Other NCLC treatises cover related topics or treat certain topics in greater depth. NCLC’s ‘Mortgage Servicing and Loan Modifications’ examines issues arising after the loan’s origination concerning mortgage loan servicing and loan modification. ‘Home Foreclosures’ covers foreclosure issues. A number of the federal substantive limits on mortgage loan originations are codified in the Truth in Lending Act, including restrictions on mortgage loan originator compensation. This treatise includes a brief overview of those issues. NCLC’s ‘Truth in Lending’ provides a more thorough discussion of the Act, including its scope, remedies, and other important topics. The Act’s loan disclosure requirements are detailed in Truth in Lending and not in this treatise.

State unfair and deceptive acts and practices statutes are important potential claims examined in this treatise, but even more detail on the scope, remedies and other aspects of these “UDAP” statutes is found in NCLC’s ‘Unfair and Deceptive Acts and Practices’. Manufactured-home loans and credit insurance issues are examined in ‘Consumer Credit Regulation’. That treatise also covers non-mortgage lending origination issues, such as those involving credit cards, payday loans, automobile finance, automobile title loans, and rent-to-own. Discrimination in mortgage lending is more thoroughly treated in NCLC’s ‘Credit Discrimination’.

Consumer rights to deal with mortgage loan obligations in bankruptcy and to pursue mortgage loan claims in bankruptcy court are set out in NCLC’s ‘Consumer Bankruptcy Law and Practice’. ‘Fair Debt Collection’ sets out consumer rights concerning debt collection contacts, ‘Collection Actions’ sets out consumer rights concerning collection lawsuits, garnishment, homestead exemptions, and other postjudgment remedies, and ‘Fair Credit Reporting’ does the same concerning a creditor’s furnishing of negative information to consumer reporting agencies.

Footnotes


1.1.1.3 Related Topics Covered in Other NCLC Treatises

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