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• U.S. House Financial Services Committee Hearing on September 26 on Abusive Debt Collection with Testimony by National Consumer Law Center Attorney April Kuehnhoff
• In the Wake of HUD Major Policy Change on Non-Borrowing Spouses, National Consumer Law Center Attorney to Testify on September 25 before U.S. House on Risks to Elders from Reverse Mortgage Abuses
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Credit Union Regulator Expands High-Cost Loan Program Without Needed Safeguards, Say Consumer Groups

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NCLC Attorney Statement Regarding Challenge to Constitutionality of Consumer Financial Protection Bureau Leadership Structure

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CFPB to Approve Potentially Risky Fintech Products

National Consumer Law Center Attorney Persis Yu to Testify on September 10 before U.S. House on Protecting Student Borrowers and Holding Student Loan Servicers Accountable

Consumer Watchdog Files Suit against “Forensic Loan Auditing” Company for Foreclosure Rescue Scam

U.S. Dept. of Energy Rollback of Light Bulb Standards will Cost Consumers Billions

HUD’s Disaster Relief Changes Will Allow for Faster Relief, But More Flexibility is Still Needed

Education Department Erects New Barriers to Relief for Students Harmed by School Fraud and Closures; Protects For-Profit College Industry at Expense of Students

FDIC’s New Mortgage Appraisal Rule Ignores Lessons of Great Recession

HUD Proposal Would Significantly Obstruct Enforcement of Long-Standing Civil Rights Protections

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FHFA Backtracks on Critical Language Access Question on Mortgage Application

Advocates Applaud the Fed’s Faster Payment System, Urge Fraud Protection

Government Report Shows Harm to Consumers from HUD Loan Auctions to Private Equity Firms

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National Consumer Law Center and the Consumer Federation of America Urge CFPB to Maintain Ability to Repay Determinations for All Mortgage Loans

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- In Comprehensive Official Comment Letter, Broad Coalition Rebukes Trump-appointed CFPB Director’s Plan to Gut Payday Loan Rule
- Consumer Watchdog’s Proposed Debt Collection Rule Bites Consumers: Authorizes Harassment by Debt Collectors
- Advocates Applaud CFPB for Suing Firms Accused of Illegally Taking Upfront Fees for Credit Repair Services
- Report Documents Racial and Ethnic Disparities in Auto Sales and Finance; National Consumer Law Center Attorney to Testify at U.S. House Committee Hearing on May 1
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- Court Decision Signals End of Faux Tribal Payday Lending
- Report: Defaulted Federal Student Loan Borrowers in Communities of Color Are Disproportionately Sued
- National Consumer Law Center Sues U.S. Education Department to Obtain Copy of Student Loan Servicing Contract
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- New Report Tackles Energy System Inequities, Opportunities During the Clean Energy Transition
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- Liberty Bank, the Connecticut Fair Housing Center, Inc. And NCLC Announce Agreement to Settle Fair Housing Act Lawsuit
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- Report: Despite Efforts by Regulators, Credit Bureaus Still Need Serious Reform; Consumer Complaints Skyrocket and Errors Not Fixed
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- Consumer Financial Protection Bureau Guts Rule to Rein in High-Cost Short-Term Loans
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  - General Predatory Lending Model Laws & Statutes
- General Predatory Lending Responses & Statements
- General Predatory Lending Testimony

- **Category: Government Sponsored Enterprises Policy Analysis**
  - Government Sponsored Enterprises Briefs, Reports & Press Releases
  - Government Sponsored Enterprises Comments
  - Government Sponsored Enterprises Letters
  - Government Sponsored Enterprises Testimony

- **Category: HOEPA Policy Analysis**
  - HOEPA Analysis
  - HOEPA Briefs, Reports & Press Releases
  - HOEPA Comments
  - HOEPA Letters
  - HOEPA Testimony
  - Truth in Lending Policy Analysis

- **Category: Predatory Mortgage Books, Tools, & Other Resources**
  - Predatory Mortgage Books & Newsletter
  - Predatory Mortgage Other Resources

- **Category: Predatory Mortgage Policy Analysis**
  - Predatory Mortgage Briefs, Reports & Press Releases
  - Predatory Mortgage Comments
  - Predatory Mortgage Letters
  - Predatory Mortgage Testimony

