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**CONSUMER LAW
CASES AND MATERIALS**

Fourth Edition

■ ■ ■

By

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For the purposes of this book, "consumer transactions" include those in which individuals enter into consensual arrangements for the purchase of property or services, or for the borrowing of money. These materials treat of the various legal rules designed to protect the consumer's *economic* expectations in those transactions. We therefore do not address such matters as products liability, or the regulation of product safety, or the rights of consumers in landlord-tenant or employment relationships, or other kinds of "transactions" in which consumers engage. Considerable attention is given to credit transactions since those present more, and more complex, legal issues than do cash transactions, and have generated more sweeping statutory controls.

These materials obviously build on concepts and rules treated in basic contracts courses, and in courses on sales, negotiable instruments and secured financing. This book is designed, however, to include ample prefatory and review material so that students need not have taken commercial law courses before taking Consumer Law. Neither of the authors treats those commercial courses as prerequisites, although one of us "recommends" that students take them first. In any event, students may profitably consult a basic commercial law hornbook, such as J. White & R. Summers, *Uniform Commercial Code* (1972), or R. Braucher & R. Riegert, *Introduction to Commercial Transactions* (1977).

Each of the authors first acknowledges that the other has contributed more than half the book. It is for this reason that the order of our names on the cover was chosen by coin flip.

To our students, past, present and future, we owe a debt beyond calculation. It is their interest and enthusiasm, their challenges, their critiques and their perceptions, that make this effort worthwhile.

We also acknowledge, with gratitude and affection, the support, encouragement and inspiration provided by two esteemed teachers of the law, Professors Homer Kripke and Fairfax Leary, Jr. In many ways, large and small, they are a part of this book and of the law it portrays.

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SUMMARY OF CONTENTS

| | |
|--|------------|
| PREFACE TO FOURTH EDITION | v |
| PREFACE TO THIRD EDITION | ix |
| PREFACE TO SECOND EDITION | xiii |
| PREFACE TO FIRST EDITION | xv |
| TABLE OF CASES | xxxv |
| TABLE OF STATUTES AND REGULATIONS | xlvii |
| Introduction | 1 |
| Chapter 1. Regulation of Voluntary Disclosure | 15 |
| A. The Common Law Approach—Fraudulent Misrepresentations, Omissions and Other Devices | 15 |
| B. The Statutory Approach—The Federal Trade Commission | 46 |
| C. State Regulation—"UDAPS" and "Little FTC Acts"—Real Remedies for Real People | 97 |
| D. Constitutional Limitations on Advertising Regulation | 131 |
| Chapter 2. Compulsory Disclosure Of Information | 149 |
| A. Introduction | 149 |
| B. Disclosure in Credit Transactions: Truth in Lending Act Basics | 161 |
| C. Disclosures in Credit Transactions: Beyond TILA's Basics | 201 |
| D. Disclosure in Other Consumer Transactions | 242 |
| E. An Evaluation—Effectiveness of Mandatory Disclosure | 262 |
| Chapter 3. Abuses at the Formation of the Contract | 269 |
| A. The Deal That Is "Too Good to Be True"—Bait and Switch | 269 |
| B. The Deal That Contemplates Finding Other Suckers—Pyramid Schemes and Referral Sales | 291 |
| C. Troublesome Solicitations and the "Cooling Off" Period | 304 |
| D. What Are the Terms of the Deal?—Herein of Shrinkwrap, Clickwrap, Browsewrap and "Rolling" Contracts | 317 |
| Chapter 4. Assuring Access to the Market | 337 |
| A. Credit Reporting | 337 |
| B. Credit Discrimination | 406 |
| C. Perspectives: Evaluating the Costs and Benefits of Regulating Access to the Market | 477 |

| | |
|--|------|
| Chapter 5. Privacy and Consumer Transactions: Solicitations and the Collection of Information About Consumers | 481 |
| A. Foundation..... | 481 |
| B. Personalized Solicitations..... | 490 |
| C. Sale of Consumer Information by Financial Institutions..... | 520 |
| D. Online Privacy | 530 |
| E. Perspectives | 549 |
| Chapter 6. Consumer Accounts: Credit and Debit Cards, and More | 553 |
| A. Overview | 553 |
| B. Marketing Credit Cards and Other Payment Services..... | 554 |
| C. The "Account" Paradigm: Changes in Terms; Fees, Fees and More Fees | 570 |
| D. Billing Disputes: Account (Mis)management..... | 599 |
| E. Unauthorized Use | 612 |
| F. Emerging Payment Systems and Issues..... | 626 |
| Chapter 7. Cutting Off Consumer Claims and Defenses: Consumer Product Warranties and Third Party Financing | 645 |
| A. Introduction | 645 |
| B. Consumer Product Warranties: The Quest for an Effective Remedy ... | 647 |
| C. The Demise (and Rebirth?) of Special Protection to Third-Party Lenders (Holders in Due Course) | 710 |
| Chapter 8. Abusive Collection Practices | 747 |
| A. Foundation..... | 747 |
| B. Controls on Collection Abuses Under the Common Law and the Fair Debt Collection Practices Act..... | 757 |
| C. Issues Arising Under the FDCPA (Lawyers Beware: Liability Lies Ahead) | 782 |
| D. Foreclosing on Security | 822 |
| Chapter 9. Predatory Lending | 851 |
| A. Predatory Prices: Usury Law | 852 |
| B. Predatory Organizations: the Racketeer Influenced and Corrupt Organizations Act..... | 871 |
| C. Predatory Mortgage Lending..... | 879 |
| D. Predatory Terms: Unconscionability, Unfairness, and Abuse | 928 |
| E. Predatory "Add-On" Products..... | 937 |
| F. Perspectives | 946 |
| Chapter 10. Private Enforcement of Consumer Rights | 949 |
| A. How Do Dissatisfied Consumers Behave? | 950 |
| B. Approaches to Make Dispute Resolution More Affordable for Consumers | 953 |
| C. Arbitration | 986 |
| INDEX..... | 1039 |

