



## PREDATORY LENDING: A RESEARCH GUIDE

### U.S. Statutes

These U.S. statutes are directly relevant to the issues surrounding predatory lending. Links are to the United States Code at [gpoaccess.gov](http://gpoaccess.gov). See also [Researching Federal and State Statutes](#).

- Consumer Credit Protection Act, [15 U.S.C. § 1601](#) (2000)
- Credit Repair Organizations Act, [15 U.S.C. § 1679](#) (2000)
- Equal Credit Opportunity Act, [15 U.S.C. § 1691](#) (2000)
- Fair Credit Reporting Act, [15 U.S.C. § 1681](#) (2000)
- Fair Debt Collections Practice Act, [15 U.S.C. § 1692](#) (2000)
- Truth in Lending Act, [15 U.S.C. § 1601 – 1667e](#) (2000)

### Study Aids and Popular Books

These books provide an excellent introduction to the subject of predatory lending and can be helpful before one researches the issue in practice specific treatises. Knowing the broad overview of the subject first will save time later.

#### [Bankruptcy and Creditor/Debtor: Examples and Explanations](#)

Location: Reserve, KF 1524.3 .B58 2006

Examples and Explanations is a series of study guides that offers a concise explanation of the law with minimal citations to cases and statutes. In addition to guidance on the law, this book also provides scenarios with explanations that may be helpful in practice as well as in study.

#### [Consumer Protection Law in a Nutshell](#)

Location: Reserve, KF 1610 .M33 1999

West's Nutshell concentrates information on consumer protection into a single slim volume. Only major cases and statutes are cited, but a nutshell provides an excellent overview of the field.

#### [National Consumer Law Guide to Surviving Debt](#)

Location: Reference, KF 1040 .Z9 L66 2002

Need a practical guide written in plain English on debt? The National Consumer Law Guide offers real world advice on dealing with debt collectors, creating a plan to get out of debt, and knowing your rights under the law.

#### [Stop Predatory Lending: A Guide for Legal Advocates](#)

Location: Reference, KF 1040 .R46 2002

This volume provides a practitioner based analysis of helping clients that are the victim of predatory lending.



## Treatises

### [An Overview of Federal Consumer Law](#)

Location: Treatises, KF 1609

From the publisher: “In one place you'll find the essential points you need to advise and counsel your clients on issues relating to federal consumer law, from credit reports and debt collection to warranties and telemarketing. Presented in a clear and accessible style, each aspect of the law is clearly described and defined. Appropriate citations for sections of the U.S. Code and the Code of Federal Regulation are included in each chapter.”

### [Consumer Credit and the Law](#)

Location: Treatises, KF 1040 .Z9 C6515

This 1000-page treatise includes sections on obtaining credit, truth-in-lending disclosures, collections, and consumer enforcement. Also includes topic and key numbers, citations to ALR, and extensive citations to other West products.

### [Consumer Credit: Law, Transactions and Forms](#)

Location: Treatises, KF 1039 .A8 L36 1984

At six volumes this treatise offers an extensive treatment of many predatory lending topics including an in-depth analysis of the FDCPA. This set is also available via [LexisNexis](#).

### [Truth in Lending](#)

Location: Treatises, KF 1040 .R64 2000

Editor Alvin C. Harrell's treatise focuses exclusively on the 1968 Truth in Lending Act. Be sure to also check the 2006 supplement shelved next to this book for the latest information.

## DVDs

### [In Debt We Trust](#)

#### **Maxed Out**

Location: Audio/Video

Both of these movies examine automobile title loans, credit card abuses, mortgage abuses, and consumer debt in an entertaining documentary style.

## Internet Sites

American Bar Association: Safe Borrowing

<http://www.safeborrowing.com/>

Americans for Fairness in Lending

<http://www.affil.org/>

Bankrate.com

<http://www.bankrate.com/>



## CHARLOTTE SCHOOL *of* LAW

While the advertising is annoying, the mortgage, CD, Credit Card, etc calculators are invaluable (and easy to use).

### Center for Responsible Lending

<http://www.responsiblelending.org/>

Nonprofit, nonpartisan research and policy organization. Links to fact sheets, reports, and full-text publications on issues such as subprime lending, car title loans, payday loans, credit cards, and refund anticipation loans.

### Department of Housing and Urban Development (HUD)

<http://www.hud.gov/offices/hsg/sfh/pred/predlend.cfm>

### Mortgage News Daily

[http://www.mortgagenewsdaily.com/mortgage\\_fraud/predatory\\_lending.asp](http://www.mortgagenewsdaily.com/mortgage_fraud/predatory_lending.asp)

Discusses predatory lending in the context of mortgage fraud. Also links to a mortgage fraud blog, e-mail alerts, and fraud resources for all 50 states.

### National Consumer Law Center

<http://www.nclc.org/>

A research and advocacy group that also publishes an excellent series of books on various consumer law topics.