- **Category: RESPA Policy Analysis**
  - RESPA Policy Briefs, Reports & Press Releases
  - RESPA Comments
  - RESPA Letters
  - RESPA Testimony

- **Category: Reverse Mortgages Books, Tools, & Other Resources**
  - Reverse Mortgages Books
  - Reverse Mortgages Other Resources

- **Category: Reverse Mortgages Policy Analysis and Litigation**
  - Reverse Mortgages Litigation
  - Reverse Mortgages Briefs, Reports & Press Releases
  - Reverse Mortgages Comments & Testimony
  - Reverse Mortgages Letters

- **Category: Securitization Litigation & Amicus Briefs**
  - Securitization Litigation & Amicus Briefs

- **Category: Securitization Policy Analysis**
  - Securitization Comments
  - Securitization Letters

- **Category: Tax Issues Books, Tools & Other Resources**
  - Tax Issues Webinars

- **Category: Tax Issues Policy Analysis**
  - Tax Issues Briefs, Reports & Press Releases
  - Tax Issues Comments and Letters

- **Category: Services**
  - Expert Witness and Co-Counseling with NCLC
  - Expert Witness Services and Complex Case Consulting Services

- **Category: Special Projects**
  - COVID-19 & Consumer Protections
  - How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and
Internet Service after a Natural Disaster
- Need Help with Debts?
- Michigan Foreclosure Prevention Project
- Carol’s Story
- Public Policy Reforms
- Utilities Advocacy Training
- Stay Connected
- Sustainable Homeownership
- Equitable Access to Broadband, Media, Utilities, and Telecom Services
- Equal Access to Higher Education
- Credit & Economic Opportunity
- Racial Justice and Equal Economic Opportunity
- Stay Connected Training
- State Inaction
- Massachusetts
- California
- Projects
- State Advocacy
- Older Consumers
- Military Personnel
- Domestic Violence Survivors
- Climate Change Justice
- Manufactured Housing

**Category: State Foreclosure Laws & Policy**
- **Category: State Foreclosure Books, Tools & Other Resources**
  - State Foreclosure Books
  - State Foreclosure Other Resources
- **Category: State Foreclosure Laws**
  - State Laws Briefs, Reports & Press Releases
  - Foreclosure Laws by State
- **Category: State Foreclosure Policy Analysis**
  - State Foreclosure Briefs, Reports & Press Releases
  - State Foreclosure Comments
  - State Foreclosure Letters
  - State Foreclosure Testimony
- **Category: Summary of Programs, Model Documents & FAQs**
  - Summary of Programs
  - Model Documents
  - FAQs on FDIC Loan Modification-in-a-Box

**Category: Take Action**
- May 17 Deadline to Get Unclaimed Stimulus Payments
- Tell Congress to End Forced Arbitration!
- Tell the FCC to maintain strong rules against robocalls
- Save Civil Legal Aid Funding!
- Stop 100% APR Loans in Your State!
- Protect the Lifeline Program!

**Category: Training & Additional Resources**
- **Category: Bankrupt Lenders & Failed Banks**
  - Lender Bankruptcies
  - Failed Banks
- **Category: Books, Tools & Other Resources for Advocates**
- Books for Advocates
- Other Resources for Advocates

- Category: Books, Tools & Other Resources for Homeowners
  - Books for Homeowners
  - Tools for Homeowners
  - Other Resources for Homeowners

- Category: Brochures for Homeowners
  - Brochures for Homeowners

- Category: Consulting
  - Expert Witness Services

- Category: Training & Events
  - Trainings

- Category: Uncategorised
  - The CFPB’s Prepaid Card Rule by State
  - NCLC Digital Library Usability Study Interest Form
  - Credit Math Software
  - Student Loan Webinars
  - Need help with live webinars?
  - Need help with past webinars?
  - Praise for NCLC’s Consumer Law Manuals
  - Policy Analysis Archive
  - Mark E. Budnitz
  - Reports
  - Unreported Decisions
  - __404__

- Category: Uncategorised
  - Issue Brief: Education Department’s Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt
  - COVID-19 & Consumer Protections Archive
  - Racial Justice and Equal Economic Opportunity Archives
  - Bankruptcy Date Calculator
  - National Legal Resource Center Website: A Guided Tour for Legal and Aging Services Networks

