

Index

ACTIVE DUTY ALERT

Fair Credit Reporting Act (this index)

ADDRESS

Fair Credit Reporting Act (this index)

ADJUDICATIVE PROCESS

Federal Trade Commission Act (this index)

Rules of practice for, **App 3D**

ADVERTISING

Credit, **10:97**

Disclaimer statements, Interstate Land Sales Full Disclosure Act provisions, **3:84**

Federal Trade Commission Act regulation of, **5:6, 5:77**

Sale or rental of house, Fair Housing Act coverage for discriminatory activities related to generally, **12:25**
display, **12:26**
personal conduct, **12:28**
textual, **12:27**

AGRICULTURAL FOREIGN INVESTMENT DISCLOSURE ACT

Generally, **7:1 et seq., App 7, App 7A**

Disclosures

analysis, **7:19**
due dates, **7:17**
filing of, **7:16**
foreign persons named in regular disclosure, **7:13**
format, **7:16**
information required, **7:9-7:10**
land, below
persons who must provide, **7:8**
public, **7:19**
required
generally, **7:11-7:12**
land ceases to be agricultural, **7:14**
transactions that trigger, **7:7**

Land

holder of land ceases to be a foreign person, **7:15**
nonagricultural use, **7:14**

Legislative history

generally, **7:1**
law sources, **7:2**

Regulatory background, **7:1**

Sanctions for violations, **7:20**

AGRICULTURAL FOREIGN INVESTMENT DISCLOSURE ACT—Cont'd

Transactions covered

generally, **7:3**
agricultural land, **7:5**
foreign person, **7:4**
interests, **7:6**
transactions triggering disclosure, **7:7**

ALABAMA

State-related legislation, **13:3**

ALASKA

State-related legislation, **13:4**

ARIZONA

State-related legislation, **13:5**

ARKANSAS

State-related legislation, **13:6**

BANKRUPTCY CODE

Generally, **6:1 et seq., App 6**

Leases or sales contracts assumed or rejected
generally, **6:5**
burdensome to allow rejection, **6:11**
effect of assumption of, **6:20**
jointly owned real estate, sales by trustee of, **6:29**

lease or contract in default, **6:16**

mechanism for assumption or rejection
generally, **6:15**

lease or contract is in default, **6:16**

nondelegable, **6:12**

postpetition transfers of real estate
generally, **6:24**

debtor or third party transfer after filing of petition, **6:24**

initial transferee is good faith purchaser, **6:26**
involuntary cases, **6:25**

transferees

lien for improvements, **6:28, 6:37**
rights of, **6:27, 6:36**

preferences

generally, **6:33**

exemptions under, **6:34**

exempt real property transferred as, **6:35**
prepetition sale of real estate, trustee's power to avoid
generally, **6:30**

fraudulent transfers, **6:31-6:32**

BANKRUPTCY CODE—Cont'd

Leases or sales contracts assumed or rejected
 —Cont'd
 rejection of lease or contract
 generally, 6:18
 interim use by trustee, 6:19
 right to assign, 6:21
 sales contract executory, 6:10
 sales contract to make a loan, 6:13
 section 365 provisions relating to, 6:22
 seller is the debtor
 buyer's rights when, 6:22
 tenant's rights when, 6:23
 shopping center leases, 6:17
 tenant's rights when seller is the debtor, 6:23
 terminated before bankruptcy
 generally, 6:6
 curing a default under section 365(b) to
 avoid termination, 6:7
 ipso facto clauses prohibited under section
 365(e), 6:8
 trustee's avoiding powers under sections
 547 and 548 to overcome, 6:9
 time period allowed for assumption or rejec-
 tion, 6:14
 trustee
 avoiding powers under sections 547 and 548
 to overcome termination before bank-
 ruptcy, 6:9
 interim use, after rejection, 6:19
 unexpired lease, 6:10
 Legislative history
 generally, 6:1
 Law sources, 6:2
 Overview of, 6:4
 Regulatory background, 6:1
 Scope of, 6:3

**BROKER SERVICES, UNDER FEDERAL
 TRADE COMMISSION ACT**

Generally, 5:66
 Unfair and deceptive practices, 5:65
 Unfair methods of competition
 generally, 5:66
 Federal Trade Commission activity, 5:67
 group boycotts, 5:70
 jurisdiction, 5:68
 miscellaneous violations, 5:72
 price fixing, 5:69
 typing arrangements, 5:71

BUSINESS CREDIT

Furnishing of credit information, 8:96
 Record retention, 8:91
 Rules, 8:60

CALIFORNIA

State-related legislation, 13:7

CLASS ACTIONS

Fair Credit Reporting Act, civil liability, 9:97

COERCION

Prohibition against coercion of appraiser, regulat-
 ing servicers' fees, and servicer responsive-
 ness, 10:70

COLORADO

State-related legislation, 13:8

COMMERCIAL DEVELOPMENT

Interstate Land Sales Full Disclosure Act exemp-
 tion, 3:18

COMMUNITY REINVESTMENT ACT

Legislative history, 11:29

CONDOMINIUM AND COOPERATIVE**ABUSE RELIEF ACT**

Generally, 4:1 et seq., App 4

Conversion of rental property to condominiums
 or cooperatives, 4:23

Developer reimbursement clauses

leases declared unconscionable, 4:14
 self-dealing contract termination, 4:8

Exemptions, 4:4

Federal legislative activity, 4:2

Historical perspective of, 4:1

Interaction with state and federal laws, 4:20

Judicial actions, jurisdiction for, 4:18

Leases declared unconscionable

generally, 4:10

developer reimbursement clauses, 4:14

leases covered, 4:11

unconscionability presumption

generally, 4:12

rebuttal evidence, 4:13

Regulatory background, 4:1

Remedies

generally, 4:15

limitations, 4:16

permitted, 4:17

Self-dealing contract termination

generally, 4:5

contracts covered, 4:6

developer reimbursement clauses, 4:8

methods, 4:7

state preemption, 4:9

State preemption, 4:21

Statute of limitations, 4:19

Transactions covered, 4:3

Waivers of compliance prohibited, 4:22

CONNECTICUT

State-related legislation, 13:9

CONSENT

- Equal Credit Opportunity Act, electronic disclosures, **8:76**
- Federal Trade Commission Act, adjudicative process, **5:19**
- Truth-in-Lending Act, disclosures, **10:45**