TABLE OF CONTENTS

| | |
|--|-------|
| PREFACE TO FOURTH EDITION | V |
| PREFACE TO THIRD EDITION | IX |
| PREFACE TO SECOND EDITION | XIII |
| PREFACE TO FIRST EDITION | XV |
| TABLE OF CASES | XXXV |
| TABLE OF STATUTES AND REGULATIONS..... | XLVII |
| Introduction..... | 1 |
| Chapter 1. Regulation of Voluntary Disclosure..... | 15 |
| A. The Common Law Approach—Fraudulent Misrepresentations, Omissions and Other Devices..... | 15 |
| 1. Express Misrepresentations by Sellers | 17 |
| Carpenter v. Chrysler Corporation | 17 |
| Notes..... | 24 |
| Problem 1-1 | 26 |
| 2. Failure to Disclose or Fraud by Omission..... | 27 |
| Johnson v. Davis | 28 |
| Layman v. Binns | 32 |
| Notes..... | 35 |
| 3. Alternatives to Common Law Fraud | 37 |
| Stambovsky v. Ackley | 37 |
| Notes..... | 42 |
| Problem 1-2 | 45 |
| Problem 1-3 | 45 |
| B. The Statutory Approach—The Federal Trade Commission | 46 |
| 1. Introduction and Overview | 46 |
| 2. FTC Traditional Approach to Advertising Regulation | 48 |
| Problem 1-4 | 50 |
| Notes..... | 51 |
| 3. FTC Policy Statement on Deception | 52 |
| Notes..... | 54 |
| Problem 1-5 | 54 |
| 4. Interpreting the Meaning of the Advertisement | 55 |
| Kraft, Inc. v. Federal Trade Commission | 55 |
| Notes..... | 62 |
| Problem 1-6 | 63 |
| Problem 1-7 | 64 |
| Notes..... | 65 |

| | | |
|----|--|-----|
| 5. | Advertising Substantiation | 66 |
| | Sterling Drug, Inc. v. Federal Trade Commission | 67 |
| | Notes..... | 70 |
| | Problem 1-8 | 71 |
| | Notes..... | 72 |
| | Federal Trade Commission v. QT, Inc. | 72 |
| | Notes..... | 77 |
| 6. | Endorsements and Testimonials | 77 |
| | Problem 1-9 | 79 |
| | Notes..... | 80 |
| 7. | FTC Unfairness Doctrine | 81 |
| | In re International Harvester Company | 82 |
| | Notes..... | 86 |
| | Problem 1-10 | 87 |
| | Note on the Science of Marketing | 87 |
| 8. | FTC Remedies: Corrective Advertising | 88 |
| | Warner-Lambert Co. v. Federal Trade Comm. | 89 |
| | Notes..... | 92 |
| 9. | Federal Regulation of Advertising under the Lanham Act | 93 |
| C. | State Regulation—“UDAPS” and “Little FTC Acts”—Real Remedies for Real People | 97 |
| 1. | Introduction and Overview | 97 |
| | Marshall v. Miller | 99 |
| | Problem 1-11 | 102 |
| | Problem 1-12 | 102 |
| 2. | Evolving Limits on the State UDAP Statutes | 103 |
| | Freeman v. Time, Inc. | 104 |
| | Notes..... | 107 |
| | Problem 1-13 | 109 |
| 3. | What Transactions and Parties Are Covered by State UDAP Statutes? | 111 |
| | Ly v. Nystrom | 111 |
| | Notes..... | 118 |
| | Karlin v. IVF America, Inc. | 119 |
| | Macedo v. Dello Russo | 125 |
| | Notes..... | 128 |
| | Problem 1-14 | 129 |
| D. | Constitutional Limitations on Advertising Regulation | 131 |
| 1. | The Evolution of the Commercial Speech Doctrine: Protection, but at a Lower Level? | 131 |
| | 44 Liquormart, Inc. v. Rhode Island | 133 |
| | Notes..... | 139 |
| | Problem 1-15 | 141 |
| 2. | What Is Commercial Speech? | 142 |
| | Bolger v. Youngs Drug Products Corp. | 142 |
| | Notes..... | 144 |
| | Problem 1-16 | 146 |

