This treatise and *Unfair and Deceptive Acts and Practices* [1] set out consumer remedies for broad forms of marketplace conduct, in particular the sales aspects of consumer transactions. Other NCLC titles focus on credit and collection of credit obligations. *Truth in Lending* [2], *Credit Discrimination* [3], *Consumer Credit Regulation* [4], and *Mortgage Lending* [5] deal with the origination of credit. *Fair Debt Collection* [6], *Collection Actions* [7], *Foreclosures and Mortgage Servicing* [8], *Repossessions* [9], and *Consumer Bankruptcy Law and Practice* [10] focus on the collection of credit obligations. *Fair Credit Reporting* [11] deals with the reporting of credit obligations, and *Student Loan Law* [12] and law focus on both the origination and collection of specialized types of credit. *Consumer Banking and Payments Law* [13] details consumer payments other than via credit.

There are two important exceptions to the general rule that this treatise and *Unfair and Deceptive Acts and Practices* [1] cover NCLC’s treatment of sales transactions. *Automobile Fraud* [14], not this treatise, details federal and state laws regulating motor vehicle odometers, lemon laundering, title branding, yo-yo sales, sublease scams, wreck and flood damage, prior use, grey market origin, and bad title or other negative vehicle history. *Consumer Warranty Law* [15] analyzes consumer rights after a sale when the goods or services—including new and used motor vehicles, manufactured homes, home improvement services, and the like—are defective.

Importantly, this treatise does not consider in depth limits on consumer litigation derived from mandatory arbitration clauses found in consumer contracts. Tactics to avoid such arbitration requirements are set out in NCLC’s *Consumer Arbitration Agreements* [16]. In addition, consumer class actions raise specialized issues, which are detailed in NCLC’s *Consumer Class Actions* [17]. Finally, the online version of this treatise includes a number of consumer law pleadings that practitioners can use as samples, but *Consumer Law Pleadings* [18] provides over 2000 pleadings covering scores of subject areas and stages of a litigation, and these pleadings can be copied and pasted into a word processing program.

More information on NCLC treatises is available at www.nclc.org/library, including detailed tables of contents, indexes, and a quick reference to the complete twenty-volume series.

**Source:** National Consumer Law Center, Federal Deception Law [3d ed.], updated at www.nclc.org/library

**Source URL:** https://library.nclc.org/fdl/0103-0

**Links**

[1] https://library.nclc.org/nclc/link/UDAP
[8] https://library.nclc.org/nclc/link/Forcl
[10] https://library.nclc.org/nclc/link/Bankr
[12] https://library.nclc.org/nclc/link/SL
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