

# Comments

- Group comments to FCC on the Proposal to Develop a Reassigned Number Database, Aug. 28, 2017
- Comments to CFPB regarding the Notice of Assessment of Ability-to-Repay/Qualified Mortgage Rule, July 31, 2017
- [Group comments on the Federal Housing Finance Agency's Request for Input on Improving Language Access in Mortgage Origination and Servicing Submitted by Americans for Financial Reform's Language Access Task Force](#), July 31, 2017
- Group comments to the Federal Housing Finance Agency re Improving Language Access in Mortgage Lending and Servicing, July 31, 2017
- Group comments to FCC on the proposed rules regarding Advanced Methods for Blocking Robocalls, June 30, 2017
- NCLC comments to the U.S. Department of Housing and Urban Development re: Reducing the Regulatory Burden: Enforcing the Regulatory Reform Agenda Under Executive Order 13777 (FHA's Home Equity Conversion Mortgage (HECM) program), June 14, 2017
- Group comments to the CFPB re: Request for Information Regarding Remittance Rule Assessment, May 23, 2017
- Group comments to CFPB's Request for Information on Alternative Data, May 19, 2017
- Group comments to FCC opposing Exemptions for Ringless Voice Mail (RVM), May 18, 2017
- NCLC comments with the Department of Energy (DOE) in support of efficiency standards for central air conditioners (CAC) and heat pumps, April 25, 2017
- Comments from NCLC to the Department of Education on the Proposed Loan Discharge Application for Forgery, March 24, 2017
- NCLC comments to the CFPB re: Small Business Review Panel for Debt Collector and Debt Buyer Rulemaking, Outline of Proposals under Consideration and Alternatives Considered, Feb. 28, 2017
- NCLC comments to CFPB on consumers' access to their own financial account data, Feb. 21, 2017. Coalition comments
- Supplemental comments of NCLC and NACA to the Civil Rules Advisory Committee re proposed amendments to Rule 23, Feb. 15, 2017
- Group comments to the FCC re: Opposition to Petition for Reconsideration, Feb. 1, 2017
- Comments of National Consumer Law Center on behalf of its low-income clients on Proposed Changes to 940 CMR 19.00, Jan. 13, 2017
- Comments to the FCC re: procedures relating to retroactive waivers of liability for telemarketing callers and fax senders, Dec. 8, 2016
- Comments to OCC opposing new fintech lending charter that would preempt state interest rates and other laws, Nov. 14, 2016
- Comments to CFPB in response to request for information about installment loan practices, Nov. 7, 2016
- Comments of NCLC and NACA to the Civil Rules Advisory Committee re: proposed amendments to Rule 23, Nov. 3, 2016
- Group comments to the FCC requesting additional, clarifying language to healthcare companies petition to exclude telemarketing robocalls without consent, October 18, 2016
- Group comments to the CFPB re: Amendments to Federal Mortgage Disclosure Requirements under the Truth in Lending Act, October 18, 2016
- Coalition comments to the Consumer Financial Protection Bureau re: Proposed Rule on Payday, Vehicle Title, and Certain High-Cost Installment Loans, Oct. 7, 2016
- NCLC comments to CFPB on proposed arbitration and class action rule, Aug. 22, 2016

- Petition for Reconsideration of the Federal Communications Commission’s Declaratory Ruling and Request for a Stay, July 26, 2016
- Comments to the U.S. Housing and Urban Development re: Federal Housing Administration (FHA) strengthening the Home Equity Conversion Program, July 18, 2016
- Comments to the FCC from NCLC and 24 national and state organizations supporting the FCC’s proposed rule to stop unwanted robocalls for federal debt and urging even greater protections, June 6, 2016 and Reply comments, June 21, 2016
- Comments to RGGI. re: Request for Stakeholder Comments, 2016 Program Review, May 9, 2016
- Comments of NCLC and Connecticut Fair Housing Center to the Federal Reserve Bank of New York re: draft of National Mortgage Note Repository Act of 2016, March 11, 2016
- Comments to the Federal Reserve on Regulation II (interchange fee) limits on prepaid cards, Mar. 22, 2016
- Consumer comments to the OCC on mortgage successors in interest, Mar. 21, 2016
- Group comments to the FTC re: auto buyers consumer survey, Mar. 7, 2016
- Group ex parte comments to the FCC opposing Hubbard Broadcasting’s petition for robocall exemptions, Mar. 7, 2016
- Group comments to the FTC re: sale of certified used cars with unrepaired safety recalls, February 29, 2016
- Group comments urging the FTC to retain and strengthen the Holder Rule, Feb. 12, 2016
- Coalition comments to the Department of Education making recommendations on the proposed Enterprise Complaint System, Feb. 8, 2016
- NCLC Supplemental Comments, Docket 2014-0033, Jan. 26, 2016
- Additional Comments from Advocates On Behalf of Low-Income Households on the EPA’s Clean Energy Incentive Program, Jan. 21, 2016
- Joint Consumer Reply Comments to the FCC re: IP transition and 911 Back-Up Power Continuity, Jan. 11, 2016

