

Research Tip – [NCLC Digital Library](#)

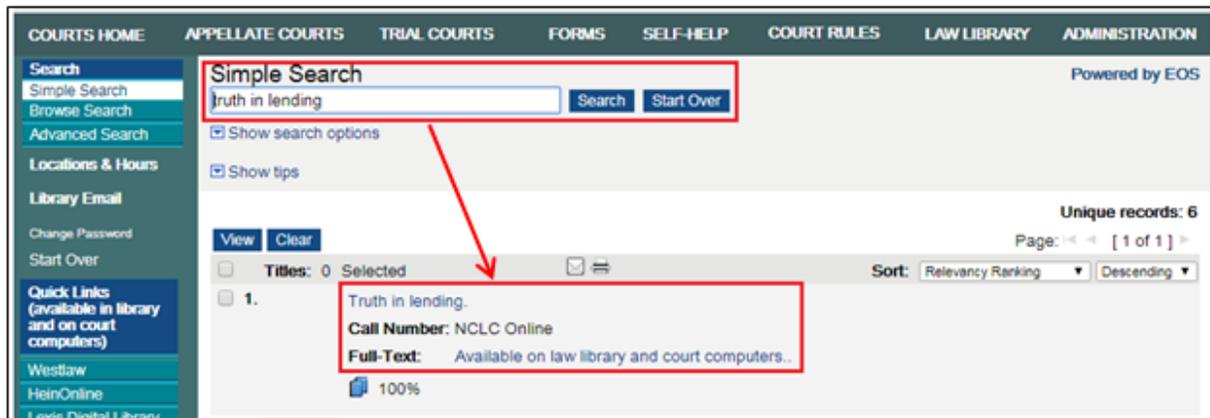
The [National Consumer Law Center \(NCLC\) Digital Library](#) offers electronic access to all of the National Consumer Law Center’s *Consumer Rights Treatises*, plus sample pleadings, practice aids, and primary sources.

The NCLC Digital Library is available from all law library locations and from any court computer.

I. How to Search

A. Library Catalog

All titles available from the NCLC Digital Library are linked to the [library’s catalog](#). First, enter your search terms in the search box. Then, follow the link to be directed to the eBook.



B. NCLC Search Bar

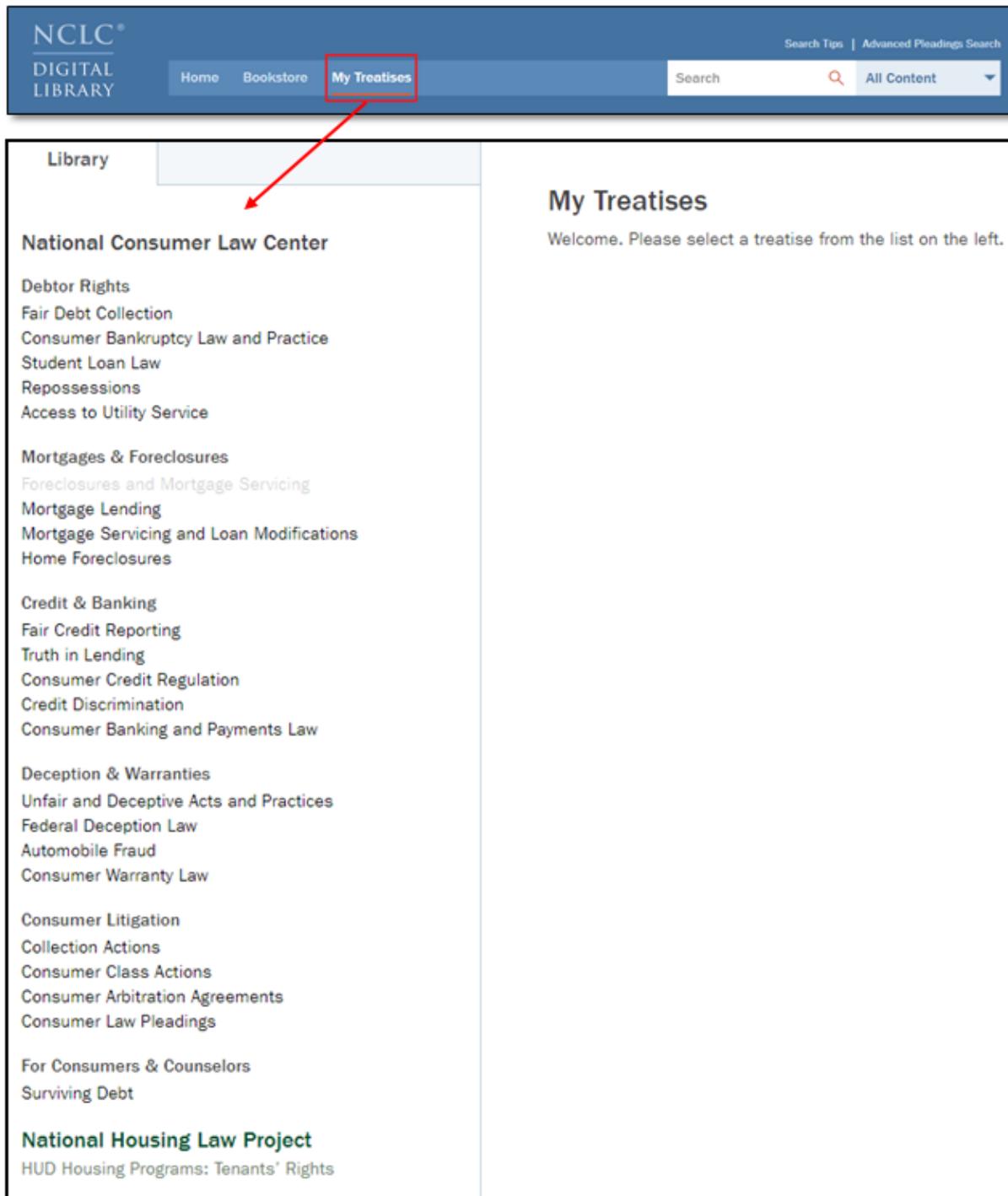
You can also search for title directly from the NCLC Digital Library. Enter a title, keyword, or phrase to retrieve all items that include those search terms.



