
About the Authors

The National Consumer Law Center (NCLC) is the nation's expert on the rights of consumer borrowers. Since 1969, NCLC has been at the forefront in representing low-income consumers before the courts, government agencies, Congress, and state legislatures.

NCLC has appeared before the United States Supreme Court and numerous federal and state courts and has successfully presented many of the most important cases affecting consumer borrowers. NCLC provides consultation and assistance to legal services, private, and government attorneys in all fifty states.

NCLC publishes a nationally acclaimed series of manuals on all major aspects of consumer credit and sales. (For a complete list of NCLC publications, go to www.consumerlaw.org.) NCLC also conducts state and national training sessions on the rights of consumer borrowers for attorneys, paralegals, and other counselors.

Chi Chi Wu is a staff attorney with the National Consumer Law Center, where she works on consumer credit and credit reporting issues. She is a co-author of NCLC's *Fair Credit Reporting* (6th ed. 2006) and *Credit Discrimination* (4th ed. 2005), and a contributing author to *Truth in Lending* (5th ed. 2003). She was formerly an assistant attorney general with the Consumer Protection Division of the Massachusetts Attorney General's Office and an attorney with the Asian Outreach Unit of Greater Boston Legal Services, where she represented domestic violence survivors.

John Van Alst is a staff attorney with the National Consumer Law Center, where he works on consumer credit issues. Previously, he represented low-income consumers for seven years as a staff attorney and managing attorney at Legal Aid of North Carolina, including representation of domestic violence survivors to obtain restraining orders and in other domestic matters. He has also been a Visiting Clinical Supervisor at the University of North Carolina School of Law.

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Tracy Davis, the author of Chapter Twenty-Two, is a staff attorney with the Legal Assistance Providers' Technical Outreach Project (LAPTOP), a national project that provides legal and advocacy technical assistance to civil attorneys and advocates for survivors of domestic violence, sexual assault, stalking, and dating violence. She formerly was a staff attorney with Legal Action of Wisconsin providing direct legal services to low-income individuals. This work included serving domestic violence, sexual assault, and stalking survivors through Legal Assistance for Victims and Victims of Crime Act grants. She has worked on a project to remove barriers to employment that included criminal background, driver's license, and child support advocacy. She has trained attorneys and advocates in the areas of protection orders, family law, public benefits, and economic justice. She has a J.D. from American University, Washington College of Law, an M.A. from the University of Cincinnati, and a B.A. from the University of Manitoba.

Chaitra Shenoy, the author of Chapter Ten, is the Legal Resource Administrator at the Legal Assistance Providers' Technical Outreach Project. Her work with survivors of domestic violence, dating violence, sexual assault, and stalking for the past eight years inspired her to go to law school. Originally a Bay Area, California native, she is a graduate of American University, Washington College of Law, and currently resides in Washington, DC.

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Tara Twomey, the author of Chapter Eight, is currently “of counsel” to the National Consumer Law Center. She is a Lecturer in Law at Stanford Law School and a former Clinical Instructor at the Hale and Dorr Legal Services Center of Harvard Law School, where her practice focused, in part, on sustainable homeownership for low- and moderate-income homeowners, foreclosure prevention, and chapter 13 bankruptcy. She has previously received appointments as a Lecturer in Law at Harvard Law School and as an Adjunct Faculty member at Boston College Law School, and was formerly a volunteer and member of the Board of Directors for Shelter Legal Services Foundation, Inc., a non-profit organization providing legal assistance to, among others, homeless and low-income women. Ms. Twomey is a contributing author of several books published by the National Consumer Law Center, including *Foreclosures* (2005).