

Consumer Protection Law in a Nutshell (Nutshells)

Dee Pridgen, Gene Marsh



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This reliable source explores traditional and emerging areas in consumer protection law. Federal and state law dealing with consumer transactions is covered, including caselaw and statutes. The volume begins with an overview of public (both FTC and CFPB) and private enforcement actions to regulate the marketplace. The remaining chapters track the legal aspects of consumer transactions in a roughly chronological fashion, starting with advertising and marketing, consumer privacy, credit reports and identity theft, and equal access to credit. The discussion continues with coverage of mandated disclosures as well as substantive protections for consumers under the federal credit laws, especially the Truth in Lending Act (TILA), including installment sales, credit cards and real estate related financing. Special issues relating to TILA enforcement, as well as a discussion of related federal statutes, and regulation of the cost of credit are also covered. Post-transaction issues such as raising claims and defenses against third party financers (Holder in Due Course), warranties, default and debt collection, are included. Last but not least, there is a chapter on the law affecting various forms of payment for consumer transactions, including credit and debt cards.

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