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C. Treatise List

Use this option to see a full list of available treatises. This list is also reproduced at the end of this Research Tip.



The screenshot displays the NCLC Digital Library interface. At the top, a blue navigation bar contains the NCLC Digital Library logo, a search bar, and a dropdown menu set to 'All Content'. The 'My Treatises' menu item is highlighted with a red box. Below the navigation bar, the page is split into two columns. The left column, under the 'Library' tab, lists various legal topics under two main headings: 'National Consumer Law Center' and 'National Housing Law Project'. The right column, titled 'My Treatises', contains a welcome message and a prompt to select a treatise from the list on the left. A red arrow points from the 'My Treatises' menu item to the 'Library' tab.

NCLC[®]
DIGITAL LIBRARY

Home Bookstore **My Treatises** Search All Content

Library

National Consumer Law Center

- Debtor Rights
- Fair Debt Collection
- Consumer Bankruptcy Law and Practice
- Student Loan Law
- Repossessions
- Access to Utility Service

Mortgages & Foreclosures

- Foreclosures and Mortgage Servicing
- Mortgage Lending
- Mortgage Servicing and Loan Modifications
- Home Foreclosures

Credit & Banking

- Fair Credit Reporting
- Truth in Lending
- Consumer Credit Regulation
- Credit Discrimination
- Consumer Banking and Payments Law

Deception & Warranties

- Unfair and Deceptive Acts and Practices
- Federal Deception Law
- Automobile Fraud
- Consumer Warranty Law

Consumer Litigation

- Collection Actions
- Consumer Class Actions
- Consumer Arbitration Agreements
- Consumer Law Pleadings

For Consumers & Counselors

- Surviving Debt

National Housing Law Project

- HUD Housing Programs: Tenants' Rights

My Treatises

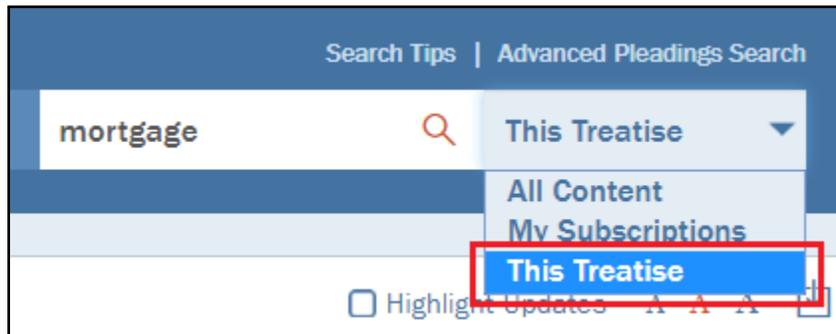
Welcome. Please select a treatise from the list on the left.

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II. Navigate the eBook

A. Search Within

Once you select a title, you will have the option to search within that title from the search box. Select This Treatise from the dropdown box and enter your search terms.



The search results will provide you with direct links to every section where your search term was mentioned.

