

# Car Sales & Financing Archive

## Policy Analysis

### Reports and Press Releases

- Press Release: FTC Fails to Rein in Unrepaired Recalled Used Cars, Dec. 19, 2016
- Press Release: Consumer Groups Applaud the Consumer Financial Protection Bureau's Efforts to Provide More Oversight of Abusive Auto Lending, Sept. 18, 2014
- Report: Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program, April 17, 2014
- Press Release: CFPB to Hold Auto Lenders Accountable for Discrimination in Auto Lending, March 22, 2013
- Press Release: Consumer groups oppose FTC proposed Used Car rule, Dec. 7, 2012
- Report: Repo Madness - How Automobile Repossessions Endanger Owners, Agents and the Public, March 2010
- Article: National meeting looks at improving access to affordable, reliable cars for working families
- Report and Executive Summary: Fueling Fair Practices - A roadmap to improved public policy for used car sales and financing
- Report: State by State Analyses of State UDAP Statutes, February 2009

### Comments, Letters and Issue Briefs

- Issue Brief: New Ways to Understand the Impact of Auto Finance on Low-Income Families, May 2016
- Advocates' letter to the U.S. Senate opposing riders to the 2017 appropriation bill that would obstruct the CFPB's ability to protect consumers against discriminatory and unfair auto lending, May 16, 2016
- Group comments to the FTC re: auto buyers consumer survey, Mar. 7, 2016
- Group comments and related survey to the FTC re: sale of certified used cars with unrepaired safety recalls, February 29, 2016
- Group comments urging the FTC to retain and strengthen the Holder Rule, Feb. 12, 2016
- Group letter to U.S. House of Representatives opposing H.R. 1737, the Reforming CFPB Indirect Auto Financing Guidance Act, June 10, 2015
- Policy Brief: Racial Disparities in Auto Loan Markups: State-by-State Data, June 2015
- Comments to the FTC re: Used Car Regulatory Review, March 17, 2015
- Group comments to the CFPB re: defining larger participants in auto financing, Dec. 8, 2014
- Group letter to the FTC petitioning enforcement action against CarMax for deceptive ads and sales practices, June 23, 2014.
- Group comments to the National Highway Traffic Safety Administration re: its 2014-2018 strategic plan (odometer fraud), February 24, 2014.
- Group comments to the FTC on the Used Car rule, March 12, 2013
- Letter to California Gov. Jerry Brown urging enactment of CA AB 1447 to increase consumer protections on "Buy Here, Pay Here" car dealer sales, Sept. 4, 2012
- Group comments to the Federal Trade Commission on the Magnuson-Moss Warranty Act Review on auto warranties and defects. October 24, 2011
- Comments on Credit Risk Retention by National Consumer Law Center and National Association of Consumer Advocates to the U.S. Department of Treasury, August 1, 2011
- Issue Brief: State-by-State Racial Disparities in Auto Lending by Auto Dealers, May 2010

- Letter: Consumer Groups Concerned over Auto Dealer Exemption in CFPB, October 6, 2009
- Comments regarding Cooling-Off Rule Regulatory Review, September 25, 2009
- Comments on the Federal Trade Commission's Used Car Rule, November 18, 2008

### **Testimony**

- Testimony of John W. Van Alst on "Consumer Protection in the Used and Subprime Car Market" before the Subcommittee on Commerce Trade and Consumer Protection of the Committee on Energy and Commerce United States House of Representatives, March 5, 2009
- Testimony Before House Financial Services Committee on the Need for Race, Age and Sex Data on Non-Mortgage Lending, July 16, 2008

### **Model Laws**

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

### **Litigation**

- Amicus Brief (joint): Raysoni v Payless Auto Deals, LLC to the Georgia Supreme Court, May 19, 2014