CONSUMER CREDIT PROTECTION ACT

- Lender under, **2:7**

CONSUMER REPORT

- Accessing of
 - correction of information, **9:32**
 - limitations, **9:21**
 - permissible reasons
 - generally, **9:23**
 - business need, **9:28**
 - credit account valuation or assessment, **9:27**
 - extension of credit, **9:24**
 - government agencies, **9:29**
 - insurance underwriting, **9:25**
 - prescreening, **9:26**
 - reasonable procedures defense to improper disclosures, **9:31**
- Adverse action based on
 - definition, **9:65**
 - disclosure of, **9:66**
 - reasonable procedures defense, **9:67**
- Correction of information in, **9:32**
- Definition, **9:7**
- Dispute resolution
 - generally, **9:35**
 - expedited, **9:40**
 - notice of disputed information, **9:54**
 - obligations, **9:36**
 - reinvestigation procedure and notice to consumer, **9:38**
 - reinvestigation procedure and time limits, **9:37**
- Inaccurate information
 - consumer access for correcting, **9:32**
 - dispute resolution, below
 - treatment of, **9:39**
- Information required
 - account closure, **9:13**
 - bankruptcy, **9:12**
 - child support delinquency, **9:11**
 - dispute by consumer, **9:14**
- Information that constitutes, **9:22**
- Investigative
 - generally, **9:10**
 - consumer notified, **9:61**
 - definitions, **9:60**
 - disclosure of nature and scope of, **9:62**
 - reasonable procedures defense, **9:64**
 - user certification to consumer reporting agency, **9:63**

CONSUMER REPORT—Cont'd

- Medical information, **9:30**
- Obsolete information in, rules regarding generally, **9:18**
- exceptions, **9:19**
- first amendment issues, **9:20**
- Rules regarding, **9:10**

CONSUMER REPORTING AGENCY

- Definition, **9:6**
- Disclosure requirements, **9:33**
- Disputed information from, furnishers of information duties, **9:53**
- False pretenses, information gained using, **9:91**
- Furnishers of information
 - duties and responsibilities
 - generally, **9:48**
 - accurate information, **9:48**
 - closed accounts, **9:51**
 - delinquency of accounts, **9:52**
 - disputed information is identified, **9:50**
 - notice of disputed information, **9:54**
 - liability and enforcement limitations, **9:58**
 - notice to, **9:45**
 - Notice to users and furnishers, **9:45**
 - Obligations, **9:9**
 - Third-party information
 - adverse action based on
 - generally, **9:68**
 - affiliate, **9:71**
 - disclosure of information, **9:70**
 - nonaffiliates, **9:68**
 - reasonable procedures defense, **9:72**
 - reasons for adverse party, right to receive, **9:69**
 - Investigative Consumer Report (this index)
 - prescreened list, duties when using generally, **9:74**
 - criteria kept on file, **9:75**
 - reasonable procedures defense, **9:76**
 - resellers' obligations, **9:87**

CONTRACTS

- Assumption or rejection of, under Bankruptcy Code
- jointly owned real estate, sales by trustee of, **6:29**
- lease or contract in default, **6:16**
- mechanism for assumption or rejection
 - generally, **6:15**
 - lease or contract is in default, **6:16**
- nondelegable, **6:12**
- postpetition transfers of real estate
 - generally, **6:24**
 - debtor or third party transfer after filing of petition, **6:24**

CONTRACTS—Cont'd

Assumption or rejection of, under Bankruptcy Code—Cont'd
 postpetition transfers of real estate—Cont'd
 initial transferee is good faith purchaser, **6:26**
 involuntary cases, **6:25**
 transferees
 lien for improvements, **6:28, 6:37**
 rights of, **6:27, 6:36**
 preferences
 generally, **6:33**
 exemptions under, **6:34**
 exempt real property transferred as, **6:35**
 prepetition sale of real estate, trustee's power to avoid
 generally, **6:30**
 fraudulent transfers, **6:31-6:32**
 rejection of lease or contract
 generally, **6:18**
 interim use by trustee, **6:19**
 right to assign, **6:21**
 sales contract executory, **6:10**
 sales contract to make a loan, **6:13**
 section 365 provisions relating to, **6:22**
 seller is the debtor
 buyer's rights when, **6:22**
 tenant's rights when, **6:23**
 shopping center leases, **6:17**
 tenant's rights when seller is the debtor, **6:23**
 terminated before bankruptcy
 generally, **6:6**
 curing a default under section 365(b) to avoid termination, **6:7**
 ipso facto clauses prohibited under section 365(e), **6:8**
 trustee's avoiding powers under sections 547 and 548 to overcome, **6:9**
 time period allowed for assumption or rejection, **6:14**
 trustee
 avoiding powers under sections 547 and 548 to overcome termination before bankruptcy, **6:9**
 interim use, after rejection, **6:19**
 unexpired lease, **6:10**
 Self-Dealing Contracts (this index)

CREDIT

Application for
 completed, **8:54**
 obligation to assist in completing, **8:55**
 questions not allowed
 generally, **8:18**
 alimony, **8:21**
 birth control questions, **8:23**

CREDIT—Cont'd

Application for—Cont'd
 questions not allowed—Cont'd
 child rearing, **8:23**
 child support, **8:21**
 gender, **8:22**
 marital status, **8:19**
 nonapplicant spouse, **8:20**
 race, color, religion or national origin, **8:24**
 separate maintenance, **8:21**
 retention of, **8:89**
 Consumer Report (this index)
 Consumer Reporting Agency (this index)
 Equal Credit Opportunity Act (this index)
 Furnishing of information
 generally, **8:93**
 business credit, **8:96**
 inadvertent errors, **8:95**
 nature of information, **8:94**
 Notification of decisions regarding
 generally, **8:61-8:67**
 counteroffers, **8:63**
 ECOA notice, **8:65**
 format and contents, **8:64**
 statement of specific reasons, **8:66**
 time limits, **8:61**
 Rules for
 business credit, **8:60**
 inadvertent errors, **8:59**
 multiple applicants, **8:58**
 multiple creditors, **8:57**
 Score. Credit Score (this index)
 Special purpose programs
 generally, **8:25-8:28**
 evaluation under, **8:52**
 information for monitoring, **8:26, 8:27**
 required information, **8:28**
 signatures required, **8:74**

CREDIT REPAIR ORGANIZATIONS ACT

Generally, App 5C

CREDIT SCORE

Equal Credit Opportunity Act, evaluation systems, **8:42**
 Fair Credit Reporting Act, **9:15, 9:90**

DELAWARE

State-related legislation, **13:10**

DEVELOPER REIMBURSEMENT CLAUSES

Leases declared unconscionable, **4:14**
 Self-dealing contract termination, **4:8**

DISCRIMINATION, FAIR HOUSING ACT**COVERAGE FOR**

Generally, **12:18**
 Brokerage services, **12:43**

DISCRIMINATION, FAIR HOUSING ACT COVERAGE FOR—Cont'd

- Coercion, **12:44**
- Criminal conduct, **12:45**
- Handicapped
 - generally, **12:31**
 - accessibility requirements, **12:39**
 - definitional rule, **12:34**
 - definitions, **12:32, 12:33**
 - facilities modification requirements, **12:35**
 - injunctions, **12:41**
 - reasonable accommodations requirement
 - generally, **12:36**
 - governmental entities, **12:38**
 - private parties, **12:37**
 - statutory defenses, **12:40**
- Interference, **12:44**
- Intimidation, **12:44**
- Residential real estate-related financing transactions, **12:42**
- Sale or rental of house
 - generally, **12:19**
 - advertising for
 - generally, **12:25**
 - display, **12:26**
 - personal conduct, **12:28**
 - textual, **12:27**
 - blockbusting, **12:30**
 - false representation of unavailability, **12:29**
 - section 804(a) protections
 - generally, **12:20**
 - exclusionary zoning, **12:22**
 - race-conscious remedies, **12:21**
 - redlining, **12:23**
 - steering remedies, **12:21**
 - terms and conditions, **12:24**