- Category: Webinars
  - COVID-19 and Mortgage Relief for Homeowners: CARES Act Protections
  - Helping Those Harmed Financially by COVID-19 Policy & Practice: An Overview
  - 2011 Webinars

- Category: Auto Sales & Financing
  - Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver’s License Suspensions for Court Debt
  - Understanding the Impact of Car Ownership Programs
  - Cars and Insurance Issues
  - Yo-Yo Sales- Understanding Car Dealers’ Attempts to Create Conditional Car Sales
  - New Working Cars for Working Families Website and Getting to Know More Than Wheels
  - The Importance & Impact of Cars for Family Economic Success
  - Add-ons and Loan Packing: How and Why Car Dealers
  - Small Loans That Create BIG Problems: Payday and Auto Title Loans
  - Baby, You Can Take My Car: The Dangers of Auto Title Loans
  - Transportation and an Aging America
  - Collision or Intersection? Car Ownership and Energy and Environmental Concerns
- Repo Madness: Dangers, Developments, and Calls for Change in Auto Repossession Webinar
- Auto Databases: Who Knows Where that Car Has Been?
- The Impact of High-Cost Credit on Seniors
- Cars and Working Families, Part 2: Cash for Clunkers, Data Collection and State Advocacy
- Cars and Working Families, Part 1: Asset Limits

○ **Category: Criminal Debt Justice**
  - Litigating Bail Cases: Using Consumer Laws to Challenge Commercial Bail Industry Practices
  - Ensuring that People Are Not Jailed Due to Poverty: Reforming Policies and Representing Clients in Criminal Justice Debt Ability to Pay Proceedings.
  - Affirmative Litigation of Criminal Justice Debt Abuses – Theory and Practice
  - Introduction to Harvard’s Criminal Justice Policy Program’s 50-State Criminal Justice Debt Law Web Tool
  - Using Bankruptcy Law to Aid Criminal Justice Debtors
  - The Advocacy Gap: Meeting the Urgent Need for Counsel to Represent Individuals in Criminal Debt Proceedings
  - Confronting Criminal Justice Debt: Introduction and Impact on Communities of Color
  - Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson
  - Fugitive Felons: Clark v. Astrue Implementation for SSI & Social Security and Similar Provisions in Other Benefit Programs

○ **Category: Domestic Violence**
  - Abuse in Later Life: Responses, Resources, Collaborations
  - Advocacy and Lobbying: How to make it work for your program
  - The Role of Undue Influence in Elder Abuse
  - Screening for Consumer Issues: A Tool for Domestic Violence Advocates and Attorneys
  - Credit Reporting and Repair for Domestic Violence Survivors
  - Federal Tax Advocacy for Domestic Violence Survivors Webinar

