Model State Law Archive

Click here to return to current Model State Law page

---

**Car Sales and Financing**
- Transparent and Consistent Pricing of Motor Vehicle Add-Ons Act, December 2018
- Safer Cars at the Point of Sale Act, December 2018
- Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9, June 2016

**Debt Collection and Settlement**
- Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017
- Statute of Limitations Reform Act, December 2015

**Fair Arbitration**
- Model State Act Limiting Arbitration, Revised January 2017

**Foreclosures**
- NCLC Model State Foreclosure Rescue Scam Statute (MS Word) and Overview Memo
- FORECLOSING A DREAM – State Laws Deprive Homeowners of Basic Protections: Report (February 2009), Press Release
- Survey of State Foreclosure Laws, February 2009

**Foreclosure Mediation**
- Model Statute: Requirement for Loan Modification Analysis/Loss Mitigation Before Foreclosure
- Memorandum on Federal and State Constitutional Issues Related to Foreclosure Mediation/Diversion
- Model Form for Summary Data of Loan Modifications from Mediations/Conference

**General**
- Model Consumer Credit Act (1973)
- National Consumer Act (1970)

**Manufactured Homes**
- AARP: Manufactured Housing Tenants: Shifting the Balance of Power, June 2004

**Mortgage Servicing**
- Model State Law on Mortgage Servicing: An Outline, January 2011
Payroll Cards

- Consumers Union and NCLC Model State Payroll Card Law

Payday Loans and Usury

- Small Dollar Loan Products Scorecard (50 state survey), Press Release, Statutory Backup

Tax Consumer Issues

- Revised Model Individual Tax Preparer Regulation Act, November 2013
- Revised Model Refund Anticipation Loan Act with Commentary

Unfair and Deceptive Practices


Utilities

- Issue brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018