DISPUTE RESOLUTION

- Consumer report
 - generally, **9:35**
 - expedited, **9:40**
 - notice of disputed information, **9:54**
 - obligations, **9:36**
 - reinvestigation procedure and notice to consumer, **9:38**
 - reinvestigation procedure and time limits, **9:37**
- Real Estate Settlement Procedures Act, **2:91 et seq., 2:104-2:106**

DISTRICT OF COLUMBIA

- State-related legislation, **13:11**

ELECTRONIC DISCLOSURES

- Equal Credit Opportunity Act
 - generally, **8:75**
 - “clear and conspicuous” requirement, **8:77**
 - consent requirement, **8:76**

ELECTRONIC DISCLOSURES—Cont'd

- Truth-in-Lending Act
 - generally, **10:44**
 - address or location for disclosures, **10:48**
 - “clear and conspicuous” requirement, **10:46**
 - consent requirement, **10:45**
 - retainability of disclosure, **10:47**
 - timing of disclosures, **10:47**

ELECTRONIC SIGNATURES IN GLOBAL AND NATURAL COMMERCE ACT

- Generally, **App 10C**

EQUAL CREDIT OPPORTUNITY ACT

- Generally, **8:1 et seq., App 8, App 8A**
- Application
 - completed, **8:54**
 - obligation to assist in completing, **8:55**
 - questions not allowed
 - generally, **8:18**
 - alimony, **8:21**
 - birth control questions, **8:23**
 - child rearing, **8:23**
 - child support, **8:21**
 - gender, **8:22**
 - marital status, **8:19**
 - nonapplicant spouse, **8:20**
 - race, color, religion or national origin, **8:24**
 - separate maintenance, **8:21**
 - retention of, **8:89**

Business credit

- furnishing of credit information, **8:96**
- record retention, **8:91**
- rules, **8:60**

Civil liability

- attorney fees, **8:84**
- costs, **8:84**
- defenses, **8:85**
- discovery rule, **8:82**
- jurisdiction, **8:81**
- parties entitled to sue, **8:80**
- remedies, **8:83**
- statute of limitations, **8:81**

Collection rules, **8:78**

- Credit information furnished
 - generally, **8:93**
 - business credit, **8:96**
 - inadvertent errors, **8:95**
 - nature of information, **8:94**

Credit rules

- business credit, **8:60**
- inadvertent errors, **8:59**
- multiple applicants, **8:58**
- multiple creditors, **8:57**

- Definitions, **8:5-8:8, 8:54, 8:56**

EQUAL CREDIT OPPORTUNITY ACT**—Cont'd**

- Electronic disclosures
 - generally, **8:75-8:77**
 - “clear and conspicuous” requirement, **8:77**
 - consent requirement, **8:76**
- Enforcement and remedies
 - generally, **8:79-8:87**
 - civil liability, above
- Evaluation systems
 - generally, **8:32-8:52**
 - credit evaluation information, **8:43**
 - effects test
 - generally, **8:36-8:42**
 - alternative evaluation system proof, **8:41**
 - appropriate comparison population, **8:38**
 - business justification proof, **8:40**
 - disparate impact proof, **8:39**
 - right to set cutoff scores, **8:42**
 - empirically derived credit scoring system, **8:34**
 - information used
 - generally, **8:44-8:51**
 - age, **8:45**
 - childbearing or childrearing, **8:47**
 - credit history, **8:50**
 - immigration status, **8:51**
 - income sources, **8:49**
 - marital status, **8:46**
 - residency status, **8:51**
 - telephone listing, **8:48**
 - intentional discrimination, **8:35**
 - judgmental system, **8:33**
 - special purpose credit programs, **8:52**
- Exemption for state regulated transactions, **8:99**
- Exemptions
 - generally, **8:10-8:12**
 - business credit, **8:11**
 - special purpose credit programs, **8:12**
- Individual account, right to
 - generally, **8:68**
 - account name, **8:69**
 - guarantors and cosigners, **8:70**
- Legislative history
 - generally, **8:1**
 - law sources, **8:2**
- Model application forms
 - generally, **8:29-8:31**
 - agency forms, **8:31**
 - permitted modifications, **8:30**
- Multiple applicants, **8:58**
- Multiple creditors, **8:9, 8:57**
- Notification of credit decisions
 - generally, **8:61**
 - counteroffers, **8:63**
 - ECOA notice, **8:65**

EQUAL CREDIT OPPORTUNITY ACT**—Cont'd**

- Notification of credit decisions—Cont'd
 - format and contents, **8:64**
 - statement of specific reasons, **8:66**
 - time limits, **8:61**
- Preapplication stage rules, **8:16**
- Preemption of state law and, **8:97-8:99**
- Prohibited bases, **8:13**
- Prohibited conduct, **8:15**
- Prohibited information, retention of, **8:88**
- Protected classes, **8:14**
- Record retention
 - generally, **8:88-8:92**
 - business credit, **8:91**
 - credit applications and transactions, **8:89**
 - inadvertent errors, **8:90**
 - self-testing information, **8:92**
- Regulatory background, **8:1**
- Scope of, **8:3**
- Self-testing privilege
 - generally, **8:86, 8:87**
 - limitations, **8:87**
 - record retention, **8:92**
- Signatures required
 - community property states, **8:72**
 - secured credit, **8:73**
 - special purpose credit programs, **8:74**
 - unsecured credit, **8:71**
- Special purpose credit programs
 - generally, **8:25-8:28**
 - evaluation under, **8:52**
 - information for monitoring, **8:26, 8:27**
 - principle dwelling, **8:26**
 - required information, **8:28**
 - signatures required, **8:74**
 - small business loans, **8:27**
- State law and, **8:97-8:99**
- State regulated transactions, exemption for, **8:99**
- Transactions covered, **8:4-8:12**
- Unaffected laws, **8:98**

ESCROW ACCOUNTS, UNDER REAL ESTATE SETTLEMENT PROCEDURES ACT

- Administration of, **2:111**
- Amount collected at settlement or creation of, **2:73 et seq.**
- Analysis methods
 - generally, **2:67**
 - adjusted trial balance, **2:69**
 - cushion added, **2:70**
 - initial trial balance, **2:68**
 - periods longer than one year, **2:72**
 - pre-accrual, **2:71**