Filter Results

Results 1 - 25 of 1915 for **mortgage** Sort by **Relevance** Results per page **25**

Show results from:

- All Content
- My Subscriptions
- Selected Content
 - Truth in Lending
 - Mortgage Servicing and Loan Modifications (1505)
 - Home Foreclosures (1503)
 - Mortgage Lending (1451)
 - Consumer Law Pleadings (752)
 - Consumer Credit Regulation (637)
 - Fair Credit Reporting (517)
 - Consumer Bankruptcy Law and Practice (498)
 - Fair Debt Collection (460)
 - Unfair and Deceptive Acts and Practices (445)
 - Credit Discrimination (338)
 - Consumer Class Actions (161)
 - Federal Deception Law (148)
 - Consumer Arbitration Agreements (144)
 - Repossessions (131)
 - HUD Housing Programs: Tenants' Rights (The Green Book) (127)
 - Collection Actions (122)
 - Student Loan Law (79)
 - Consumer Banking and Payments Law (78)
 - Surviving Debt (76)
 - Chapter (893)
 - Appendix (447)
 - Primary Sources (467)

Truth in Lending

9.6 Protections for High-Cost Mortgages (HOEPA Mortgages)

Truth in Lending

9.6.2.4.2 Reverse mortgages

... is taken or when the consumer dies or moves. 758 Reverse **mortgage** loans are becoming more widely available for elders, who can use ...plus 3 more hits

Truth in Lending

9.3.3.2.2 Reverse mortgages

... 1026.43. Reverse mortgages that meet any "qualified **mortgage** " standards set by the CFPB for reverse mortgages would fall within the qualified **mortgage** rules, discussed below, although the Bureau has yet to set those ...plus 2 more hits

Truth in Lending

5.7.3 Mortgage Insurance Premiums

... Protection Act of 1998 limits the amount of private **mortgage** insurance (PMI) consumers can be required to purchase. 376 In ...plus 2 more hits

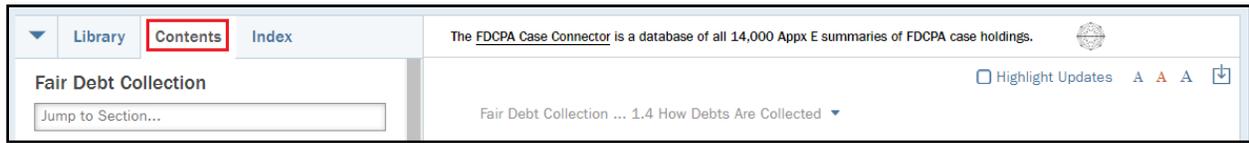
Truth in Lending

8.8.5 Reverse Mortgage Remedies

... land trust may rescind because the reverse **mortgage** was extended for consumer purposes to the beneficiary and ownership ...plus 2 more hits

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B. Contents



The Contents tab contains an expandable Table of Contents and supplementary materials for the selected treatise.

Contents

- ▶ Chapters
 - ▶ Chapter 1 Introduction
 - ▶ Chapter 2 Preparation of a Debt Collection Harassment Case
 - ▶ Chapter 3 Overview of the Fair Debt Collection Practices Act
 - 3.1 **Scope, Purpose, and Effective Date**
 - ▼ 3.2 General Principles of Construction of the Act
 - ▼ 3.2.1 Act Protects Least Sophisticated Consumers
 - 3.2.1.1 Origin of Least Sophisticated Consumer Standard
 - 3.2.1.2 Least Sophisticated Consumer v. Unsophisticated Consumer
 - 3.2.1.3 Least Sophisticated Consumer Standard Applies to Multiple Types of FDCPA Claims
 - 3.2.1.4 Applying the Least Sophisticated Consumer Test
 - 3.2.1.5 Standard for Communications to Bankruptcy Trustees and Consumer Attorneys
 - 3.2.2 Interaction of the FDCPA with State Law
 - 3.2.3 Waiver of FDCPA Protections Disfavored
 - 3.2.4 Strict Liability Under the FDCPA
 - 3.2.5 Liberal Interpretation of the FDCPA
 - 3.2.6 Debtors Deserve Reasonable and Civil Treatment
 - ▼ 3.2.7 Issues Unique to Attorney Debt Collectors
 - 3.2.7.1 FDCPA Applies to Collection Attorneys

