Model State Laws

Car Sales and Financing

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

Debt Collection and Debt Settlement

- What States Can Do: Criminal Justice Debt, Sept. 2019
- Model Medical Debt Protection Act, September 2019
  - Fact Sheet: What States Can Do to Help Consumers: Medical Debt, September 2019
  - Fact Sheet: What States Can Do to Help Consumers Debt Collection, May 2019
- Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017
- Model Family Financial Protection Act, November 2015
- Statute of Limitations Reform Act, November 2015

Fair Arbitration

- Model State Act Limiting Arbitration, revised 2017

Foreclosures

- NCLC Model State Foreclosure Rescue Scam Statute (MS Word) and Overview Memo

Foreclosure Mediation

- Model Foreclosure Mediation/Diversion Statute (Judicial Foreclosure State)
- Model Foreclosure Mediation/Diversion Statute (Non Judicial Foreclosure State)
- 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
- Promoting Resident Purchase Opportunities (Policy Guide) with model law and full text of
existing laws)
  • Protecting Fundamental Freedoms in Communities (Policy Guide with model law and Appendix – full text of state laws)

**Mortgage Servicing**
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  • Consumers Union and NCLC Model State Payroll Card Law

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  • Fact Sheet: What States Can Do to Help Consumers: High Cost Loans, July 2019
  • Small Dollar Loan Products Scorecard (50 state survey), Press Release, Statutory Backup

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  • What States Can Do to Protect Consumers: Student Loans, January 2020

**Tax Consumer Issues**
  • Revised Model Individual Tax Preparer Regulation Act, Nov. 2013
  • Revised Model Refund Anticipation Loan Act with Commentary

**Unfair and Deceptive Practices**


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