

ABA publishes comprehensive and timely treatise on consumer finance law

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The American Bar Association Business Law Section has published "Consumer Finance Law: Understanding Consumer Financial Services Regulations." a new book designed to help lawyers meet the challenges and opportunities resulting from the regulatory environment for business created by a global pandemic, ensuing economic decline, and mandated changes from the Dodd-Frank Act.

According to the ABA's press release, "Consumer Finance Law," a compilation written by leading practitioners in the consumer financial services industry, contains the most critical consumer financial protection laws covered to help lawyers stay relevant and current. The guide is a resource for any lawyer or stakeholder seeking an introductory, high-level treatment of consumer finance laws. Leading attorneys have addressed both technical rule requirements and policy underpinnings of salient laws. This comprehensive treatise provides readers with an explanation of the complex federal agencies that enforce these laws and discusses:

- The purpose, objective and functions of the Consumer Financial Protection Bureau and Federal Trade Commission
- History of Unfair, Deceptive, and Abusive Acts or Practices and the 2020 Policy Statement
- Truth in Lending, Fair Credit Reporting Act, and fair lending
- Consumer bankruptcy law and overview of various chapters
- The creation of the Military Lending Act and its implementation

Hudson Cook attorneys <u>Eric Johnson</u>, <u>Dan Laudicina</u>, <u>Erik Kosa</u> and <u>Lucy Morris</u> are contributing authors to chapters on the CFPB, UDAAP, and the Truth in Lending Act and Regulation Z.

Read the ABA's full press release.

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