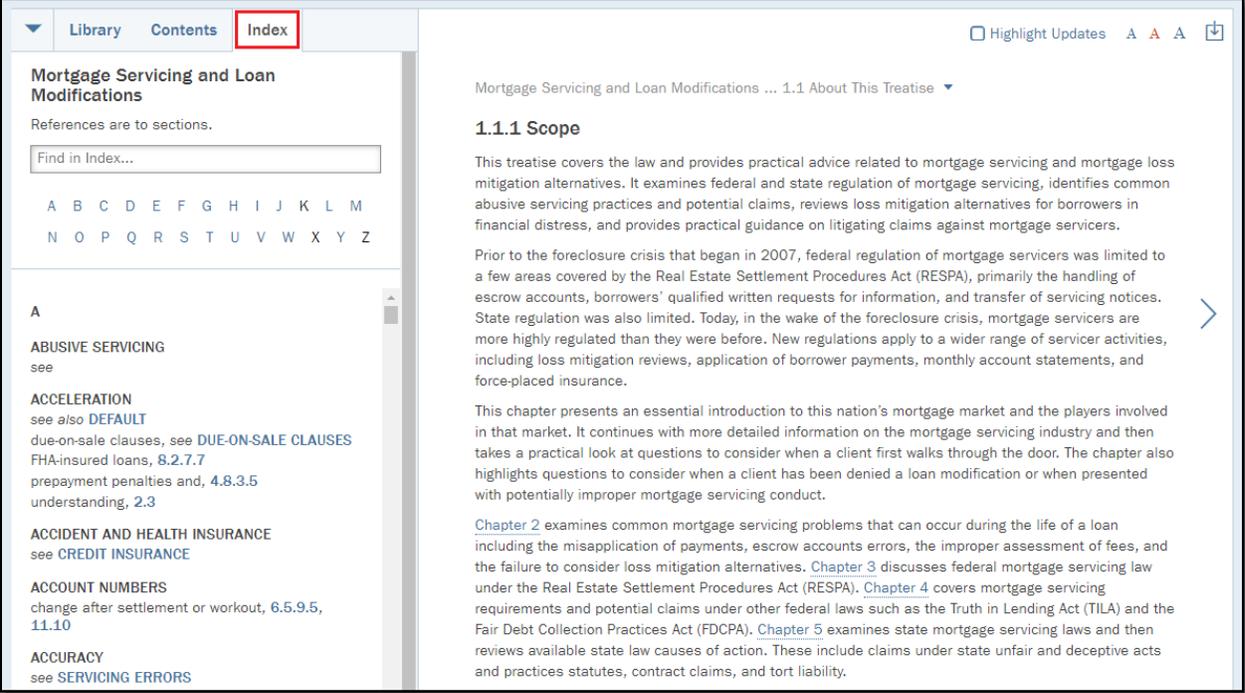
Companion Materials

- ▼ Pleadings and Discovery
 - ▶ [Initial Pleadings, Forms and Notices](#)
 - ▶ Discovery
 - ▶ Initial Motions
 - ▶ Standing/Spokeo
 - ▶ Trials
 - ▶ Orders, Settlements, Judgments, Appeals
 - ▶ Class Actions
 - ▶ Bankruptcy
- ▼ Practice Tools
 - Articles and Resources
 - Checklists, Other Tools
 - Non-Mortgage Debt Forgiveness as Taxable Income
- ▼ Primary Sources
 - Statutes
 - ▶ FDCPA Legislative History
 - ▶ FTC Staff Interpretation Letters
 - ▶ Federal Agency Amicus Briefs
 - CFPB Guidance
 - FFIEC Guidance
 - ▶ Federal Register Notices

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C. Index

Each title also includes a searchable index. Click the Index tab, then browse the index list or enter search terms.



The screenshot displays the NCLC Digital Library interface. At the top, there are tabs for 'Library', 'Contents', and 'Index', with 'Index' highlighted in a red box. Below the tabs, the title 'Mortgage Servicing and Loan Modifications' is shown. A search bar labeled 'Find in Index...' is present. Below the search bar is an alphabetical index from A to Z. The 'A' section is expanded, listing terms such as 'ABUSIVE SERVICING', 'ACCELERATION', 'ACCIDENT AND HEALTH INSURANCE', 'ACCOUNT NUMBERS', and 'ACCURACY'. The main content area on the right shows the text for section '1.1.1 Scope', which discusses mortgage servicing law, foreclosure crisis, and various regulations like RESPA, TILA, and FDCPA.