## **2015**

- Joint Comments to the FCC Regarding the Shift from Copper Lines, Oct. 28, 2015
- NCLC comments to the U.S. Department of Treasury’s request for information on online marketplace lending, Sept. 30, 2015
- Comments of NCLC and NACA to the Civil Rules Advisory Committee and the Rule 23 Subcommittee re: conceptual “sketches” for Rule 23, Sept. 4, 2015
- Low-Income Consumer Group Joint Comments to the FCC on the Lifeline Modernization Notice of Proposed Rulemaking, Aug. 31, 2015
- Comments to DoD, GSA and NASA regarding implementation of the “Fair Pay and Safe Workplaces” Executive Order, Aug. 26, 2015
- Group comments to the FCC on Blackboard, Edison Electric Institute, and American Gas Asso. petitions regarding the scope of consent to send autodialed calls and texts to cell phones, Aug. 7, 2015
- Comments to the Department of Labor’s proposed rulemaking regarding “Methods of Payment of Wages”, July 31, 2015
- Group Comments to U.S. Housing and Urban Development re: Revisions to Application for FHA Insured Mortgage, July 15, 2015
- NCLC & NACBA Comments to CFPB re: Student Loan Servicing Issues Related to Borrowers in Bankruptcy, July 13, 2015
- NCLC’s Student Loan Borrower Assistance Project comments to the CFPB re: student loan servicing, July 13, 2015
- Group comments to the CFPB re: Extension of Effective Date for the Integrated Disclosure

Rule Amending Regulations X and Z, July 7, 2015

- Consumer comments on Fed proposal to adopt a same day ACH service, July 2, 2015
- Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market, June 17, 2015
- First Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market, May 18, 2015
- NCLC and NACA comments to the Civil Rules Advisory Committee re: Rule 23, April 1, 2015
- NCLC comments to CFPB on proposed prepaid card rules, March 23, 2015
- Comments to FTC regarding Used Car Regulatory Review, March 17, 2015
- Comments to the FCC in response to the Commission's request for comments on the Petition for a Declaratory Ruling and/or Clarification brought by Citizens Bank, March 16, 2015
- Comments to CFPB regarding proposed amendments to mortgage servicing regulations, March 16, 2015
- Comments to the FCC in response to the Commission's request for comments on the Petition for a Declaratory Ruling and/or Clarification brought by Citizens Bank, March 16, 2015
- Comments on NACHA proposal to enable same day electronic payment and settlement, Feb. 6, 2015
- Comments to CSBS on model framework for virtual currencies, Feb. 6, 2015
- Group comments to the FTC regarding critical consumer protections needed as phone companies move from copper to advanced communications networks (internet protocol or IP Transition), Feb. 5, 2015
- Comments to U.S. Department of Education on Information Collection on Personal Authentication Service (PAS) for FSA ID, Jan. 20, 2015
- NCLC and NACA comments to the FCC re: ACA International's Reply Comments re: for Consumer Bankers Association petition re: exemption to the Telecommunications Consumer Protection Act, Jan. 12, 2015

## **2014**

- Group comments to the FCC re: opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones, Dec. 19, 2014
- Group comments to the CFPB re: defining larger participants in auto financing, Dec. 8, 2014
- Group comments on EPA's Clean Climate Plan, Dec. 1, 2014
- Group comments to the FCC re: preserving the Telecommunications Consumer Protection Act (TCPA) protections for cell phones, Nov. 17, 2014
- Comments to the Federal Trade Commission regarding Telemarketing Sales Rule Regulatory Review, Nov. 13, 2014
- NCLC and The Project on Predatory Student Lending Committees on Department of Education Negotiated Rulemaking Topics, Nov. 4, 2014
- Public Comment regarding the Madison Gas and Electric Company proposal to increase fixed, monthly residential customer charges from \$10.50 per month to \$19.00 per month, October 3, 2014
- Group petition to the FCC to deny Comcast-Time Warner Cable merger, Aug. 25, 2014
- Comments to HUD re: FHA Single Family Housing Policy Handbook, Aug. 14, 2014
- Comments to the FCC opposing change to the Telephone Communications Protection Act to allow marketing robo-calls to cell phones, Aug. 8, 2014