ESCROW ACCOUNTS, UNDER REAL ESTATE SETTLEMENT PROCEDURES ACT—Cont'd

Annual statement of
generally, 2:83
contents, 2:85
delivery, 2:84
format, 2:86
Background, 2:63
Deficiency and shortages in, 2:76
Initial statement of
generally, 2:79
contents, 2:81
delivery, 2:80
format, 2:82
Meaning of, 2:65
Notifications
generally, 2:78
annual statement, above
initial statement, above
no fee for, 2:89
penalties for violating provisions, 2:88
Payment limitations
generally, 2:64, 2:66
penalties for violating, 2:77
Reanalysis of, 2:75
Record keeping, 2:87
State provisions, 2:90
Surplus payments, 2:76

FAIR CREDIT REPORTING ACT

Generally, 9:1 et seq., App 9, App 9A
Active duty alert
fraud or active duty alert, below
Active duty military consumers, free electronic credit monitoring for, 9:42.50
Address discrepancies
obligation of reporting agency, 9:16
third-party information, 9:78
Administrative enforcement, 9:93
Adverse action
consumer report as basis for
definition, 9:65
disclosure of, 9:66
reasonable procedures defense, 9:67
third-party information as basis for
generally, 9:68
affiliate, 9:71
disclosure of information, 9:70
nonaffiliates, 9:68
reasonable procedures defense, 9:72
reasons for adverse party, right to receive, 9:69
Business credit, 9:8
Business transaction records, obligation to provide, 9:84

FAIR CREDIT REPORTING ACT—Cont'd

Civil liability
generally, 9:94
attorney fees, 9:100
class actions, 9:97
costs, 9:100
defamation or invasion of privacy, 9:98
defenses, 9:99
jurisdiction, 9:101
negligent noncompliance, 9:96
statute of limitations, 9:101
willful noncompliance, 9:95
Class actions, civil liability, 9:97
Consumer report
accessing of
correction of information, 9:32
limitations, 9:21
permissible reasons
generally, 9:23
business need, 9:28
credit account valuation or assessment, 9:27
extension of credit, 9:24
government agencies, 9:29
insurance underwriting, 9:25
prescreening, 9:26
reasonable procedures defense to improper disclosures, 9:31
address discrepancies, obligation of agency, 9:16
adverse action based on
definition, 9:65
disclosure of, 9:66
reasonable procedures defense, 9:67
correction of information in, 9:32
definition, 9:7
dispute resolution
generally, 9:35
expedited, 9:40
notice of disputed information, 9:54
obligations, 9:36
reinvestigation procedure and notice to consumer, 9:38
reinvestigation procedure and time limits, 9:37
inaccurate information
consumer access for correcting, 9:32
dispute resolution, above in this group
treatment of, 9:39
information required
account closure, 9:13
address discrepancies, 9:16
bankruptcy, 9:12
child support delinquency, 9:11
credit score information, key factor, 9:15

FAIR CREDIT REPORTING ACT—Cont'd

Consumer report—Cont'd
 information required—Cont'd
 dispute by consumer, 9:14
 information that constitutes, 9:22
 investigative
 generally, 9:10
 consumer notified, 9:61
 definitions, 9:60
 disclosure of nature and scope of, 9:62
 reasonable procedures defense, 9:64
 user certification to consumer reporting agency, 9:63
 medical information, 9:30
 obsolete information in, rules regarding
 generally, 9:18
 exceptions, 9:19
 first amendment issues, 9:20
 rules regarding, 9:10
 Consumer reporting agency
 generally, 9:4 *et seq.*
 active duty military consumers, free electronic credit monitoring for, 9:42.50
 definition, 9:6
 disclosure requirements, 9:33
 disputed information from
 furnishers of information duties, 9:53
 electronic credit monitoring, free for active duty military consumers, 9:42.50
 false pretenses, information gained using, 9:91
 fraud and active duty alert, 9:42, 9:44
 furnishers of information
 duties and responsibilities
 generally, 9:48
 accurate information, 9:48, 9:54
 closed accounts, 9:51
 delinquency of accounts, 9:52
 disputed information is identified, 9:50, 9:54
 updating and correcting information, 9:49
 liability and enforcement limitations, 9:58
 notice to, 9:45
 identity theft, 9:41, 9:57
 medical information furnisher, 9:56
 negative information, 9:55
 notice to users and furnishers, 9:45
 obligations, 9:9
 review of complaints, 9:46
 third-party information, below
 truncating social security number, 9:17
 Coverage, 9:4-9:8
 Criminal liability, 9:102
 Definitions and terminology
 consumer, 9:5
 consumer report, 9:7

FAIR CREDIT REPORTING ACT—Cont'd

Definitions and terminology—Cont'd
 consumer reporting agency, 9:6
 Electronic credit monitoring, free for active duty military consumers, 9:42.50
 Enforcement
 generally, 9:93
 administrative enforcement, 9:93
 civil liability, above
 Fraud or active duty alert
 generally, 9:42
 limitations on use of information regarding alert, 9:44
 third-party information, 9:80
 Identity theft
 generally, 9:41
 notice of information, 9:57
 third-party information, below
 Legislative history
 generally, 9:1
 law sources, 9:2
 Liability
 civil liability. See Civil liability, above
 criminal
 Medical information
 generally, 9:30
 status as medical information furnisher, 9:56
 third-party information, 9:79, 9:86
 Regulatory background, 9:1
 Scope, 9:3
 State laws and, 9:103
 Third-party information
 address discrepancies, 9:78
 adverse action based on
 generally, 9:68
 affiliate, 9:71
 disclosure of information, 9:70
 nonaffiliates, 9:68
 reasonable procedures defense, 9:72
 reasons for adverse party, right to receive, 9:69
 affiliate information, 9:77
 business transaction records, obligation to provide, 9:84
 flagging identity theft, 9:83
 fraud or active duty alert, 9:80
 investigative consumer report. Consumer report above
 medical information, 9:79, 9:86
 prescreened list, duties when using
 generally, 9:74
 criteria kept on file, 9:75
 reasonable procedures defense, 9:76
 resellers' obligations, 9:87

FAIR CREDIT REPORTING ACT—Cont'd

- Third-party information—Cont'd
 - sale, transfer or collection of debt caused by identity theft, **9:85**
 - truncation of credit and debit card information, **9:82**
- Truncating social security number, obligation of consumer reporting agency, **9:17**
- Truncation of credit and debit card information, **9:82**

FAIR HOUSING ACT

- Generally, **12:1 et seq.**, App 12, App 12A
- Coverage
 - generally, **12:5**
 - classifications protected
 - generally, **12:7**
 - familial status, **12:8**
 - exemptions
 - generally, **12:9**
 - housing for older persons, **12:14-12:16**
 - occupancy limitations, **12:13**
 - private clubs, **12:12**
 - religious organizations, **12:12**
 - rental of apartments in small complexes, **12:11**
 - single-family home, **12:10**
 - housing transaction, **12:6**
 - sections 1981 and 1982, **12:17**
- Criminal conduct, discriminatory activities, **12:45**
- Disclosure requirements, **12:46**
- Discriminatory activities prohibited under
 - generally, **12:18**
 - brokerage services, **12:43**
 - coercion, **12:44**
 - criminal conduct, **12:45**
 - handicapped
 - generally, **12:31**
 - accessibility requirements, **12:39**
 - definitional rule, **12:34**
 - definitions, **12:32, 12:33**
 - facilities modification requirements, **12:35**
 - injunctions, **12:41**
 - reasonable accommodations requirement
 - generally, **12:36**
 - governmental entities, **12:38**
 - private parties, **12:37**
 - statutory defenses, **12:40**
 - interference, **12:44**
 - intimidation, **12:44**
 - residential real estate-related financing transactions, **12:42**
 - sale or rental of house
 - generally, **12:19**
 - advertising for
 - generally, **12:25**

