Although the official comments to the UCC are extensively cited, some states have not adopted the comments. While still helpful in states not adopting the comments, practitioners should ascertain whether their state has adopted the official comments or adopted their own state comments to the UCC.

Every state has enacted a statute providing significant private remedies and generally prohibiting deceptive and in many cases unfair or unconscionable practices. These statutes are known in their states by various names but will be referred to in this treatise as “UDAP” statutes (unfair and deceptive acts and practices).

A number of unreported cases are cited and copies are available at www.nclc.org/unreported [1]. In this treatise’s digital version, links take the user directly to the case. The cases are also listed alphabetically by first named party at www.nclc.org/unreported. Documents are available in Adobe Acrobat (PDF) format.

A limited number of other unreported cases, generally over twenty years old, are cited in this treatise using a “Clearinghouse” number, assigned by the Sargent Shriver National Center on Poverty Law (formerly the National Clearinghouse for Legal Services). If such cases are recovered from the Shriver Center or from other sources, readers are urged to send copies to NCLC to add to www.nclc.org/unreported [1].

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