| | | |
|----|---|-----|
| | 3 | |
| | Chapter 2. Compulsory Disclosure Of Information | 149 |
| A. | Introduction | 149 |
| | 1. Disclosure Laws in General | 149 |
| | 2. The Information Problem in the Credit Market | 151 |
| | Problem 2-1 | 151 |
| | 3. Alternatives to Compulsory Disclosure | 154 |
| | Problem 2-2 | 154 |
| | 4. Antecedents of Truth in Lending | 155 |
| | Ford Motor Company v. Federal Trade Commission | 155 |
| | Notes..... | 159 |
| B. | Disclosure in Credit Transactions: Truth in Lending Act Basics | 161 |
| 1. | Background | 161 |
| 2. | Truth in Lending Act—Parameters | 162 |
| a. | TILA as Part of CCPA | 162 |
| b. | Sources of TILA Guidance: | 163 |
| c. | Scope and Critical Definitions: An Introduction | 164 |
| d. | Private Enforcement and Sanctions for Non-Compliance. | 165 |
| 3. | Disclosure Format: Sample Disclosures | 166 |
| a. | Closed-end: Retail Installment Contract | 166 |
| | Problem 2-3 | 168 |
| | Problem 2-4 | 168 |
| | Problem 2-5 | 168 |
| b. | Open-End Credit: Solicitation, Account-Opening, and Periodic Statements | 168 |
| | Problem 2-6 | 173 |
| | Problem 2-7 | 174 |
| 4. | Timing—When Must Disclosures Be Given, Especially for Closed-End Loans? | 174 |
| a. | At “Consummation” of Closed-End Loans | 174 |
| | Spearman v. Tom Wood Pontiac-GMC, Inc. | 175 |
| | Notes..... | 179 |
| | Problem 2-8 | 180 |
| | Problem 2-9 | 181 |
| | Note | 182 |
| b. | Timing of Open-End Disclosures | 182 |
| | Problem 2-10 | 182 |
| | Note on Prospective Disclosure of Payoff Periods for Open-End Credit | 183 |
| 5. | Mortgages | 183 |
| a. | Timing of Mortgage Disclosures | 185 |
| | Brophy v. Chase Manhattan Mort. Co. | 186 |
| | Notes..... | 193 |
| b. | The Content of Mortgage Disclosures | 195 |
| | Problem 2-11 | 195 |
| | Notes..... | 196 |
| | Problem 2-12 | 198 |
| | Notes..... | 198 |

| | | |
|----|--|-----|
| C. | Disclosures in Credit Transactions: Beyond TILA's Basics | 201 |
| 1. | Calculating APRs and Finance Charges..... | 201 |
| a. | Closed-End Rate Calculations | 202 |
| | OEO Legal Services Training Program, Memorandum | 202 |
| b. | Open-End Rate Calculations..... | 205 |
| | Note on Calculating the Unpaid Balance..... | 205 |
| | Notes..... | 207 |
| | Note on the APR's Future | 207 |
| c. | Finance Charges | 208 |
| | First Acadiana Bank v. Federal Deposit Insurance Corp..... | 209 |
| | Notes..... | 211 |
| | Problem 2-13 | 212 |
| | Problem 2-14 | 212 |
| | Note on the CFPB's 2012 Proposal..... | 213 |
| | Household Credit Services, Inc. v. Pfennig..... | 214 |
| | Notes..... | 219 |
| | Problem 2-15 | 221 |
| | Problem 2-16 | 221 |
| d. | "Hidden" Finance Charges | 221 |
| | Virachack v. University Ford..... | 222 |
| | Notes..... | 228 |
| | Problem 2-17 | 229 |
| 2. | More on TILA's Scope..... | 229 |
| | Problem 2-18 | 230 |
| | Problem 2-19 | 230 |
| 3. | Closed-End and Open-End Credit Distinguished | 230 |
| | Myers v. First Tennessee Bank, N.A..... | 231 |
| | Notes..... | 237 |
| | Problem 2-20 | 237 |
| 4. | Credit Advertising | 238 |
| | State v. Terry Buick, Inc..... | 238 |
| | Notes..... | 240 |
| | Problem 2-21 | 241 |
| | Notes..... | 241 |
| D. | Disclosure in Other Consumer Transactions | 242 |
| 1. | Consumer Leases..... | 242 |
| | Problem 2-22 | 244 |
| | Notes..... | 244 |
| | Remco Enterprises, Inc. v. Houston | 245 |
| | Notes..... | 248 |
| 2. | Student Loans..... | 249 |
| | Problem 2-23 | 250 |
| | Notes..... | 250 |
| 3. | Other Disclosure Laws | 259 |
| | Problem 2-24 | 260 |
| | Note: State Disclosure Laws | 261 |
| | Problem 2-25 | 262 |

