

Margot Freeman Saunders, Senior Counsel



Margot Saunders is currently Senior Counsel to the National Consumer Law Center (NCLC) after serving as managing attorney of NCLC's Washington, D.C. office from 1991 to 2005. Margot has testified before Congress more than two dozen times regarding a wide range of consumer law issues, including predatory mortgage lending, high cost small loans, payments law, electronic commerce, protecting benefits in bank accounts, privacy issues, and robocalls. She was the lead advocate on the passage of the Home Ownership and Equity Protection Act, the development of the Treasury Rule protecting exempt benefits, and many other initiatives. Margot has served as an expert witness in over 50 consumer credit cases in more than 20 states, providing opinions on predatory lending, electronic benefits, servicing, and credit math issues in individual and class cases. She is a co-author of

NCLC's **[Consumer Banking and Payments Law](#)**, many articles, and a contributor to numerous other manuals. Prior to joining NCLC, she was the consumer law specialist for North Carolina Legal Services. In 1991, Margot was the second recipient of the Vern Countryman Award. She is a graduate of Brandeis University and the University of North Carolina School of Law.