○ **Category: Elder Rights**
  - Helping Communities of Color Access Opportunity: An overview of the Lifeline program and current threats to its scope and purpose
  - Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection Lawsuits
  - A Changing Lifeline: 21st Century Update for an Important Low-income Phone Assistance Program
  - Student Loan Debt Collection and Seniors
  - Legal Responses to Elder Abuse: The Role of APS, Legal Aid, and Protection and Advocacy
  - Capacity and Vulnerability to Elder Abuse
  - Financial Frauds and Scams Against Elders: Government Responses and Resources
  - Recognizing and Remedying Elder Financial Abuse in Medicaid Denials
  - Legal Remedies to Financial Exploitation of Property: Let’s Get Grandpa’s House Back!
  - Protecting Your Bank Account from Unauthorized and Recurring Payments
  - Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making
The Fine Art of Balancing Protection with Self Determination
Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program
The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities
U.S. Department of Justice and Fraud Schemes Targeting Older Americans
Debt Relief Services Aren’t Just for Kids Anymore
Supporting Grandfamilies
Part 1: Litigation and Other Strategies to Help Reverse Mortgage Surviving Spouses
Involuntary Transfer and Discharge from Nursing Homes: Prevention, Advocacy, and Appeals
Exploring Ethical Challenges of Legal Services Working on Elder Abuse Issues
Supporting Consumers Who Transition Out of Nursing Homes
AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders
Preventing and Addressing Elder Financial Exploitation: Tips and Tools from the Consumer Financial Protection Bureau
Nursing Home Admissions Agreements: A Discussion of the Unfair Terms in the Agreements Presented to Elders on Entering a Nursing Home
Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy
Involuntary Transfer/Discharge: A Growing Problem We Can Do Something About!
What You Need to Know About SSI
The Most Important Conversation: Tools and Techniques for Advance Health Care Planning
What’s in Store for Older Adults (50-64) Under Health Care Reform
Understanding Property Tax Sales and What Advocates Can Do to Help Clients Avoid Tax Lien Foreclosures
Free Webinar For Legal Professionals: Elder Abuse, Neglect and Exploitation and Clients with Dementia
Keeping the Spigot Open: Protecting Guaranteed Streams of Income
Free Webinar For Aging Professionals: Critical Legal Issues in Alzheimer’s
Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)
The End of Social Security Checks: The 2013 Transition to Electronic Payments
Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
Legal Tools to Avoid Guardianship
Update on the National Mortgage Settlement for Legal Advocates
Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
Lifeline and Strategies for Maintaining Affordable Telecommunications Services
Helping Older Americans Cope with Medical Debt
Net Present Value Webinar
State Medicaid Cases: Trends and Challenges
Guardian Accountability and Monitoring: Where Do We Stand?
- Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
- Fair Debt Collection for Legal Hotline Advocates
- Introduction to Representing Consumers Abused by Debt Collectors
- Home Affordable Modification Program (HAMP) Enforcement Listserv Call
- Understanding Pension Rights
- A Toolkit for Serving Diverse Communities
- New Rules on Protection and Electronic Payment of Social Security
- Solving Elders’ Manufactured Home Problems: Tools, Resources, Legal Approaches
- Basics of Veterans Administration (VA) Benefits (Veterans Affairs)
- Dodd-Frank, Dealers, and Financers: The Changing Landscape of Federal Consumer Protections for Car Buyers and How You Can Make a Difference
- “Smart” Utility Meters And The Movement Toward Dynamic Pricing: The Need For Effective Consumer Protections
- Methods for Studying Residential Foreclosure Diversion Processes – a Philadelphia Case Study
- Identifying, Preventing, and Addressing Identity Theft
- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages
- Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases
- Due Process Protections in Supplemental Security Income (SSI) Non-Disability Appeals
- The Next Frontier in Public Benefits: Prepaid Cards (Hosted by the Sargent Shriver National Center on Poverty Law, NCLC, and Consumers Union)
- Dealers Going Out of Business, Leaving Consumers Out of Luck
- Home Affordable Modification Program (HAMP) Basics Webinar
- National Legal Resource Center Website
- Dealer Kickbacks: How Car Dealers are Paid to Put Us in More Expensive Loans and How We Can Stop It
- Health Care Reform & the Aging Population: How the Patient Protection & Affordable Care Act Will Impact Low-income Older Adults
- Nuts and Bolts on Guardianship as Last Resort: The Basics on When to File and How to Maximize Autonomy
- The Hallmarks of Consumer Fraud Targeting Senior Victims: A Primer on How to Identify, Deter, and Defend Against Consumer Fraud
- National Legal Resource Center Website: A Guided Tour for Model Approaches Demonstration Projects
- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation
- The Settlement in Martinez v. Astrue: Benefits Available to Your Social Security and SSI Clients
- Helping Difficult Clients: Tips and Techniques for Helping Hard to Help Clients
- Medicaid’s New HCBS State Plan Option
- Effective Health Care Advance Planning
- When is Bankruptcy the Right Option for your Elderly Clients?
- Using the Fair Credit Reporting Act to Increase Elders’ Financial Security
- Diminished Capacity: How to Recognize It and What to Do About It?
- Protecting Clients’ Funds in Bank Accounts
- Stopping Debt Collection Harassment and Responding to Debt Collection Suits
- Protecting the Pocketbook: Guarding Elders against Wealth Stealing and Equity Draining Scams
- American Recovery and Reinvestment Act (ARRA) of 2009 and You