| | | |
|---|---|-----|
| E. | An Evaluation—Effectiveness of Mandatory Disclosure | 262 |
| | Notes | 267 |
| Chapter 3. Abuses at the Formation of the Contract 269 | | |
| A. | The Deal That Is "Too Good to Be True"—Bait and Switch | 269 |
| 1. | "Classic" Bait and Switch..... | 269 |
| | State v. American TV & Appliance of Madison, Inc..... | 269 |
| | Notes..... | 275 |
| | Note on Advertised Specials | 277 |
| | Problem 3-1 | 277 |
| 2. | Bait and Switch in Consumer Credit Advertising | 278 |
| | Rossmann v. Fleet Bank (R.I.) National Association | 278 |
| | Notes..... | 285 |
| | Problem 3-2 | 287 |
| 3. | Other Variations on Bait and Switch..... | 288 |
| | Note on Negative Option and Similar Devices | 288 |
| | Problem 3-3 | 290 |
| B. | The Deal That Contemplates Finding Other Suckers—Pyramid Schemes and Referral Sales | 291 |
| 1. | Pyramid Schemes | 291 |
| | Nielsen v. Myers | 292 |
| | Notes..... | 298 |
| | Problem 3-4 | 300 |
| | Problem 3-5 | 301 |
| | Note on International Enforcement and the U.S. SAFE WEB Act | 302 |
| 2. | Referral Sales..... | 302 |
| | Problem 3-6 | 303 |
| | Problem 3-7 | 304 |
| C. | Troublesome Solicitations and the "Cooling Off" Period | 304 |
| 1. | Cooling-Off Periods for In-Home Solicitations | 304 |
| | Problem 3-8 | 305 |
| | Notes..... | 308 |
| 2. | Cooling-Off Periods For Other Types of Transactions | 310 |
| | Cole v. Lovett | 310 |
| | Notes..... | 314 |
| | Problem 3-9 | 315 |
| | Notes..... | 316 |
| | Note on "Emergency Repairs" | 317 |
| | Problem 3-10 | 317 |
| D. | What Are the Terms of the Deal?—Herein of Shrinkwrap, Clickwrap, Browsewrap and "Rolling" Contracts | 317 |
| 1. | Shrinkwrap and Rolling Contracts | 317 |
| | Hill v. Gateway 2000, Inc..... | 318 |
| | Notes..... | 322 |
| | Problem 3-11 | 324 |
| 2. | Clickwrap and Browsewrap | 325 |
| | Specht v. Netscape Communications Corporation | 326 |

| | |
|--|------------|
| Notes..... | 334 |
| Problem 3-12..... | 336 |
| Chapter 4. Assuring Access to the Market | 337 |
| A. Credit Reporting..... | 337 |
| 1. Foundation | 337 |
| Dee Pridgen and Richard M. Alderman, Consumer Credit and the Law | 338 |
| Testimony of John M. Harrison, Rocky Hill, Connecticut at Hearings on "The Growing Problem of Identity Theft and Its Relationship to the Fair Credit Reporting Act" Before the Senate Banking Committee | 340 |
| Notes..... | 344 |
| 2. Regulation of Agency Files—Cleaning Up Inaccurate Information | 345 |
| a. Users of Information..... | 346 |
| Problem 4-1 | 346 |
| Note | 346 |
| Polzer v. TRW, Inc. | 347 |
| Notes..... | 349 |
| Safeco Insurance Co. of America v. Burr | 350 |
| Notes..... | 360 |
| b. Consumer Reporting Agencies..... | 360 |
| Problem 4-2 | 360 |
| Problem 4-3 | 361 |
| Richardson v. Fleet Bank | 361 |
| Notes..... | 367 |
| Sarver v. Experian Information Solutions | 369 |
| Notes..... | 371 |
| Problem 4-4 | 373 |
| c. Furnishers of Information..... | 374 |
| Problem 4-5 | 374 |
| Burrell v. DFS Services, LLC | 374 |
| Notes..... | 384 |
| Problem 4-6 | 385 |
| Notes..... | 385 |
| Problem 4-7 | 387 |
| Problem 4-8 | 387 |
| d. Fraud Alerts..... | 387 |
| Problem 4-9 | 387 |
| Problem 4-10 | 387 |
| Notes..... | 387 |
| e. Data Protection | 388 |
| Problem 4-11 | 392 |
| 3. Invasions of Privacy: Who Can See Your Report? | 392 |
| Problem 4-12 | 392 |
| Andrews v. TRW, Inc. | 392 |
| Note | 395 |

| | |
|---|-----|
| 3 | |
| Problem 4-13 | 396 |
| Problem 4-14 | 396 |
| Problem 4-15 | 396 |
| Notes..... | 397 |
| 4. More on the Definitions of Consumer Report and Consumer Reporting Agency | 397 |
| Problem 4-16 | 397 |
| Problem 4-17 | 397 |
| Notes..... | 397 |
| Note on Preemption Under the FCRA | 398 |
| 5. Credit Repair Organizations..... | 399 |
| Federal Trade Commission v. Gill | 399 |
| Notes..... | 405 |
| Problem 4-18 | 406 |
| B. Credit Discrimination | 406 |
| 1. Foundation: Discrimination by Creditors and Its Effects on the Availability of Credit | 406 |
| National Commission on Consumer Finance, Consumer Credit in the United States | 408 |
| 2. Regulation of Overt Discrimination—The Basic Equal Credit Opportunity Act Scheme | 409 |
| Problem 4-19 | 410 |
| Problem 4-20 | 410 |
| Problem 4-21 | 411 |
| Problem 4-22 | 411 |
| Notes..... | 411 |
| Miller v. American Express Co. | 412 |
| Notes..... | 416 |
| Problem 4-23 | 416 |
| Problem 4-24 | 416 |
| Notification of Adverse Action | 417 |
| Problem 4-25 | 417 |
| Notes..... | 417 |
| Fischl v. General Motors Acceptance Corp. | 418 |
| Note | 423 |
| Problem 4-26 | 423 |
| 3. Credit Scores and Automated Underwriting | 424 |
| Consumer Financial Protection Bureau, The Impact of Differences Between Consumer- and Creditor- Purchased Credit Scores | 424 |
| Notes..... | 426 |
| Noel Capon, Credit Scoring Systems: A Critical Analysis..... | 427 |
| Notes..... | 430 |
| Problem 4-27 | 433 |
| 4. Proving Discrimination | 433 |
| A.B. & S. Auto Service, Inc. v. South Shore Bank of Chicago | 435 |
| Notes..... | 442 |

