This volume contains seven appendices. Appendix A [1], infra, reprints selected portions of the Servicemembers Civil Relief Act. Appendix B [2], infra, reprints the Debt Collection Improvement Act and portions of the Debt Collection Procedures Act that regulate the collection of debts owed to the federal government. Appendix C [3], infra, reprints the federal statute and regulations protecting a portion of a consumer’s wages from garnishment. Appendix D [4], infra, reprints the Department of Treasury rule protecting exempt federal benefits in a consumer’s bank account. Appendix E [5], infra, excerpts provisions from various federal statutes that exempt federal benefit payments from seizure to satisfy a debt, including Social Security, SSI, veteran’s benefits, and civil service and federal employee retirement and disability payments.

Appendix F [6], infra, reprints the Federal Trade Commission’s Credit Practices Rule that limits certain creditor remedies, such as cognovit notes, non-purchase money security interests in certain household goods, certain co-signer practices, and the waiver of exemptions. Appendix G [7], infra, summarizes each state’s exemption statutes, which protect property and income from a creditor’s postjudgment remedies.

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