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2013 TESTIMONY

- [November 19, 2013: Senate – Hearing on The Present and Future Impact of Virtual Currency – Testimony of David Cotney](#)
- [June 18, 2013: House - Hearing on The Ability-to-Repay and Qualified Mortgage Standard Final Rule - Testimony of Charles Vice, Kentucky](#)

2012 TESTIMONY

- [November 29, 2012: House - Hearing on Examining the Impact of Proposed Rules to Implement Basel III Capital Standards - Testimony by Greg Gonzales, Tennessee](#)
- [July 24, 2012: House - Hearing on Examining Consumer Credit Access concerns, New Products and Federal Regulations - Testimony by John Munn, Director of Banking and Finance, Nebraska](#)
- [June 21, 2012: House - Hearing on the Safe and Fair Supervision of Money Services Businesses, Testimony by Deborah Bortner, Washington](#)

2011 TESTIMONY

- [July 13, 2011: House - Hearing on the Mortgage Origination: The Impact of Recent Changes on Homeowners and Businesses - Testimony by Anne Norton, Maryland](#)
- [Senate - The State of Community Banking - Testimony by John Ducrest, Louisiana](#)

2010 TESTIMONY

- [July 29, 2010: House - Hearing on the Alternatives for Promoting Liquidity in the Commercial Real Estate Markets, Supporting Small Businesses and Increasing Job Growth - Testimony by Thomas Gronstal, Iowa](#)

2009 TESTIMONY

- [April 23, 2009: House - Hearing on H.R. 1728, The Mortgage Reform and Anti-Predatory Lending Act of 2009 - Testimony of Steve Antonakes, Massachusetts](#)
- [Sept. 16, 2009: House - Hearing on Proposals to Enhance the Community Reinvestment Act - Testimony of Steve Antonakes, Massachusetts](#)
- [March 11, 2009: House - Hearing on the Mortgage Lending Reform: A Comprehensive Review of the American Mortgage System - Testimony of Steve Antonakes, Massachusetts](#)

- [January 14, 2009: Congressional Oversight Panel - Hearing on Regulatory Reform - Testimony by Sarah Bloom Raskin, Maryland](#)
- [March 19, 2009: Senate - Hearing on Modernizing Bank Supervision and Regulation - Testimony by Joseph Smith, North Carolina](#)

2008 TESTIMONY

- [May 1, 2008: Senate - Hearing on Financial Literacy for Today's Homebuyers - Testimony of Sarah Bloom Raskin, Maryland](#)
- [December 16, 2008: Congressional Oversight Panel - Hearing on the Troubled Asset Relief Program \(TARP\) - Testimony of George Burns, Nevada](#)
- [March 4, 2008: Senate - Hearing on The State of the Banking Industry - Testimony by Thomas Gronstal, Iowa](#)
- [June 5, 2008: Senate - Hearing on The State of the Banking Industry: Part II - Testimony by Tim Karsky, North Dakota](#)

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