

# Model State Laws

## Car Sales & Financing

- Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9, June 2016

## Debt Collection and Settlement

- Fact Sheet: What States Can Do: Criminal Justice Debt, September 2019
- Model Medical Debt Protection Act, September 2019
  - Fact Sheet: What States Can Do to Help Consumers: Medical Debt, September 2019
  - Fact Sheet: What States Can Do to Help Consumers: Debt Collection, May 2019
- Model Family Financial Protection Act, Revised October 2021

## Foreclosures

- Summary of State Foreclosure Laws
- NCLC Model Language to Protect Homeowners Applying for HAF Funds, February 2022

## Foreclosure Mediation

- Model Foreclosure Mediation/Diversion Statute (Judicial Foreclosure State)
- Model Foreclosure Mediation/Diversion Statute (Non Judicial Foreclosure State)

## General

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

## Manufactured Homes

- Promoting Resident Purchase Opportunities (Policy Guide with model law and full text of existing laws)
- Protecting Fundamental Freedoms in Communities (Policy Guide with model law and Appendix - full text of state laws)

## Payday Loans and Usury

- Fact Sheet: What States Can Do to Help Consumers: High Cost Loans, July 2019

## Student Loans

- Fact Sheet: What States Can Do to Protect Consumers: Student Loans, January 2020

## Utilities

- Fact Sheet: What States Can Do to Help Consumers: Energy Insecurity, January 2020

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