary Subcommittee: Mortgage Modifications During the Foreclosure Crisis: Is There a Role for Bankruptcy Courts?](#), August 2009
- [Testimony before the Senate Subcommittee on Administrative Oversight and the Courts of the Committee on the Judiciary: The Worsening Foreclosure Crisis: Is It Time to Reconsider Bankruptcy Reform?](#), July 2009
- [Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs: Preserving Homeownership: Progress Needed to Prevent Foreclosures](#), July 2009
- [Testimony of Margot Saunders on Mortgage Lending Reform: A Comprehensive Review of the Current Mortgage System](#), March 11, 2009
- [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
- [Testimony before the US House of Representatives Subcommittee on Housing and Community Opportunity Regarding H.R. 5679, the Foreclosure Prevention and Sound Mortgage Servicing Act of 2008](#), April 16, 2008

[The Institute for Foreclosure Legal Assistance](#)

NCLC gratefully acknowledges the support of IFLA in the creation and maintenance of this page.