General Mortgage Servicing Policy Analysis Archive

Testimony and Comments

- Letter from Coalition Regarding Standards for Attorney General and Federal Agency Settlement with Mortgage Servicers, August 24, 2011
- Comments on Credit Risk Retention by National Consumer Law Center and National Association of Consumer Advocates to the U.S. Department of Treasury, August 1, 2011
- Bank Agency Settlement Statements Make No Meaningful Progress Towards National Servicing Standards, May 2011
- The Need for National Mortgage Servicing Standards, Testimony of Diane Thompson Before the United States Senate Subcommittee on Housing, Transportation, and Community Development, May 12, 2011
 - Ms. Thompson's answers to the questions posed by Senator Menendez
- Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses? Testimony of John Rao before the Senate Committee on the Judiciary, 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 before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010
- Comments to the Federal Reserve Board re Truth in Lending Interim Rule Requiring Notice to Consumers by Owners of Mortgage Loans, January 2010
- Testimony of John Rao before Senate Judiciary Subcommittee: Mortgage Modifications During the Foreclosure Crisis: Is There a Role for Bankruptcy Courts?, August 2009
- Comments to the Federal Trade Commission regarding Advance Notice of Proposed Rulemaking: Mortgage Acts and Practices Rulemaking, July 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 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
- Failed Regulatory Policy, Not Low Income Housing, Cause of Mortgage Crisis, October 2008

Reports and Press Releases

- Press Release: Robo-Signing: Symptom of Mortgage Servicers' Lawless Attitude That Pushes Homeowners into Foreclosure, November 2010
- Press Release and Report: Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior, October 2009
- Report and Press Release: Desperate Homeowners: Loan Mod Scammers Step in When Loan Servicers Refuse to Provide Relief, July 2009
- Press Release: Civil Rights and Consumer Groups Respond to Takeover of Fannie Mae and Freddie Mac, September 2008

Letters

- Letter from civil rights and consumer protection agencies regarding regulation of securitizers of residential mortgage loans, Jan. 25, 2010
- Coalition Letter: Aiding Those Facing Foreclosure Act of 2010, Dec. 8, 2010
- Coalition Letter: Fund Foreclosure Legal Assistance Now. October 28, 2010
- Legal Aid and other groups call on AGs to ensure that resolution of their investigation of mortgage servicers help homeowners avoid foreclosure, October 18, 2010
- Letter to Treasury Secretary Geithner and National Economic Council Director Summers regarding loan modification program, March 2009
- Letter to Treasury Secretary Paulson regarding Implementation of the Trouble Assets Releif Program ("TARP"), November 2008
- Letter re Section 102 of the Emergency Economic Stabilization Act of 2008, October 2008
- Letter to Congress on Public Interest/Main Street Principles To Guide the Wall Street Rescue, September 2008
- Coalition Letter to the IRS Commissioner concerning Revenue Procedure 2008-28 regarding the impact of loan modifications on the tax status of securitization vehicles, July 2008