

State	Summary of State Lending and Foreclosure Interventions						
	Pre-empting High-Cost Lending		Avoiding Foreclosure				Using All Your Tools
	High-Cost Loan Laws	Aligns Mortgage Broker to Consumer Interests	Loan Modification	Refinance Program	Preventing Rescue Scams/ Mortgage Fraud	Counseling	Task Force
Alabama							
Alaska						■	
Arizona					■	■ ■	■
Arkansas	■	■					
California	■		■ ■	■		■	■
Colorado	■	■			■	■ ■	■
Connecticut	■ ■	■		■ ■		■	■
Delaware				■		■ ■	■
District of Columbia	■				■		
Florida	■				■	■ ■	■
Georgia	■				■	■	
Hawaii					■ ■		
Idaho					■	■	
Illinois	■	■		■	■	■ ■	■
Indiana	■				■ ■	■ ■	■ ■
Iowa					■	■ ■	
Kansas	■						
Kentucky	■ ■	■			■	■ ■	
Louisiana						■	
Maine	■ ■	■			■	■	

■ ■ State had policy in place before 2008 and enacted new policy in 2008
 ■ State had policy in place before 2008
 ■ State enacted policy between January and October 1, 2008

State	Summary of State Lending and Foreclosure Interventions						
	Pre-empting High-Cost Lending		Avoiding Foreclosure				Using All Your Tools
	High-Cost Loan Laws	Aligns Mortgage Broker to Consumer Interests	Loan Modification	Refinance Program	Preventing Rescue Scams/ Mortgage Fraud	Counseling	Task Force
Maryland	■ □	■		■ □	■	■ □	□
Massachusetts	□	□		□		□	□
Michigan	□		■	■ □	□	■ □	□
Minnesota	■ □	■ □		□		■ □	□
Mississippi						■ □	
Missouri					■ □	■	
Montana						■ □	
Nebraska					■	■	
Nevada	□				□	■	
New Hampshire					□		
New Jersey	□		■	□		■	
New Mexico	□					■ □	□
New York	■ □	■		□	■ □	■ □	□
North Carolina	□	□			□	■ □	
North Dakota							
Ohio	□	□		□		■ □	□
Oklahoma	□					□	
Oregon					■	■	
Pennsylvania	■ □		□	□		■	
Rhode Island	□				□	■ □	

- □ State had policy in place before 2008 and enacted new policy in 2008
- State had policy in place before 2008
- State enacted policy between January and October 1, 2008

State	Summary of State Lending and Foreclosure Interventions						
	Pre-empting High-Cost Lending		Avoiding Foreclosure				Using All Your Tools
	High-Cost Loan Laws	Aligns Mortgage Broker to Consumer Interests	Loan Modification	Refinance Program	Preventing Rescue Scams/ Mortgage Fraud	Counseling	Task Force
South Carolina	■	■				■	
South Dakota						■	
Tennessee	■					■	
Texas	■				■		■
Utah	■				■		
Vermont		■				■	
Virginia					■	■	■
Washington	■	■		■	■	■	
West Virginia	■						
Wisconsin	■					■ ■	
Wyoming							
United States	■	■	■	■		■ ■	

As of October 1, 2008

- ■ State had policy in place before 2008 and enacted new policy in 2008
- State had policy in place before 2008
- State enacted policy between January and October 1, 2008