FAIR HOUSING ACT—Cont'd

- Discriminatory activities prohibited under
 - Cont'd
 - sale or rental of house—Cont'd
 - advertising for—Cont'd
 - display, **12:26**
 - personal conduct, **12:28**
 - textual, **12:27**
 - blockbusting, **12:30**
 - false representation of unavailability, **12:29**
 - section 804(a) protections
 - generally, **12:20**
 - exclusionary zoning, **12:22**
 - race-conscious remedies, **12:21**
 - redlining, **12:23**
 - steering remedies, **12:21**
 - terms and conditions, **12:24**
- Enforcement
 - administrative
 - generally, **12:48**
 - complaint and investigative process, **12:49**
 - conciliation procedures, **12:50**
 - issuance of charge, **12:51**
 - attorney fees and costs
 - generally, **12:66**
 - amount, **12:69**
 - defendant is prevailing party, **12:68**
 - plaintiff is prevailing party, **12:67**
 - attorney general, **12:65**
 - persons who may sue and be sued, **12:47**
 - private actions
 - generally, **12:52**
 - burden of proof
 - generally, **12:62**
 - disparate impact, **12:64**
 - disparate treatment, **12:63**
 - intentional discrimination, **12:63**
 - unintentional discrimination, **12:64**
 - jurisdiction, **12:52**
 - relief
 - generally, **12:54**
 - actual and punitive damages, **12:55**
 - injunctive, **12:56**
 - standing to sue
 - generally, **12:57**
 - governmental entities, **12:61**
 - individuals, **12:58**
 - organizations, **12:60**
 - testers, **12:59**
 - statute of limitations, **12:53**
 - self-testing privilege
 - generally, **12:70**
 - limitations of, **12:71**
 - Legislative history
 - generally, **12:1**

FAIR HOUSING ACT—Cont'd

Legislative history—Cont'd

Law sources

Fair housing act and regulations, **12:2**
section 1892 of Civil Rights Act of 1866,
12:3Regulatory background, **12:1**Scope, **12:4**State, local law, and court interactions with,
12:72**FEDERAL TRADE COMMISSION ACT**Generally, **5:1 et seq., App 5**

Activities regulated by

advertising, **5:6**
consumer credit statutes, **5:7**

Magnuson-Moss Warranty Act, below

Telemarketing Act provisions, **5:16**unfair and deceptive acts or practices, **5:5**
unfair methods of competition, **5:4**

Adjudicative process under

generally, **5:18**
consent orders, **5:19**decision and appeal, **5:23**
hearing, **5:22**injunctive relief, below
investigatory period, **5:18**pleadings, **5:20**
prehearing process, **5:21**Advertising, **5:6, 5:77**Advisory opinions, **5:28**

Broker services

generally, **5:66**
unfair and deceptive practices, **5:65**
unfair methods of competition
generally, **5:66**
Federal Trade Commission activity, **5:67**
group boycotts, **5:70**
jurisdiction, **5:68**
miscellaneous violations, **5:72**
price fixing, **5:69**
typing arrangements, **5:71**Cause of action, private, **5:36**

Civil penalties for violations

cease and desist order by a person or entity not
party to the original order, **5:34**cease and desist order by a person or entity
party to the original order, **5:32**trade regulation rule, **5:33**Consumer redress, **5:35**

Credit practices regulated by

generally, **5:74**
advertising, **5:77**
consumer credit statutes, **5:7, 5:78**
negotiable instruments and waivers of
defenses, **5:75 et seq.****FEDERAL TRADE COMMISSION ACT**

—Cont'd

Credit Repair Organizations Act, **App 5C**Federal Trade Commission structure, **5:17**Home components and building products
regulated bygenerally, **5:60**

unfair and deceptive practices

generally, **5:61**insulation sales, **5:62**warranty requirements, **5:63**unfair methods of competition, **5:64**

Home improvements regulated by

generally, **5:53**

unfair and deceptive practices

cooling-off periods, **5:55-5:57**Magnuson-Moss provisions, **5:58**misrepresentations, **5:54**unfair method of competition, **5:59**Industry guides, **5:28**

Injunctive relief

generally, **5:29**as part of a separate proceeding, **5:31**pending appeal, **5:30**Interstate Land Sales Full Disclosure Act interactions with, **5:37**

Legislative history

generally, **5:1**law sources, **5:2**

Magnuson-Moss Warranty Act

generally, **5:9**disclosure requirements, **5:11**home improvements regulated under, **5:58**implied warranty limitations, **5:12**informal dispute resolution mechanisms, **5:13**mobile and manufactured home sales regulated
under, **5:50**remedies, **5:14**supplier, warrantor, and consumer products,
5:10

Mobile and manufactured home sales

unfair and deceptive practices

generally, **5:49**Magnuson-Moss proceedings, **5:50**unfair methods of competition, **5:51**New single- or multifamily homes and
condominiums, sales of

unfair and deceptive acts or practices

generally, **5:44**contractual provisions, **5:46**nature of representations, **5:45**unfair methods of competition, **5:48**

Penalties. Civil penalties for violations, above

Policy statements, **5:28**

FEDERAL TRADE COMMISSION ACT**—Cont'd**

- Real estate activities regulated under
 - generally, 5:79
 - correspondence courses, 5:81
 - listing services, 5:80
 - rescue services, 5:82
- Regulatory background, 5:1
- Rulemaking process
 - generally, 5:24
 - pre-rulemaking period, 5:25
 - rulemaking period, 5:26
 - rules, 5:24
 - trade regulation rules reviewed, 5:27
- Sale of unimproved land
 - unfair and deceptive acts or practices
 - generally, 5:38
 - contractual provisions, 5:41
 - remedies, 5:42
 - sales techniques, 5:40
 - value representations, 5:39
 - unfair methods of competition, 5:43
- Scope of, 5:3
- Title insurance services regulated by, 5:73
- Unfair and deceptive acts or practices
 - generally, 5:5
 - broker services, 5:65
 - home components and building products
 - generally, 5:61
 - insulation sales, 5:62
 - warranty requirements, 5:63
 - home improvements
 - cooling-off periods, 5:55-5:57
 - Magnuson-Moss provisions, 5:58
 - misrepresentations, 5:54
 - mobile and manufactured home sales
 - generally, 5:49
 - Magnuson-Moss proceedings, 5:50
 - sales of new single- or multifamily homes and
 - condominiums
 - generally, 5:44
 - contractual provisions, 5:46
 - nature of representations, 5:45
 - remedies, 5:47
- sales of unimproved land
 - generally, 5:38
 - contractual provisions, 5:41
 - remedies, 5:42
 - sales techniques, 5:40
 - value representations, 5:39
- Unfair methods of competition
 - generally, 5:4
 - broker services
 - generally, 5:66
 - Federal Trade Commission activity, 5:67

