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**

  • Model State Law on Mortgage Servicing: An Outline, December 2010

**Payroll Cards**

  • Consumers Union and NCLC Model State Payroll Card Law

**Payday Loans and Usury**

  • 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

**Tax Consumer Issues**

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

**Unfair and Deceptive Practices**

Statutes, February 2009; Press Release; State-by-State Analysis of State UDAP Statutes