**Category: Foreclosures & Mortgages**
- An Introduction to CARES Post-Forbearance Options
- Reverse Mortgage Foreclosure Issues in the Covid-19 Pandemic
- Forbearance Options and CARES Act Requirements
- Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color
- Discrimination in the Manufactured Housing Industry: An Inside Look at Abusive Lending and Collection Practices by the Nation’s Largest Mobile Home Company
- Discovery: Getting the Information You Need
- Limiting Confidentiality in Mortgage Litigation
- Who Owns the Note?: A Securitization Primer
- Saving Homes in Bankruptcy
- Getting Loan Mods for Successors: Saving the Family Home After a Death or Divorce
- Medley of Mortgage Issues
- Saving the Family Home After Death or Divorce
- Pass It On: Older Adults, Fraud, and the Federal Trade Commission
- Getting Loan Mods for Successors in Interest
- New CFPB Mortgage Servicing Rules Part 2: Loss Mitigation Procedures
- New CFPB Mortgage Servicing Rules Part 1: Error Resolution; Force Placed Insurance; Periodic Statements, Other servicer duties
- Defending Reverse Mortgage Foreclosures
- HAMP Rules on Loss Mitigation
- Representing Heirs & Divorcing Spouses in Foreclosure
- Copy of Understanding the National Mortgage Settlement: A Road Map for Housing Counselors – Part Two
- Understanding the National Mortgage Settlement: A Road Map for Housing Counselors - Part One

**Category: Other Webinars**
- Final Debt Collection Rule: Part 2
- Final Debt Collection Rule: Part 1
- CFPB’s Proposed Debt Collection Rule: Briefing and Action Items
- Legal Services and Payday Loans: Help for Us, Help for You
- How California’s New Privacy Law Affects Everyone
- Payday Loan Battles: Preparing Before the Fight Even Begins
- Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era
- Don’t Settle for Less: Tips for Negotiating Settlement Agreements
- Using Bankruptcy to Help Older Consumers Overwhelmed by Debt
- Medical Debt: Overview of New IRS Regulations and Industry Best Practices
- CFPB Servicing Rules in Practice
- Social Security, Post-DOMA: Effects on the LGBT Communities
- Lifeline to Affordable Phone Service
- Federal Rural Housing Programs Update
- RESPA 101
- Enrolling in Coverage Through the New Health Insurance Marketplaces
- The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients
- Crowdfunding Basics
- Why is America’s Racial Wealth Gap Growing?
- Credit Discrimination: New Ideas for Challenges to Discriminatory Policies
- The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?

○ **Category: Racial Justice**
  - The Color of Debt: Racial Disparity in Debt Collection Lawsuits
  - The Role of Broadband in Rebuilding Wealth and Economic Opportunity in Communities of Color
  - Weblining and Other Racial Justice Concerns in the Era of Big Data
  - Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap
  - Reading between the Lines: Basic Financial Issue Spotting

○ **Category: Rural Development**
  - Creative Thinking about Developing Rural Food Systems
  - Disability and Rural Communities: Making a Difference in Small Towns
  - Connecting Community Assets with Market Demand for Lasting Livelihoods
  - Strengthening Rural Organizations through Grassroots Fundraising
  - Investments in Rural America: Create Jobs for USA Initiative
  - Understanding How to Work With Community Foundations and the Role of Gift Planning
  - Sustainable Rural Development Funding: Lessons from the Field
  - Rethinking Investments in Rural Infrastructure and Access in a Changing World
  - Investments in Rural America: Impact Investors and Rural Readiness
  - Investments in Rural America: Where Are the Foundations?

○ **Category: Student Loans**
  - What the New Arbitration Rule Means for Litigating Against For-Profit Schools
  - False Certification Discharges for Wilfred Academy Students
  - Getting Started in Student Loan Law Part 4: Discharging student loans: Disability Discharges and Bankruptcy
  - Getting Started in Student Loan Law Part 3: Federal Student Loan Repayment Options and Default Resolution
  - Part II: Litigating on Behalf of Reverse Mortgage Surviving Spouses
  - Part 2: Getting Started in Student Loan Law: The Nuts and Bolts of Seeking Federal Debt Relief Based on School Misconduct
  - Part 1: Getting Started In Student Loan Law

**Avada Sliders**

- Home