Issues

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  - Fintech, Mobile and Electronic Payments
  - Prepaid Debit Cards
  - Payment Fraud
  - Protection of Exempt Public Benefits
- Bankruptcy
- Car Sales & Financing
- Consumer Protection Regulation and Preemption
  - Regulatory Reform and Consumer Financial Protection Bureau
  - Preemption
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- Credit Reports

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**Foreclosures & Mortgages**
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- Mortgage Servicing Litigation
- General Predatory Mortgage Policy Analysis
- State Foreclosure Laws
- Foreclosure Mediation Programs
- Home Affordable Modification Program (HAMP)
- Bankrupt Lenders & Failed Banks
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- Co-Counseling with NCLC
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**Energy, Utilities & Telecommunications**
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- Stay Connected
- LIHEAP & Fuel Assistance
- Weatherization & Home Energy Efficiency
- Appliance Efficiency Standards
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- Utility Rate Design
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- On-Bill Financing and PACE Loans

**High Cost Small Loans**
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- Overdraft Loans
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- Usury

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**Robocalls & Telemarketing**

**Student Loans**
- Federal Student Loans
- Private Student Loans
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**Taxes**

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**Other Consumer Protection Issues**
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- Expert Witness and Complex Case Consulting Services
- Co-Counseling with NCLC
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