

# [Expert Witness and Co-Counseling with NCLC](#)

## [Expert Witness Services](#) || [Co-Counseling with NCLC](#)

Whether you want assistance analyzing a client's TILA disclosure statement and other complex documents, assistance in drafting a complaint or appellate brief, or an expert witness to help you prove your consumer's case, NCLC's experts are ready to help. For more than thirty years, NCLC has been on the forefront of developments affecting consumer law and litigation. Our expert and consulting services are typically performed by [staff](#) with 30 or more years of consumer law experience. This breadth and depth of our knowledge and skills permit us to offer high-quality consulting not available elsewhere.

Our broad consumer practice has afforded us a special cache between, and among, widely disparate groups that ordinarily would not be natural allies. Yet, NCLC has sufficient credibility and trust among all of these potential partners to be able to create coalitions that are stronger, and more effective, than any individual effort could be. NCLC hopes to attract interested lawyers to a consumer-oriented practice by providing opportunities for training and experience through co-counseling arrangements.

Upon request we will determine if we can help and provide an estimate of the time required. Because the NCLC attorneys that provide consulting assistance are the same attorneys who write our manuals, train attorneys, advocate for policy improvements, and engage **in all the work we do here at NCLC, consulting and expert witness assistance, especially for cases with a limited timeframe, may not always be available.**

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## [Co-Counseling with the National Consumer Law Center \(NCLC\)](#)

### **Why Co-counsel With NCLC?**

NCLC sets an example for ethical, principled consumer law practices and encourages broader participation in such efforts by directly joining the litigation battle in partnership with new recruits as well as seasoned veterans. We offer a unique set of resources that can play a critical role in providing high quality representation to low income and elderly consumers in select class actions and high-impact cases.

First, NCLC is the leading national expert on legal and policy issues concerning low-income consumers. For over 40 years, NCLC has earned respect for its dedicated, informed, and well-researched consumer law advocacy. The professional integrity of the organization has consistently been recognized by the courts. NCLC will not become involved in a case unless the consumer issues presented are material, significant, and meritorious. Therefore, NCLC's participation in a consumer case will impact the way the action is perceived by adversaries, the court, and the public.

Second, the depth of NCLC attorneys' knowledge of consumer laws, policies, and cases is

unparalleled. To prepare and update [NCLC's consumer law treatises](#), NCLC's staff drills down into every detail of the key consumer statutes that litigators enforce, from the details of its legislative history to the latest decisions and issues. Some of the best legal experts in the practice, those that know the most recent trends and theories, are our staff. The edge that this provides, and the savings in research time and effort, are extremely valuable.

Third, NCLC brings a national perspective to the cases it works on, even those with a local focus. Our staff frequently engage in projects with public agencies, community advocates, public interest organizations, private lawyers, and legal services offices from across the country. Our broad consumer practice has afforded us a special cache between, and among, widely disparate groups that might not be natural allies. Yet, NCLC has sufficient credibility and trust among all of these potential partners to create coalitions that are stronger and more effective, than any individual effort could be. Vigorous consumer law advocacy usually results in an equally vigorous, focused, well-financed industry response. To meet this challenge, and to share the cutting edge risks and expenses that often must be undertaken to achieve true, meaningful systemic change on behalf of consumers, we must work together.

Fourth, NCLC's class action litigators, [Stuart T. Rossman](#) and [Charles M. Delbaum](#), each have more than 35 years of experience handling complex litigation, including scores of consumer class actions.

**Contact Us:**

We invite you to review examples of current and past [NCLC cases](#). Attorneys who wish to discuss the possibility of co-counseling a class action or impact case with NCLC should send an email to [rossman@nclc.org](mailto:rossman@nclc.org) or [cdelbaum@nclc.org](mailto:cdelbaum@nclc.org).

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## [Expert Witness Services and Complex Case Consulting Services](#)

NCLC also offers expert witness and consulting on consumer law and regulated utility cases. NCLC is experienced in a broad range of consumer issues, having provided testimony and expert analysis to Congressional committees on dozens of occasions, and worked closely with Congressional staff and federal agencies on wide range of issues affecting low-income consumers.

[Margot Freeman Saunders](#), the former managing attorney of NCLC's Washington office, and now senior counsel to NCLC, manages our consumer law expert witness and consulting services.

Senior Energy Analyst [John Howat](#) manages NCLC's expert witness and consulting work on regulated utility cases in support of low-income consumers' access to affordable utility and energy-related services.

Saunders and other NCLC advocates have provided services as a consultant on numerous complex consumer cases and served as an expert witness on dozens of cases on behalf of the consumer. NCLC staff have been qualified by several courts as an expert witness.

NCLC can provide expertise on wide range of issues, including:

- Predatory mortgage lending
- Open end credit issues
- Servicing and payment history issues
- Protection of exempt funds
- Credit math
- General banking and credit issues
- Consumer contract analysis
- Electronic transactions
- Regulated utility cases

For more information on consumer law cases, contact Ms. Saunders at 202 452-6252 or via email [msaunders@nclc.org](mailto:msaunders@nclc.org). Assistance can be provided to consumers only through their attorneys.

For more information on regulated utility cases, contact Mr. Howat at 617 542-8010 or via email [jhowat@nclc.org](mailto:jhowat@nclc.org).