

[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](#)

- [Model Family Financial Protection Act](#), November 2015; [What States Can Do to Help Consumers Debt Collection](#), May 2019
- [Model Medical Debt Protection Act](#), August 2017; [Fact Sheet: What States Can Do to Help Consumers: Medical Debt](#), April 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
- [NCLC/Consumers Union model state law for debt settlement](#), January 2011

Fair Arbitration

- [Model State Act Limiting Arbitration](#), revised 2017

Foreclosures

- New NCLC Model State Foreclosure Rescue Scam [Statute](#) (MS Word) and Overview [Memo](#)
- FORECLOSING A DREAM - State Laws Deprive Homeowners of Basic Protections: [Report](#) (Feb. 2009), [Press Release](#)
[Survey of State Foreclosure Laws](#) (prepared Feb., 2009). For current summaries of state foreclosure laws, see Appendix F to NCLC's Foreclosures and Mortgage Servicing (5th ed. 2014), updated at <http://www.nclc.org/library>

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

Consumer Protection in the States: A 50-State [Report](#) on Unfair and Deceptive Acts and Practices Statutes, February 2009; [Press Release](#); State-by-State [Analysis](#) of State UDAP Statutes