## **Dodd Frank Comments and Testimony**

## **Comments**

- NCLC, CFA, and Prosperity Now comments to the CFPB re: Qualified Mortgage Definition under the Truth-in-Lending Act (Regulation Z), Apr. 5, 2021
- NCLC-CFA Comments to CFPB Opposing the Proposed Rule on the Dodd-Frank Ability to Repay Seasoned Qualified Mortgage, Oct. 1, 2020. Short Comments
- NCLC, CFA, and Prosperity Now long comments to the CFPB re: Qualified Mortgage Loan Definition under the Truth-in-Lending Act (Regulation Z), Sept. 8, 2020
- Civil Rights and Consumer Group Comments to the CFPB re: the General Qualified Mortgage Loan Definition under the Truth in Lending Act (Regulation Z): General, Sept. 8, 2020
- Group Letter to the CFPB requesting an extension to the 30-day comment period for the Seasoned Qualified Mortgage Loan Definition, Sept. 3, 2020
- Comments to CFPB on Qualified Mortgage Definition under the Truth in Lending Act (Regulation Z): Extension of Sunset Date, Aug. 10, 2020
- Group letter to CFPB Urging Pause of Revising Qualified Mortgage Definition and Extend Current Patch through COVID-19 Crisis, July 27, 2020; Press Release
- Comments to CFPB on Qualified Mortgage from NCLC, Consumer Federation of America, National Community Stabilization Trust, and Atlanta Legal Aid Society, Sept. 16, 2019
- Coalition letter to the CFPB re: ANPRM on Qualified Mortgage Definition, Sept. 10, 2019
- Comments to CFPB in response to Request for Information Regarding the CFPB's Adopted Regulations and New Rulemaking Authorities, June 19, 2018
- Comments to CFPB Amendments to Federal Mortgage Disclosure Requirements Under the Truth in Lending Act (Regulation Z), Oct. 2017
- Comments to CFPB regarding the Notice of Assessment of Ability-to-Repay/Qualified Mortgage Rule, July 31, 2017

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## **Testimony**

- Testimony on the appraisal industry, the Dodd-Frank Act's impact regarding appraisals, and the future of appraisals, Nov. 16, 2016
- Testimony of Alys Cohen on behalf of NCLC and NACA before the Consumer Financial Protection Bureau re: The Dodd-Frank Ability to Repay Qualified Mortgage Rule, January 10, 2013

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