

# MORTGAGE LENDING SUBCOMITTEE AGENDA

**Jeffrey Ledbetter, Chair**  
**Andrew Budish, Vice Chair**  
**Larry Platt, Counsel**

## **1. Housing Finance Reform Proposals – Kris Kully, Mayer Brown**

<https://www.cfsreview.com/2019/09/is-should-enough-treasury-releases-its-housing-finance-reform-proposals/>

## **2. Update on Disparate Impact for HUD – Jeff Ledbetter**

<https://www.federalregister.gov/documents/2019/08/19/2019-17542/huds-implementation-of-the-fair-housing-acts-disparate-impact-standard>

## **3. CFBP QM Patch – Andrew Budish**

[https://files.consumerfinance.gov/f/documents/cfpb\\_anpr\\_qualified-mortgage-definition-truth-in-lending-act-reg-z.pdf](https://files.consumerfinance.gov/f/documents/cfpb_anpr_qualified-mortgage-definition-truth-in-lending-act-reg-z.pdf)

## **4. CFPB Fair Lending Report – Alternative Scoring Model – Jeff Ledbetter**

<https://www.consumerfinance.gov/about-us/blog/update-credit-access-and-no-action-letter/>

## **5. HMDA Update – Andrew Budish**

[https://files.consumerfinance.gov/f/documents/cfpb\\_new-revised-data-points-in-hmda\\_report.pdf](https://files.consumerfinance.gov/f/documents/cfpb_new-revised-data-points-in-hmda_report.pdf)  
<https://www.consumerfinance.gov/policy-compliance/guidance/hmda-implementation/>

## **6. FHFA Credit Scores – Kris Kully**

<https://www.fhfa.gov/PolicyProgramsResearch/Policy/Pages/Credit-Scores.aspx>

## **7. Fifth Circuit Cases on Ability to Terminate FHFA Directors without Cause – Kris Kully**

Collins v. Mnuchin, 2019 U.S. App. LEXIS 27001; \_\_\_ F.3d \_\_; 2019 WL 4233612 (5<sup>th</sup> Cir., Sept. 6, 2019).

CFPB v. All American Check Cashing, Inc., 2018 U.S. Dist. LEXIS 131595; 2018 WL 9811820 (S.D. Miss., March 21, 2018).

## **8. PHH on RESPA Revisited – Jeff Ledbetter**

[https://files.consumerfinance.gov/f/documents/cfpb\\_HUD-no-action-letter.pdf](https://files.consumerfinance.gov/f/documents/cfpb_HUD-no-action-letter.pdf)  
<https://www.consumerfinance.gov/about-us/newsroom/cfpb-announces-first-no-action-letter-upstart-network/>