FEDERAL TRADE COMMISSION ACT**—Cont'd**

- Unfair methods of competition—Cont'd
 - broker services—Cont'd
 - group boycotts, 5:70
 - jurisdiction, 5:68
 - miscellaneous violations, 5:72
 - price fixing, 5:69
 - tying arrangements, 5:71
 - home components and building products, 5:64
 - home improvements, 5:59
 - mobile and manufactured home sales, 5:51
 - sales of new single- or multifamily homes and
 - condominiums, 5:48
 - sales of unimproved land, 5:43
- Unimproved land. See Sale of unimproved land, above
- Used housing sales regulated by, 5:52
- Violations. See Civil penalties for violations, above

FINANCE CHARGE

- Generally, 10:12
- Annual percentage rate
 - generally, 10:16
 - computation tools, 10:19
 - demand loans, 10:20
 - irregularities, 10:18
 - tolerances allowed, 10:17
 - variable rate mortgages, 10:21
- Items excluded
 - because of nature of transaction or if creditor makes certain disclosures, 10:15
 - expressly, 10:14
- Items normally included, 10:13
- Total prepaid, 10:10

FINANCING

- Temporary, 2:12

FLORIDA

- State-related legislation, 13:12

FRAUD OR ACTIVE DUTY ALERT

- Fair Credit Reporting Act (this index)

GEORGIA

- State-related legislation, 13:13

GOOD FAITH ESTIMATE

- Real Estate Settlement Procedures Act settlement services
 - generally, 2:25
 - contents, 2:26
 - delivery of
 - generally, 2:30
 - persons eligible for, 2:31
 - disclosures, 2:29
 - exemptions, 2:32

GOOD FAITH ESTIMATE—Cont'd

Real Estate Settlement Procedures Act settlement services—Cont'd
fees, 2:32
nature and determination of, 2:27
record keeping, 2:33
tolerances, 2:27
when permitted, 2:28

GOVERNMENT OR GOVERNMENTAL AGENCIES

Loans, Real Estate Settlement Procedures Act exemption for, 2:17
Sales to, Interstate Land Sales Full Disclosure Act exemption, 3:15

HANDICAP DISCRIMINATION, FAIR HOUSING ACT COVERAGE FOR

Generally, 12:31
Accessibility requirements, 12:39
Definitional rule, 12:34
Definitions, 12:32, 12:33
Facilities modification requirements, 12:35
Injunctions, 12:41
Reasonable accommodations requirement generally, 12:36
governmental entities, 12:38
private parties, 12:37
Statutory defenses, 12:40

HAWAII

State-related legislation, 13:14

HOME

House and Home (this index)

HOME EQUITY LOANS

Generally, 10:49
High-cost or HOEPA loans generally, 10:50
disclosures
form of, 10:55
person who must make, 10:53
person who must receive, 10:54
required, 10:51
timing of, 10:52
prohibitions
acts and practices, 10:57
contract terms, 10:55
loans to persons unable to pay, 10:58
payments on home improvement contracts, 10:59
sale or assignment of mortgage, 10:60

Open-end credit plans, 10:49

HOME IMPROVEMENTS

House Improvements (this index)

HOME MORTGAGE DISCLOSURE ACT

Generally, 11:1 et seq., App 11, App 11A
Community Reinvestment Act
legislative history, 11:29
Information disclosed
generally, 11:5
action taken and date, 11:13
applicant's race or national origin, sex, and income level, 11:15
loan amount, 11:12
loan or application number or date, 11:6
loan type or purpose, 11:7, 11:8
owner-occupancy status of property, 11:11
preapproval request, 11:9
property location, 11:14
property type, 11:10
purchaser, 11:16
reasons for denial, 11:20
Institutions covered
generally, 11:4
Legislative history
generally, 11:1
law sources, 11:2
Lenders covered, 11:3
Lien status, 11:19
Regulatory background, 11:1
Reporting and disclosure procedures
format, 11:21
HMDA data, 11:23, 11:24
loss of exemption, 11:25
time and place of, 11:22
Sanctions for violations, 11:26
State law and
conflicts, 11:27
exemptions, 11:28

HOUSE AND HOME

Components and building products, Federal Trade Commission Act regulation of generally, 5:60
unfair and deceptive practices generally, 5:61
insulation sales, 5:62
warranty requirements, 5:63
unfair methods of competition, 5:64
Mobile and manufactured
unfair and deceptive practices generally, 5:49
Magnuson-Moss proceedings, 5:50
unfair methods of competition, 5:51
Multifamily, sale of
unfair and deceptive acts or practices generally, 5:44
contractual provisions, 5:46
nature of representations, 5:45
remedies, 5:47

HOUSE AND HOME—Cont'd

- Multifamily, sale of—Cont'd
 - unfair methods of competition, **5:48**
- Rental. See Sales, below
- Sales
 - Fair Housing Act coverage for discrimination
 - in generally, **12:19**
 - advertising for
 - generally, **12:25**
 - display, **12:26**
 - personal conduct, **12:28**
 - textual, **12:27**
 - blockbusting, **12:30**
 - false representation of unavailability, **12:29**
 - notices
 - generally, **12:25**
 - section 804(a) protections
 - generally, **12:20**
 - exclusionary zoning, **12:22**
 - race-conscious remedies, **12:21**
 - redlining, **12:23**
 - steering remedies, **12:21**
 - statements
 - generally, **12:25**
 - terms and conditions, **12:24**
 - Federal Trade Commission Act regulation of mobile and manufactured homes
 - unfair and deceptive practices
 - generally, **5:49**
 - Magnuson-Moss proceedings, **5:50**
 - unfair methods of competition, **5:51**
 - single- or multifamily homes
 - unfair and deceptive acts or practices
 - generally, **5:44**
 - contractual provisions, **5:46**
 - nature of representations, **5:45**
 - remedies, **5:47**
 - unfair methods of competition, **5:48**
 - Interstate Land Sales Full Disclosure Act exemption, **3:24**
 - Single-family, sale of
 - unfair and deceptive acts or practices
 - generally, **5:44**
 - contractual provisions, **5:46**
 - nature of representations, **5:45**
 - remedies, **5:47**
 - unfair methods of competition, **5:48**

HOUSE IMPROVEMENTS

- Generally, **1:8**
- Federal Trade Commission Act regulation of generally, **5:53**
- unfair and deceptive practices
 - cooling-off periods, **5:55-5:57**
 - Magnuson-Moss provisions, **5:58**