| | |
|--|------------|
| Problem 4-28 | 445 |
| Cartwright v. American Savings & Loan Assoc. | 445 |
| Notes..... | 453 |
| Problem 4-29 | 455 |
| Matthews v. New Century Mortgage Corp. | 456 |
| Notes..... | 464 |
| Ramirez v. Greenpoint Mortgage Funding, Inc. | 465 |
| Notes..... | 472 |
| Problem 4-30 | 474 |
| Problem 4-31 | 474 |
| Note on the Community Reinvestment Act and the Home Mortgage Disclosure Act | 475 |
| Notes..... | 477 |
| C. Perspectives: Evaluating the Costs and Benefits of Regulating Access to the Market | 477 |
| Notes..... | 478 |
| Problem 4-32 | 479 |
| Chapter 5. Privacy and Consumer Transactions: Solicitations and the Collection of Information About Consumers | 481 |
| A. Foundation..... | 481 |
| Problem 5-1 | 482 |
| Dwyer v. American Express Co. | 482 |
| Notes | 488 |
| B. Personalized Solicitations..... | 490 |
| 1. Telephone Sales | 490 |
| Mainstream Marketing Services v. Federal Trade Commission ... | 491 |
| Notes..... | 501 |
| Problem 5-2 | 503 |
| Problem 5-3 | 503 |
| Problem 5-4 | 503 |
| Note | 503 |
| Problem 5-5 | 504 |
| Problem 5-6 | 504 |
| Problem 5-7 | 504 |
| Problem 5-8 | 504 |
| Mims v. Arrow Financial Services, LLC | 505 |
| Notes..... | 507 |
| 2. Unsolicited Commercial Email | 508 |
| Problem 5-9 | 508 |
| Problem 5-10 | 509 |
| Problem 5-11 | 509 |
| Problem 5-12 | 509 |
| Notes..... | 509 |
| Problem 5-13 | 509 |
| Facebook, Inc. v. Power Ventures, Inc. | 510 |
| Notes..... | 517 |
| Problem 5-14 | 518 |

| | |
|---|------------|
| 3 | |
| Problem 5-15 | 519 |
| Notes..... | 519 |
| C. Sale of Consumer Information by Financial Institutions..... | 520 |
| Problem 5-16 | 521 |
| Notes | 522 |
| Problem 5-17 | 524 |
| Notes | 524 |
| Problem 5-18 | 529 |
| Problem 5-19 | 530 |
| D. Online Privacy | 530 |
| 1. Privacy Policies | 530 |
| Problem 5-20 | 530 |
| Notes..... | 531 |
| 2. Online Behavioral Advertising and tracking | 534 |
| Problem 5-21 | 534 |
| Notes..... | 534 |
| Bose v. Interclick, Inc. | 537 |
| Notes..... | 544 |
| Problem 5-22 | 545 |
| Notes..... | 547 |
| Note on Mobile Telephones | 548 |
| E. Perspectives | 549 |
| Chapter 6. Consumer Accounts: Credit and Debit Cards, and More | 553 |
| A. Overview | 553 |
| B. Marketing Credit Cards and Other Payment Services..... | 554 |
| 1. Marketing Credit Cards to Students | 554 |
| Problem 6-1 | 555 |
| Notes..... | 556 |
| 2. Unsolicited Distribution of Credit Cards | 557 |
| Munoz v. Seventh Avenue, Inc. | 557 |
| Notes..... | 561 |
| Problem 6-2 | 561 |
| Problem 6-3 | 561 |
| Perry v. First National Bank | 563 |
| Note | 569 |
| Problem 6-4 | 570 |
| C. The “Account” Paradigm: Changes in Terms; Fees, Fees and More Fees | 570 |
| 1. Changes in Terms | 571 |
| Garber v. Harris Trust & Savings Bank | 571 |
| Notes..... | 576 |
| Problem 6-5 | 580 |
| Problem 6-6 | 581 |
| Notes..... | 582 |
| Problem 6-7 | 583 |
| 2. Fees, Fees and More Fees | 583 |

