

# General Mortgage Servicing Policy Analysis

## Testimony & Comments

- Comments on the CFPB's Proposed Rule to Protect Homeowners Impacted by the Covid-19 Emergency, May 10, 2021

[More testimony & comments](#)

## Reports & Press Releases

- Press Release: Advocates Applaud Federal Housing Finance Agency's Move to Require Mortgage Lenders to Obtain Applicants' Language Preference, May 3, 2022
- Issue Brief: Fighting Zombie Second Mortgages: Helping borrowers whose second mortgages have been dormant for years and are now coming to life to feed on the equity in their homes, April 2022
- Issue Brief: Pay-to-Pay Fees: Twisting the Knife, January 2022
- Issue Brief: USDA Should Modernize Mortgage Protections: Four Long-Overdue Policy Changes to Limit Rural Foreclosures, April 2019
- Model State Law on Mortgage Servicing: An Outline, January 2011
- Servicers Continue to Wrongfully Initiate Foreclosures, December 15, 2010

[More reports & press releases](#)

## Letters

- NHLP & NCLC Letter to U.S. Senate Recommending Improvements to USDA Homeownership Programs, July 8, 2022
- Letter to Federal Agencies Regarding Supervision and Enforcement Over Mortgage Servicers, June 8, 2021
- Coalition Letter to FHFA on Mortgage Servicing Standards, June 29, 2011
- Letter from past and present members of the Consumer Advisory Council (CAC) of the FRB regarding Proposed Consent Orders Regarding Mortgage Servicing, April 11, 2011
- Coalition Letter to Regulators regarding Withdrawal of Proposed Consent Orders Regarding Mortgage Servicing Illegalities, April 6, 2011
- Letter to House Financial Services Committee: Oppose Bills that Shut Out Homeowners and Abandon Communities, March 3, 2011

[More letters](#)

## Additional Resources

- Glossary of Mortgage Servicing Terms (helpful in understanding mortgage escrow statements, loan histories, and other client account documents)