Summary

**TILA: One of the most powerful statutes at a consumer attorney's disposal**

The definitive Truth in Lending treatise from the nation’s TILA experts, now in its tenth edition

- Essential litigation tool for mortgages, car loans, credit cards, leases, and any other type of credit
- Statutory damages of $5,000 and more for credit cards, $4,000 and up for mortgage loans, and $2,000 for auto loans and leases, plus attorney fees for prevailing consumers
- Powerful applications to emerging forms of credit, such as Property Assessed Clean Energy (PACE) loans
- Practice pointers, including dealing with Supreme Court’s Spokeo decision
- Fully up-to-date, including 2019 rules for pre-paid cards with overdraft features
- The most authoritative discussion of TILA rescission rights, including analysis of Supreme Court's Jesinoski ruling
- New rules covering kickbacks to mortgage originators, higher cost mortgage loans, and HOEPA loans
- The latest on TILA/RESPA integrated mortgage disclosures, mortgage servicing, and mortgage loan transfers
- The most complete TIL resource anywhere, with sample pleadings, up-to-date statute, rules, and interpretations, 50 years of TILA Federal Register interpretations organized by subsection, an APR calculator, and expanded TILA legislative history

Praise

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