| | |
|--|-----|
| Gutierrez v. Wells Fargo Bank | 585 |
| Notes..... | 593 |
| Oren Bar-Gill Bundling and Consumer Misperception | 596 |
| Notes..... | 597 |
| Problem 6-8 | 598 |
| Problem 6-9 | 599 |
| D. Billing Disputes: Account (Mis)management..... | 599 |
| 1. Billing Errors—Credit Cards..... | 600 |
| Gray v. American Express Co..... | 600 |
| Problem 6-10 | 604 |
| Notes..... | 605 |
| Problem 6-11 | 607 |
| 2. Billing Errors—EFT..... | 607 |
| Gale v. Hyde Park Bank | 607 |
| Notes..... | 609 |
| Problem 6-12 | 610 |
| Notes..... | 610 |
| Problem 6-13 | 611 |
| E. Unauthorized Use | 612 |
| 1. Unauthorized Use—Credit Cards | 613 |
| Walker Bank & Trust Co. v. Jones..... | 613 |
| Notes..... | 618 |
| Problem 6-14 | 619 |
| Problem 6-15 | 619 |
| 2. Unauthorized Use—EFT..... | 620 |
| Problem 6-16 | 620 |
| Problem 6-17 | 621 |
| Problem 6-18 | 621 |
| Problem 6-19 | 621 |
| Notes..... | 622 |
| Note: Where Do Fraud Losses Go? | 623 |
| Thomas D. Mangelsen, Inc. v. Heartland Payment Systems, Inc. | 623 |
| F. Emerging Payment Systems and Issues..... | 626 |
| 1. Check Truncation | 627 |
| Problem 6-20 | 628 |
| 2. Electronic Check Conversion | 628 |
| Problem 6-21 | 630 |
| 3. Stored-Value Cards | 630 |
| Problem 6-22 | 633 |
| Problem 6-23 | 633 |
| Note on Gift Cards..... | 633 |
| Problem 6-24 | 634 |
| 4. Internet Payment Services | 635 |
| Comb v. Paypal, Inc..... | 635 |
| Problem 6-25 | 640 |
| 5. Mobile Payments | 640 |
| 6. International Remittances | 642 |

| | |
|---|------------|
| Problem 6-26 | 643 |
| Chapter 7. Cutting Off Consumer Claims and Defenses: | |
| Consumer Product Warranties and Third Party Financing | 645 |
| A. Introduction | 645 |
| B. Consumer Product Warranties: The Quest for an Effective Remedy .. | 647 |
| 1. Return of Defective Goods Under the UCC: Consumer Salvation or Consumer Nightmare? | 647 |
| McCullough v. Bill Swad Chrysler-Plymouth | 648 |
| Gasque v. Mooers Motor Car Co., Inc..... | 653 |
| Notes..... | 655 |
| 2. The Assault on Warranty Disclaimers and Limitations on Remedies | 657 |
| Problem 7-1 | 657 |
| Problem 7-2 | 657 |
| Giarratano v. Midas Muffler | 658 |
| Notes..... | 662 |
| Problem 7-3 | 663 |
| Problem 7-4 | 664 |
| 3. Liability of the Manufacturer: The Privity Barrier and the UCC. | 665 |
| Hyundai Motor America, Inc. v. Goodin | 666 |
| Notes..... | 672 |
| Note on Non-Uniform Amendment to the UCC and Other Statutory Limits on Vertical Privity | 672 |
| Problem 7-5 | 674 |
| 4. The Magnuson-Moss Warranty Act..... | 674 |
| Ventura v. Ford Motor Corp. | 677 |
| Johnson v. Earnhardt's Gilbert Dodge, Inc. | 680 |
| Notes..... | 687 |
| Problem 7-6 | 688 |
| Problem 7-7 | 689 |
| Problem 7-8 | 690 |
| 5. Lemon Laws | 690 |
| Chmiller v. Friendly Ford-Mercury of Janesville, Inc. | 691 |
| Notes..... | 694 |
| Royster v. Toyota Motor Sales, U.S.A., Inc. | 695 |
| Notes..... | 700 |
| Problem 7-9 | 701 |
| Problem 7-10 | 703 |
| 6. Real Estate | 703 |
| Albrecht v. Clifford | 703 |
| Problem 7-11 | 708 |
| Problem 7-12 | 708 |
| Notes..... | 708 |
| C. The Demise (and Rebirth?) of Special Protection to Third-Party Lenders (Holders in Due Course) | 710 |
| 1. Introduction | 710 |

| | | |
|--|--|------------|
| 2. | Annals of Consumer Law: The FTC Assault on Holder in Due Course..... | 712 |
| | Problem 7-13..... | 714 |
| | Problem 7-14..... | 715 |
| | Problem 7-15..... | 715 |
| | Associates Home Equity Services, Inc. v. Troup | 716 |
| | Notes..... | 721 |
| 3. | Holder in Due Course Revived?—Limits On and Extensions of the FTC Holder Rule | 722 |
| a. | Limits on “Affirmative” Recovery | 722 |
| | Problem 7-16 | 722 |
| b. | Limited Liability for Assignees under TILA..... | 723 |
| | Ramadan v. Chase Manhattan Corporation | 723 |
| | Note | 728 |
| c. | The Special Case of HOEPA Loans | 729 |
| | Bryant v. Mortgage Capital Resource Corp. | 729 |
| | Notes..... | 733 |
| 4. | Credit Card Issuer Liability for Defective Goods..... | 734 |
| | Problem 7-17 | 735 |
| | Notes..... | 735 |
| | Citibank (South Dakota), N.A. v. Mincks | 736 |
| | Notes..... | 744 |
| | Problem 7-18 | 744 |
| Chapter 8. Abusive Collection Practices | | 747 |
| A. | Foundation..... | 747 |
| 1. | Collection Tactics..... | 747 |
| | Statement of Richard Bell, Former Debt Collector | 748 |
| | Federal Trade Commission, Collecting Consumer Debts: The Challenges Of Change..... | 752 |
| | Notes..... | 753 |
| 2. | Understanding Debtor Default..... | 754 |
| | T. Sullivan, E. Warren, & J. Westbrook, As We Forgive Our Debtors | 755 |
| | Notes..... | 756 |
| B. | Controls on Collection Abuses Under the Common Law and the Fair Debt Collection Practices Act..... | 757 |
| | Problem 8-1 | 758 |
| | Jones v. U.S. Child Support Recovery..... | 759 |
| | Notes..... | 764 |
| | Problem 8-2 | 764 |
| | Problem 8-3 | 765 |
| | Caputo v. Professional Recovery Services, Inc. | 765 |
| | Notes..... | 770 |
| | Clomon v. Jackson | 772 |
| | Notes..... | 780 |
| | Problem 8-4 | 782 |

