

# Servicing Policy Testimony

- Issue Brief: A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- Testimony of Alys Cohen before a Virtual Hearing of the House Financial Services Committee Subcommittee on Oversight and Investigations regarding Protecting Homeowners During the Pandemic: Oversight of Mortgage Servicers' Implementation of the CARES Act, July 16, 2020
- 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

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