

Model State Law Archive

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Car Sales and Financing

- Transparent and Consistent Pricing of Motor Vehicle Add-Ons Act, December 2018
- Safer Cars at the Point of Sale Act, December 2018
- Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9, June 2016

Debt Collection and Settlement

- Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017
- Statute of Limitations Reform Act, December 2015

Fair Arbitration

- Model State Act Limiting Arbitration, Revised January 2017

Foreclosures

- NCLC Model State Foreclosure Rescue Scam Statute (MS Word) and Overview Memo
- FORECLOSING A DREAM - State Laws Deprive Homeowners of Basic Protections: Report (February 2009), Press Release
- Survey of State Foreclosure Laws, February 2009

Foreclosure Mediation

- Model Statute: Requirement for Loan Modification Analysis/Loss Mitigation Before Foreclosure
- Memorandum on Federal and State Constitutional Issues Related to Foreclosure Mediation/Diversion
- Model Form for Summary Data of Loan Modifications from Mediations/Conference

General

- Model Consumer Credit Act (1973)
- National Consumer Act (1970)

Manufactured Homes

- AARP: Manufactured Housing Tenants: Shifting the Balance of Power, June 2004

Mortgage Servicing

- Model State Law on Mortgage Servicing: An Outline, January 2011

Payroll Cards

- Consumers Union and NCLC Model State Payroll Card Law

Payday Loans and Usury

- Small Dollar Loan Products Scorecard (50 state survey), Press Release, Statutory Backup

Tax Consumer Issues

- Revised Model Individual Tax Preparer Regulation Act, November 2013
- Revised Model Refund Anticipation Loan Act with Commentary

Unfair and Deceptive Practices

- Consumer Protection in the States: A 50-State Report on Unfair and Deceptive Acts and Practices Statutes, February 2009; Press Release; State-by-State Analysis of State UDAP Statutes

Utilities

- Issue brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018