

Bibliography

Recommended NCLC Publications

All National Consumer Law Publications can be ordered from Publications, National Consumer Law Center, 77 Summer Street, Boston, MA 02110, www.consumerlaw.org, (617) 542-9595, Fax (617) 542-8028, publications@nclc.org. See the order form at the back of this volume.

NCLC Books for Consumers

The National Consumer Law Center Guide to Surviving Debt: What a consumer or counselor needs to know about debt collectors, managing credit card debt, debt counseling or debt relief agencies, whether to refinance, credit card problems, home foreclosures, evictions, repossessions, credit reporting, utility terminations, student loans, budgeting, and bankruptcy.

The National Consumer Law Center Guide to Mobile Homes: What consumers need to know about mobile home dealer practices, and what to look for in-depth about mobile home quality and defects, when not to buy a home, what to look for about delivery and installation, how to obtain warranty service, and tips on maintaining a home. Over 30 photographs graphically demonstrate construction details.

The National Consumer Law Center Guide to Consumer Rights for Immigrants: an introduction to many of the most critical consumer issues faced by immigrants, including international wires, check cashing and banking, notario and immigration consultant fraud, affidavits of support, telephones, utilities, credit history discrimination, high-cost credit, used car fraud, student loans and more.

Return to Sender: Getting a Refund or Replacement for Your Lemon Car: Find how lemon laws work, what consumers and their lawyers should know to evaluate each other, how to develop the facts, legal rights, and how to handle both informal dispute resolution proceedings, and more.

National Consumer Law Center Consumer Education Brochures: NCLC has a wide array of brochures, some translated into other languages, that are available at www.consumerlaw.org.

Selected NCLC Books for Lawyers

Consumer Bankruptcy Law and Practice: the definitive personal bankruptcy manual, with step-by-step instructions from initial interview to final discharge, and including consumers' rights as creditors when a merchant or landlord files for bankruptcy. Appendices and CD-Rom contain over 130 annotated pleadings, bankruptcy statutes, rules and fee schedules, an interview questionnaire, a client handout, and software to complete the latest versions of petitions and schedules.

Fair Debt Collection: the basic reference in the field, covering the Fair Debt Collection Practices Act and common law, state statutory and other federal debt collection protections. Appendices and companion CD-Rom contain sample pleadings and discovery, the FTC's Official Staff Commentary, all FTC staff opinion letters, and summaries of reported and unreported cases.

Student Loan Law: student loan debt collection and collection fees; discharges based on closed school, false certification, failure to refund, disability, and bankruptcy; tax intercepts, wage garnishment, and offset of social security benefits; repayment plans, consolidation loans, deferments,

and non-payment of loan based on school fraud. CD-Rom and appendices contain numerous forms, pleadings, interpretation letters and regulations.

Fair Credit Reporting: the key resource for handling any type of credit reporting issue, from cleaning up blemished credit records to suing reporting agencies and creditors for inaccurate reports. Covers credit scoring, privacy issues, identity theft, the FCRA, the new FACTA, the Credit Repair Organizations Act, state credit reporting and repair statutes, and common law claims.

Consumer Banking and Payments Law: unique analysis of consumer law (and NACHA rules) as to checks, money orders, credit, debit, and stored value cards, and banker's right of setoff. Also extensive treatment of electronic records and signatures, electronic transfer of food stamps, and direct deposits of federal payments. The CD-Rom and appendices reprint relevant agency interpretations and pleadings.

Credit Discrimination: analysis of the Equal Credit Opportunity Act, Fair Housing Act, Civil Rights Acts, and state credit discrimination statutes, including reprints of all relevant federal interpretations, government enforcement actions, and numerous sample pleadings.

Unfair and Deceptive Acts and Practices: the only practice manual covering all aspects of a deceptive practices case in every state. Special sections on automobile sales, the federal racketeering (RICO) statute, unfair insurance practices, and the FTC Holder Rule.

STOP Predatory Lending: A Guide for Legal Advocates: provides a roadmap and practical legal strategy for litigating predatory lending abuses, from small loans to mortgage loans. The CD-Rom contains a credit math program, pleadings, legislative and administrative materials, and underwriting guidelines.

NCLC REPORTS is a newsletter covers the latest developments and ideas in the practice of consumer law, issued 24 times a year.

Books By Other Publishers

James P. and John M. Caher, *Debt Free* (Owl Books, 1996).

Stephen R. Elias, Albin Renauer, Robin Leonard and Kathleen Michon, *How to File For Chapter Seven Bankruptcy* (Nolo, 11th ed. May 2004).

Evan Hendricks, *Credit Scores and Credit Reports: How the System Works, What You Can Do* (Privacy Times, 2004).

Robin Leonard, *Money Troubles* (Nolo, 9th ed. August 2003).

Robin Leonard, *Credit Repair* (Nolo, 6th ed. August 2002).

Michelle Singletary, *Seven Money Mantras for a Richer Life* (Random House, 2004)

Henry J. Sommer, *Consumer Bankruptcy: The Complete Guide to Chapter 7 and Chapter 13 Personal Bankruptcy* (John Wiley & Sons, 1994).

Howard Strong, *What Every Credit Card User Needs To Know* (Henry Holt & Company, 1999).

Helpful Web Sites

Credit Bureaus

Equifax: www.equifax.com

Experian: www.experian.com

Transunion: www.transunion.com

To order free report: www.annualcreditreport.com

General Consumer and Legal Sites

AARP: www.aarp.org

American Bankruptcy Institute: www.abiworld.org

Better Business Bureau: www.bbb.org

Consumer Action: www.consumer-action.org

Consumer Federation of America: www.consumerfed.org

Consumers Union: www.consumersunion.org

Credit Scoring: www.creditscoring.com (This is a private site that has news and information regarding credit scoring).

National Association of Consumer Advocates: www.naca.net

National Association of Consumer Bankruptcy Attorneys: www.nacba.org

National Consumer Law Center: www.consumerlaw.org or www.nclc.org

Nolo Press: www.nolo.com

Privacy Rights Clearinghouse: www.privacyrights.org

U.S. PIRG: www.uspirg.org

Government Sites

Federal Trade Commission: www.ftc.gov

Government Services Agency: www.pueblo.gsa.gov (The government's consumer information center).

Internal Revenue Service: www.irs.gov

U.S. Department of Education (Information about student financial assistance): www.ed.gov

U.S. Department of Housing and Urban Development: www.hud.gov

Information to Help You Find Legal Assistance

In most communities (or close by if you live in a rural area), there are organizations which provide free legal help to people whose incomes fall below certain amounts.

Many of these programs are funded by the Legal Services Corporation (LSC). You can find out more about programs near you by looking up LSC's web site, www.lsc.gov, or by calling (202) 295-1500. To find out if there are legal services programs in your area that are not funded by LSC, you should check your local phone book or ask a local social services or consumer protection agency. Court clerks often have information about legal services programs as well.

For consumer law problems, you should also look up the National Association of Consumer Advocates (NACA) list of members. NACA's list is divided by region and by area of practice. The members also rate their level of experience in different consumer areas. Contact NACA by calling (202) 452-1989 or check out the NACA web site at www.naca.net. Another helpful resource is the National Association of Consumer Bankruptcy Attorneys, which provides referral lists for local bankruptcy lawyers. You can find out more from their web site, www.nacba.org or by calling (202) 331-8005.

Penn State's Dickinson School of Law maintains a database of pro bono bankruptcy clinics. For more information, see www.dsl.psu.edu.