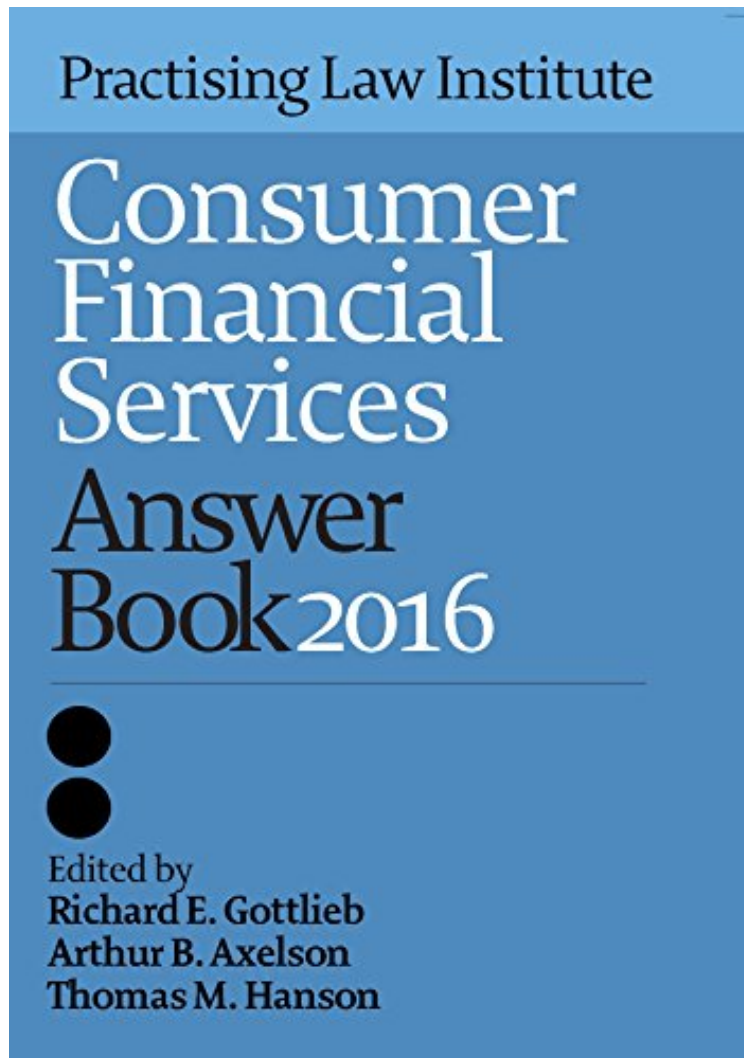


Consumer Financial Services Answer Book 2016

Richard E. Gottlieb, Arthur B. Axelson, Thomas M. Hanson
audiobook / *ebooks / Download PDF / ePub / DOC



 Download

 Read Online

#2588265 in eBooks 2015-10-15 2015-10-15 File Name: B0176NH2CW | File size: 61.Mb

Richard E. Gottlieb, Arthur B. Axelson, Thomas M. Hanson : Consumer Financial Services Answer Book 2016 before purchasing it in order to gage whether or not it would be worth my time, and all praised Consumer Financial Services Answer Book 2016:

The completely updated Consumer Financial Services Answer Book 2016, written in a clear and accessible QA format, provides the practical guidance needed to fully understand these major changes and the latest developments in this ever-evolving field of law. Authored and edited by more than fifty legal authorities with broad and deep combined experience in consumer financial services matters, this treatise is intended for both the seasoned practitioner as well as those just entering the world of consumer finance. As in prior years, the CFPB has been extraordinarily active,

promulgating new rules, conducting numerous enforcement actions, filing amicus briefs, and otherwise letting its positions be known in informal guidance, speeches, and blogs. Changes in mortgage lending are a lead story: the completely updated Truth in Lending Act chapter includes extensive coverage and guidance on the new mortgage disclosures required by the CFPB's TILA-RESPA Integrated Disclosure (or "TRID") rule, which took effect in October 2015. Much more has changed since the editors conceived the Consumer Financial Services Answer Book during the last decade's financial crisis. Key changes include the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the creation of the Consumer Financial Protection Bureau (CFPB), enactment of innumerable other laws affecting consumer financial services, and a wholesale reboot of how government entities regulate the providers of those services. Any one of these changes would constitute a significant change to the consumer financial services industry; taken as a whole, they have fundamentally altered the business of consumer financial services in the United States. For the 2016 edition, the authors have updated each of the chapters affecting the industry, including those devoted to the Truth in Lending Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Real Estate Settlement Procedures Act, and the Fair Debt Collection Practices Act. Moreover, the Consumer Financial Services Answer Book 2016 includes chapters (all updated) on fair lending, federal preemption, mortgage loan servicing, unfair and deceptive acts and practices laws, consumer automotive finance law, the Fair Credit Billing Act, the Electronic Fund Transfer Act, state licensing, consumer bankruptcy, and privacy. In a further expansion of its scope, the treatise includes new chapters on, among other new topics, CFPB enforcement, the Military Lending Act, and vendor management. Editors Richard E. Gottlieb, Arthur B. Axelson, and Thomas M. Hanson—as they have every year since publication of the original edition in 2011—have closely followed these developments and have structured this practical QA guide to ensure that the reader has the absolute latest information on the laws and regulations impacting the industry today.