III. Available Treatises (as of April 2019)

A. Consumer Litigation

1. ***Collection Actions (4th ed. 2017), digital updates***: defenses to collection lawsuits for credit card, medical, and other consumer debt, setting aside default judgments, and limitations on a collector's post-judgment remedies.
2. ***Consumer Arbitration Agreements (7th ed. 2015), digital updates***: numerous ways to challenge the enforceability of an arbitration requirement.
3. ***Consumer Class Actions (9th ed. 2016), digital updates***: step-by-step approach to all aspects of class litigation, with numerous sample class pleadings, and state-by-state analysis of class action rules.
4. ***Consumer Law Pleadings (digital only)***: over 2000 notable pleadings from all types of consumer cases, ready to paste into a word processor.

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B. Credit & Banking

1. *Consumer Banking and Payments Law (6th ed. 2018)*, *digital updates*: checks and telechecks; EFT; money orders and remittances; debit, payroll, and other prepaid cards; E-Sign; and electronic transfers of benefit payments.
2. *Consumer Credit Regulation (2d ed. 2015)*, *digital updates*: federal and state regulation (and federal preemption) concerning credit cards, payday loans, automobile finance, title pawns, rent-to-own, installment loans, and other non-mortgage lending.
3. *Credit Discrimination (7th ed. 2018)*, *digital updates*: the Equal Credit Opportunity Act, Fair Housing Act, Civil Rights Acts, and state credit discrimination statutes.
4. *Fair Credit Reporting (9th ed. 2018)*, *digital updates*: cleaning up blemished credit records, suing reporting agencies and creditors for inaccurate reports, identity theft, credit scoring, privacy issues, and the Credit Repair Organizations Act.
5. *Truth in Lending (9th ed. 2015)*, *two volumes*, *digital updates*: all aspects of TILA, the Consumer Leasing Act, the Fair Credit Billing Act, the Home Ownership and Equity Protection Act (HOEPA), and the Credit CARD Act.

C. Debtor Rights

1. *Access to Utility Service (6th ed. 2018)*, *digital updates*: regulated and unregulated utilities, telecommunications, terminations, billing errors, low-income payment plans, subsidized housing, LIHEAP, and weatherization.
2. *Consumer Bankruptcy Law and Practice (11th ed. 2016)*, *two volumes*, *digital updates*: the definitive personal bankruptcy manual, from the initial interview to final discharge, including consumer rights when a company files for bankruptcy.
3. *Fair Debt Collection (9th ed. 2018)*, *two volumes*, *digital updates*: the basic reference covering the Fair Debt Collection Practices Act and common law, state statutory, and other federal debt collection protections.
4. *Repossessions (9th ed. 2017)*, *digital updates*: a unique guide to seizures of motor vehicles, manufactured homes, and household goods, including statutory liens, leases and rent-to-own.
5. *Student Loan Law (5th ed. 2015)*, *digital updates*: loan deferments, discharges, consolidations and repayment plans; tax intercepts, wage garnishment, and offset of Social Security benefits; private loans, and school abuses.

D. Deception & Warranties

1. *Automobile Fraud (6th ed. 2018)*, *digital updates*: title law, “yo-yo” sales, odometer tampering, lemon laundering, sale of wrecked cars, undisclosed prior use, and prior damage to new cars.
2. *Consumer Warranty Law (5th ed. 2015)*, *digital updates*: new and used car lemon laws, the Magnuson-Moss Warranty Act, UCC Article 2, manufactured home and new home warranty laws, and other state statutes.

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3. *Federal Deception Law (3d ed. 2017), digital updates*: The leading discussion of TCPA private remedies for robocalls, the FTC Holder Rule, and debt relief scams. Detailed analysis of CFPB UDAAP rulemaking, federal and state RICO, the federal False Claims Act, the FTC Telemarketing Rule, other FTC Rules.
4. *Unfair and Deceptive Acts and Practices (9th ed. 2016), digital updates*: covering all aspects of a deceptive practices case in every state, with citations to tens of thousands of state UDAP and FTC cases.

E. Mortgages & Foreclosures

1. *Home Foreclosures (1st ed. 2019)*: examines a wide variety of foreclosures involving: Fannie, Freddie, FHA, VA, RHS, and reverse mortgages; land installment sales; manufactured home loans; and unpaid property taxes and condominium fees.
2. *Mortgage Lending (2d ed. 2014), digital updates*: regulation (and federal preemption) of the origination and the terms of mortgage loans, including ability to pay, steering, appraisals, loan brokers, insurance, adjustable rates, reverse mortgages, and claims against failed banks.
3. *Mortgage Servicing and Loan Modifications (1st ed. 2019)*: the most complete and up-to-date treatise on the new loan modification programs and rights to deal with mortgage servicers.

IV. Further Information

For more information, see the [NCLC Digital Library help page](#) or contact Ashley Stewart at astewart@akcourts.us or (907) 264-0583.