| | | |
|----|---|-----|
| C. | Issues Arising Under the FDCPA (Lawyers Beware: Liability Lies Ahead) | 782 |
| 1. | The Meaning of “Debt Collector” and “Debt” | 782 |
| | Schroyer v. Frankel | 783 |
| | Notes..... | 787 |
| | Problem 8-5 | 788 |
| | Problem 8-6 | 788 |
| | Problem 8-7 | 788 |
| 2. | Some Technical Issues Under the FDCPA, Including Validation and the “Miranda Warning” | 789 |
| | Problem 8-8 | 789 |
| | Notes..... | 790 |
| | Problem 8-9 | 792 |
| | Notes..... | 792 |
| | Problem 8-10 | 793 |
| | Problem 8-11 | 794 |
| | Notes..... | 794 |
| | Problem 8-12 | 795 |
| | Note | 795 |
| | Problem 8-13 | 795 |
| | Problem 8-14 | 796 |
| 3. | Special Collection Issues for Lawyers | 796 |
| | Jerman v. Carlisle, McNellie, Rini, Kramer & Ulrich LPA | 796 |
| | Notes..... | 806 |
| | Problem 8-15 | 807 |
| | Notes..... | 808 |
| | Boyd v. Wexler | 808 |
| | Notes..... | 813 |
| | Problem 8-16 | 815 |
| | Centurion Capital Corp. v. Guarino | 816 |
| | Notes..... | 819 |
| D. | Foreclosing on Security | 822 |
| 1. | Foreclosure Upon Real Property | 822 |
| | In re Stewart | 823 |
| | Notes..... | 833 |
| | Lacy-McKinney v. Taylor Bean & Whitaker Mortg. Corp. | 834 |
| | Notes..... | 840 |
| | Problem 8-17 | 842 |
| 2. | Foreclosure Upon Personal Property | 843 |
| a. | Personal Property Repossession—When? | 843 |
| | Problem 8-18 | 843 |
| | Problem 8-19 | 844 |
| | Notes..... | 844 |
| b. | Personal Property Repossession—How? | 844 |
| | Williams v. Ford Motor Credit Co. | 845 |
| | Notes..... | 848 |
| | Problem 8-20 | 850 |

| | |
|--|------------|
| Problem 8-21 | 850 |
| Chapter 9. Predatory Lending | 851 |
| A. Predatory Prices: Usury Law | 852 |
| Marquette National Bank of Minneapolis v. First of Omaha Service Corporation | 853 |
| Notes | 858 |
| Bankwest, Inc. v. Baker | 860 |
| Notes | 867 |
| Problem 9-1 | 870 |
| Problem 9-2 | 871 |
| Problem 9-3 | 871 |
| B. Predatory Organizations: the Racketeer Influenced and Corrupt Organizations Act | 871 |
| Notes | 872 |
| Hamilton v. York | 874 |
| Notes | 877 |
| Problem 9-4 | 878 |
| Problem 9-5 | 878 |
| C. Predatory Mortgage Lending | 879 |
| 1. The Problem | 879 |
| The Financial Crisis Inquiry Report | 880 |
| Foreclosure notice leads to suicide of 'nice lady' | 883 |
| Note on Predatory Lending and Existing Law | 885 |
| Testimony of Mr. "Jim Dough" | 886 |
| Notes | 888 |
| 2. Settlement Services | 889 |
| Spears v. Washington Mutual, Inc. | 889 |
| Notes | 893 |
| Schuetz v. Banc One Mortgage Corporation | 894 |
| Notes | 903 |
| Problem 9-6 | 905 |
| Problem 9-7 | 905 |
| 3. Ability to Pay | 905 |
| Commonwealth v. Fremont Investment & Loan | 905 |
| Notes | 916 |
| Summary of the Ability-to-Repay and Qualified Mortgage Rule | 918 |
| Notes | 921 |
| Problem 9-8 | 922 |
| 4. The Home Ownership and Equity Protection Act | 924 |
| Notes | 925 |
| Problem 9-9 | 926 |
| Problem 9-10 | 927 |
| Problem 9-11 | 927 |
| D. Predatory Terms: Unconscionability, Unfairness, and Abuse | 928 |
| 1. The FTC, the CFPB, and "Unfair" Contract Terms | 928 |
| a. Blanket Security Interests | 929 |