HOUSE IMPROVEMENTS—Cont'd

- Federal Trade Commission Act regulation of
 - Cont'd
 - unfair and deceptive practices—Cont'd
 - misrepresentations, **5:54**
 - unfair method of competition, **5:59**

HUD

- 1 settlement statement
 - Generally, **2:35**
 - Delivery, **2:39**
 - Exemptions, **2:39**
 - Format, **2:38**
 - Information disclosed, **2:36**
 - No fee, **2:41**
 - One-day advance inspection of, **2:34**
 - Permitted changes, **2:38**
 - Record keeping, **2:40**
 - Responsibility for providing, **2:37**
- 1A settlement statement
 - Generally, **2:35**
 - Delivery, **2:39**
 - Exemptions, **2:39**
 - Format, **2:38**
 - Information disclosed, **2:36**
 - No fee, **2:41**
 - One-day advance inspection of, **2:34**
 - Permitted changes, **2:38**
 - Record keeping, **2:40**
 - Responsibility for providing, **2:37**
- Informal opinions, **App 2B1, App 2B2**

IDAHO

- State-related legislation, **13:15**

IDENTITY THEFT

- Fair Credit Reporting Act (this index)

ILLINOIS

- State-related legislation, **13:16**

INDIANA

- State-related legislation, **13:17**

INDUSTRIAL DEVELOPMENTS

- Interstate Land Sales Full Disclosure Act exemption, **3:18**

INSULATION

- Federal Trade Commission Act regulation of unfair and deceptive practices regarding, **5:62**

INTERSTATE LAND SALES FULL DISCLOSURE ACT

- Generally, **3:1 et seq., App 3**
- Adjudication proceedings, rules of practice for, **App 3D**
- Contract provisions
 - generally, **3:71**

INTERSTATE LAND SALES FULL DISCLOSURE ACT—Cont'd

Contract provisions—Cont'd
 avoidance of two-year revocation right, **3:76**
 disclosures omitted, **3:73**
 nonexempt transactions, **3:74**
 qualification for exemptions, **3:72**
 representations regarding roads, utilities, or amenities, **3:75**
 sales practices prohibited, **3:80**
 Enforcement and remedies
 generally, **3:90**
 civil money penalties, **3:93**
 court jurisdiction, **3:96**
 criminal actions, **3:94**
 injunctive actions, **3:92**
 private civil actions, **3:95**
 statement of record suspended, **3:91**
 statutes of limitations, **3:97**
 Exemptions
 ad hoc
 generally, **3:56-3:62**
 additional documentation, **3:62**
 personal inspection, **3:61**
 revocation right, **3:59**
 roads, utilities, and promised amenities, **3:57, 3:58**
 warranty deed, **3:60**
 full statutory
 generally, **3:9-3:18**
 industrial or commercial developments, **3:18**
 sales by any government or governmental agency, **3:15**
 sales of cemetery lots, **3:16**
 sales of evidences of indebtedness, **3:13**
 sales of lots with an existing or proposed building, **3:12**
 sales of securities issued by a real estate investment trust, **3:14**
 sales to builders or for resale to builders, **3:17**
 subdivisions containing fewer than twenty-five lots, **3:11**
 intrastate
 generally, **3:26-3:34**
 free and clear requirement, **3:33**
 intrastate sales operation, **3:27**
 personal inspection, **3:28**
 revocation right, **3:32**
 roads, utilities, and promised amenities, **3:29, 3:30**
 statement, **3:34**
 written statement of the cost of providing utilities to the lot, **3:31**
 manufactured home, **3:25**

INTERSTATE LAND SALES FULL DISCLOSURE ACT—Cont'd

Exemptions—Cont'd
 metropolitan statistical area
 generally, **3:35-3:46**
 affirmation of compliance, **3:46**
 agent for service of process, **3:45**
 exemption statement, **3:44**
 free and clear requirement, **3:43**
 jurisdiction statement, **3:45**
 lot and buyer's principal residence in, **3:37**
 personal inspection, **3:38**
 revocation right, **3:42**
 roads, utilities, and promised amenities, **3:39, 3:40**
 subdivisions containing fewer than 300 lots, **3:36**
 written statement of cost of providing utilities to the lot, **3:41**
 partial regulatory
 generally, **3:47-3:63**
 adjoining lots, **3:52**
 inexpensive lots, **3:49**
 leases for limited duration, **3:50**
 lots sold to developers, **3:51**
 lots sold to government, **3:53**
 multiple site subdivisions, **3:55**
 sales of leased lots, **3:54**
 partial statutory
 condominium, **3:25.50**
 intrastate, above in this group
 one-hundred-lot, **3:20**
 scattered site subdivision, **3:22**
 single-family residence, **3:24**
 twelve-lot, **3:21**
 twenty-acre-lot, **3:23**
 qualification for, **3:72**
 regulatory
 partial regulatory, above in this group
 termination of, **3:63**
 roads, utilities, and promised amenities, **3:29, 3:30, 3:39, 3:40, 3:57, 3:58**
 statutory
 full statutory, above in this group
 partial statutory, above
 Federal Trade Commission Act interactions with, **5:37**
 Financial reports, **3:69**
 Financial statement obligation, **3:70**
 Land Registration-Regulation J, **App 3A**
 Legislative history of, **3:1**
 Notice as to activity, **3:69**
 Parties covered
 generally, **3:4**
 developer and agent, **3:5**

INTERSTATE LAND SALES FULL DISCLOSURE ACT—Cont'd

- Property reports
 - revocation right for failure to deliver, **3:87**
 - sales practice limitations based on, **3:78**
- Purchaser's revocation rights, sales practices and standards-Regulation K, **App 3B**
- Registration and disclosure
 - generally, **3:64-3:70**
 - Regulation J, **App 3A**
 - statement of record, below
- Regulation J, **App 3A**
- Regulation K, **App 3B**
- Regulation L, **App 3C**
- Regulatory background, **3:1**
- Revocation right
 - generally, **3:85-3:89**
 - effect of, **3:89**
 - failure to delivery property report, **3:87**
 - failure to include protective clauses in installation sales contracts, **3:88**
- Roads, utilities, or amenities
 - contract provisions, **3:75**
 - exemptions, **3:29, 3:30, 3:39, 3:40, 3:57, 3:58**
 - representations regarding, **3:75**
- Sales practices
 - advertising disclaimer statements, **3:84**
 - limitations on
 - contract-based, **3:80**
 - general sales practices, **3:81**
 - property reports and statements of records, **3:78**
 - parties exempted, **3:83**
 - prohibited, **3:77, 3:79, 3:82**
 - unlawful and misleading, **3:77-3:84**
- Scope of, **3:3**
- Special Rules of Practice-Regulation L, **App 3C**
- State law relation to
 - generally, **3:98**
 - certification of substantially similar state laws, **3:99**
 - preemption, **3:98**
- Statement of record
 - amendment to, **3:68**
 - consolidated, **3:67**
 - initial, **3:66**
 - suspension of, **3:91**
- Transactions covered
 - generally, **3:6**
 - common promotional plans, **3:7**
 - reservations, **3:8**
 - subdivisions, **3:7**
- Waiver of rights, **3:100**

