

# Expert Witness Services

NCLC also offers expert witness and consulting on consumer law and regulated utility cases. NCLC is experienced in a broad range of consumer issues, having provided testimony and expert analysis to Congressional committees on dozens of occasions, and worked closely with Congressional staff and federal agencies on wide range of issues affecting low-income consumers.

[Margot Freeman Saunders](#), the former managing attorney of NCLC's Washington office, and now senior counsel to NCLC, manages our consumer law expert witness and consulting services.

Senior Energy Analyst [John Howat](#) manages NCLC's expert witness and consulting work on regulated utility cases in support of low-income consumers' access to affordable utility and energy-related services.

Saunders and other NCLC advocates have provided services as a consultant on numerous complex consumer cases and served as an expert witness on dozens of cases on behalf of the consumer. NCLC staff have been qualified by several courts as an expert witness.

NCLC can provide expertise on wide range of issues, including:

- Predatory mortgage lending
- Open end credit issues
- Servicing and payment history issues
- Protection of exempt funds
- Credit math
- General banking and credit issues
- Consumer contract analysis
- Electronic transactions
- Regulated utility cases

For more information on consumer law cases, contact Ms. Saunders at 202 452-6252 or via email [msaunders@nclc.org](mailto:msaunders@nclc.org). Assistance can be provided to consumers only through their attorneys.

For more information on regulated utility cases, contact Mr. Howat at 617 542-8010 or via email [jhowat@nclc.org](mailto:jhowat@nclc.org).