| | |
|--|------------|
| Credit Practices, Staff Report and Recommendation on Proposed Trade Regulation Rule | 929 |
| Note | 930 |
| Problem 9-12 | 930 |
| Notes | 931 |
| b. Other Forms of "Security" | 932 |
| 1. Wage assignments | 932 |
| 2. Co-signers | 933 |
| Note | 933 |
| 2. "Abusive" Lending and the CFPB | 933 |
| CFPB Supervision and Examination Manual | 934 |
| Notes | 935 |
| Problem 9-13 | 936 |
| E. Predatory "Add-On" Products | 937 |
| Lemelledo v. Beneficial Management Corp. of America | 937 |
| Notes | 941 |
| Problem 9-14 | 944 |
| Problem 9-15 | 944 |
| Note on Debt Cancellation Contracts | 944 |
| F. Perspectives | 946 |
| Problem 9-16 | 947 |
| Chapter 10. Private Enforcement of Consumer Rights | 949 |
| A. How Do Dissatisfied Consumers Behave? | 950 |
| Best and Andreasen, "Consumer Response to Unsatisfactory Purchases: A Survey of Perceiving Defects, Voicing Complaints, and Obtaining Redress" | 951 |
| Notes | 952 |
| Problem 10-1 | 953 |
| Problem 10-2 | 953 |
| B. Approaches to Make Dispute Resolution More Affordable for Consumers | 953 |
| 1. Attorney's Fees in Individual Claims | 954 |
| Problem 10-3 | 954 |
| Notes on "Independent" Claims for Attorney's Fees under TILA | 955 |
| Note on Calculating Attorney's Fees | 957 |
| Problem 10-4 | 957 |
| Problem 10-5 | 958 |
| Hanks v. Pandolfo | 958 |
| Steiger v. J.S. Builders, Inc. | 960 |
| Notes | 962 |
| 2. Class Actions | 963 |
| Greisz v. Household Bank (Illinois), N.A. | 964 |
| Notes | 965 |
| Problem 10-6 | 966 |
| Problem 10-7 | 967 |
| Note on TILA and FDCPA Class Actions | 967 |
| Notes | 967 |

| | |
|--|------|
| Kagan v. Gibraltar Savings and Loan Association | 968 |
| Problem 10-8..... | 972 |
| Note on the Class Action Fairness Act and Coupon Settlements . | 973 |
| Problem 10-9..... | 974 |
| Notes..... | 974 |
| In re General Motors Corp. Pick-Up Truck Fuel Tank Products Liability Litigation | 976 |
| Notes..... | 984 |
| Problem 10-10..... | 985 |
| Problem 10-11..... | 985 |
| C. Arbitration | 986 |
| 1. The Federal Arbitration Act, Pre-Dispute Arbitration Terms, and Enforcement of Consumer Claims | 986 |
| Problem 10-12..... | 988 |
| Green Tree Financial Corp.-Alabama v. Randolph | 989 |
| Notes..... | 995 |
| Ting v. AT&T | 999 |
| Notes..... | 1005 |
| AT&T Mobility LLC v. Concepcion | 1010 |
| Notes..... | 1023 |
| Problem 10-13..... | 1024 |
| Problem 10-14..... | 1024 |
| Problem 10-15..... | 1024 |
| 2. Beyond the Federal Arbitration Act: Dispute Resolution in Other Contexts | 1025 |
| Walton v. Rose Mobile Homes LLC | 1026 |
| Notes..... | 1036 |
| Problem 10-16..... | 1038 |
| Problem 10-17 | 1038 |
| INDEX..... | 1039 |

TABLE OF CASES

The principal cases are in bold type.

Cases

| | |
|--|-------------|
| 14 Penn Plaza LLC v. Pyett | 1015 |
| 44 Liquormart, Inc. v. Rhode Island | 133 |
| A.B. & S. Auto Service, Inc. v. South Shore Bank of Chicago | 435 |
| Abbey v. Columbus Dodge, Inc. | 210 |
| Abraham v. Volkswagen of America, Inc. | 687, 965 |
| Acorn v. Household Int'l, Inc. | 1002 |
| Adams v. Law Offices of Stuckert & Yates | 789 |
| Albemarle Paper Co. v. Moody | 438 |
| Albrecht v. Clifford | 703 |
| Alexander v. DaimlerChrysler Corp. | 703 |
| Allied-Bruce Terminix Companies, Inc. v. Dobson | 986, 1030 |
| Amburgy v. Express Scripts, Inc. | 392 |
| Amchem Prods., Inc. v. Windson | 962 |
| America Online, Inc. v. Superior Ct. | 1012 |
| American Airlines, Inc. v. Remis Industries, Inc. | 625 |
| American Bankers Ass'n v. Lockyer | 524 |
| American Bankers Ass'n. v. Gould | 524 |
| American Bar Assoc. v. FTC | 526 |
| American Council of Life Insurers v. Vermont | 524 |
| American Express Company v. Italian Colors Restaurant | 1022 |
| American Financial Services Ass'n v. FTC | 930 |
| American Medical Association v. F.T.C. | 129 |
| American Motors Sales Corp. v. Brown | 701 |
| American Telephone & Telegraph Co. v. Central Office Telephone, Inc. | 1014 |
| American Telephone & Telegraph Co. v. M/V Cape Fear | 187 |
| American Well Works Co. v. Layne & Bowler Co. | 505 |
| Anderson v. Delta Funding Corp. | 1007 |
| Anderson v. United Finance Co. | 414, 433 |
| Anderson v. Wachovia Mortgage Corp. | 443 |
| Andrews v. TRW, Inc. | 392 |
| Anheuser-Busch, Inc. v. Schmoke | 141 |