INTRASTATE EXEMPTIONS

- Interstate Land Sales Full Disclosure Act
 - generally, **3:26-3:34**
 - free and clear requirement, **3:33**
 - intrastate sales operation, **3:27**
 - personal inspection, **3:28**
 - revocation right, **3:32**
 - roads, utilities, and promised amenities, **3:29, 3:30**
 - statement, **3:34**
 - written statement of the cost of providing utilities to the lot, **3:31**

INVESTIGATIVE CONSUMER REPORT

- Generally, **9:10**
- Consumer notified, **9:61**
- Definitions, **9:60**
- Disclosure of nature and scope of, **9:62**
- Reasonable procedures defense, **9:64**
- User certification to consumer reporting agency, **9:63**

IOWA

- State-related legislation, **13:18**

KANSAS

- State-related legislation, **13:19**

KENTUCKY

- State-related legislation, **13:20**

LAND

- Unimproved, Federal Trade Commission Act
 - provisions for sale of
 - unfair and deceptive acts or practices
 - generally, **5:38**
 - contractual provisions, **5:41**
 - remedies, **5:42**
 - sales techniques, **5:40**
 - value representations, **5:39**
 - unfair methods of competition, **5:43**

LEASE

- Assumption or rejection of, for Bankruptcy Code
 - generally, **6:5**
 - burdensome to allow rejection, **6:11**
 - effect of assumption of, **6:20**
 - jointly owned real estate, sales by trustee of, **6:29**
 - lease or contract in default, **6:16**
 - mechanism for assumption or rejection
 - generally, **6:15**
 - lease or contract is in default, **6:16**
 - nondelegable, **6:12**
 - postpetition transfers of real estate
 - generally, **6:24**
 - debtor or third party transfer after filing of petition, **6:24**

LEASE—Cont'd

Assumption or rejection of, for Bankruptcy Code
—Cont'd
postpetition transfers of real estate—Cont'd
initial transferee is good faith purchaser,
6:26
involuntary cases, **6:25**
transferees
lien for improvements, **6:28, 6:37**
rights of, **6:27, 6:36**
preferences
generally, **6:33**
exemptions under, **6:34**
exempt real property transferred as, **6:35**
prepetition sale of real estate, trustee's power
to avoid
generally, **6:30**
fraudulent transfers, **6:31-6:32**
rejection of lease or contract
generally, **6:18**
interim use by trustee, **6:19**
right to assign, **6:21**
sales contract executory, **6:10**
sales contract to make a loan, **6:13**
section 365 provisions relating to, **6:22**
seller is the debtor
buyer's rights when, **6:22**
tenant's rights when, **6:23**
shopping center leases, **6:17**
tenant's rights when seller is the debtor, **6:23**
terminated before bankruptcy
generally, **6:6**
curing a default under section 365(b) to
avoid termination, **6:7**
ipso facto clauses prohibited under section
365(e), **6:8**
trustee's avoiding powers under sections
547 and 548 to overcome, **6:9**
time period allowed for assumption or rejec-
tion, **6:14**
trustee
avoiding powers under sections 547 and 548
to overcome termination before bank-
ruptcy, **6:9**
interim use, after rejection, **6:19**
unexpired lease, **6:10**
Unconscionable
generally, **4:10**
developer reimbursement clauses, **4:14**
leases covered, **4:11**
unconscionability presumption
generally, **4:12**
rebuttal evidence, **4:13**

LEASING

Generally, **1:7**

LOAN CONVERSION

Real Estate Settlement Procedures Act exemp-
tion, **2:15**

LOANS

Agricultural, **2:11**
Business, **2:11**
Commercial, **2:11**
Federally related, **2:8**
Government, **2:17**
Home equity
generally, **10:49**
high-cost or HOEPA loans
generally, **10:50**
disclosures
form of, **10:55**
person who must make, **10:53**
person who must receive, **10:54**
required, **10:51**
timing of, **10:52**
prohibitions
acts and practices, **10:57**
contract terms, **10:55**
loans to persons unable to pay, **10:58**
payments on home improvement
contracts, **10:59**
sale or assignment of mortgage, **10:60**
open-end credit plans, **10:49**
Truth-in-Lending Act (this index)

LOTS

Interstate Land Sales Full Disclosure Act exemp-
tions
adjoining lots, **3:52**
leased lots, sales of, **3:54**
lots sold to developers, **3:51**
lots sold to government, **3:53**

LOUISIANA

State-related legislation, **13:21**

MAGNUSON-MOSS WARRANTY ACT

Generally, **5:9, App 5A, App 5B**
Disclosure requirements, **5:11**
Home improvements regulated under, **5:58**
Implied warranty limitations, **5:12**
Informal dispute resolution mechanisms, **5:13**
Mobile and manufactured home sales regulated
under, **5:50**
Remedies, **5:14**
Supplier, warrantor, and consumer products, **5:10**

MAINE

State-related legislation, **13:22**

MANUFACTURED HOME

Federal Trade Commission Act regulation of sales of unfair and deceptive practices generally, 5:49
Magnuson-Moss proceedings, 5:50
unfair methods of competition, 5:51
Interstate Land Sales Full Disclosure Act exemption, 3:25

MARYLAND

State-related legislation, 13:23

MASSACHUSETTS

State-related legislation, 13:24

MEDICAL INFORMATION

Fair Credit Reporting Act (this index)

METROPOLITAN STATISTICAL AREA

Interstate Land Sales Full Disclosure Act exemptions generally, 3:35-3:46
affirmation of compliance, 3:46
agent for service of process, 3:45
exemption statement, 3:44
free and clear requirement, 3:43
jurisdiction statement, 3:45
lot and buyer's principal residence in, 3:37
personal inspection, 3:38
revocation right, 3:42
roads, utilities, and promised amenities, 3:39, 3:40
subdivisions containing fewer than 300 lots, 3:36
written statement of cost of providing utilities to the lot, 3:41

MICHIGAN

State-related legislation, 13:25

MINNESOTA

State-related legislation, 13:26

MISSISSIPPI

State-related legislation, 13:27

MISSOURI

State-related legislation, 13:28

MOBILE HOME

Federal Trade Commission Act regulation of sales of unfair and deceptive practices generally, 5:49
Magnuson-Moss proceedings, 5:50
unfair methods of competition, 5:51

MONTANA

State-related legislation, 13:29

MULTIFAMILY HOMES

Federal Trade Commission Act regulation of sales of unfair and deceptive acts or practices generally, 5:44
contractual provisions, 5:46
nature of representations, 5:45
remedies, 5:47
unfair methods of competition, 5:48

MULTIPLE SITE SUBDIVISIONS

Interstate Land Sales Full Disclosure Act exemption, 3:55

NEBRASKA

State-related legislation, 13:30

NEVADA

State-related legislation, 13:31

NEW HAMPSHIRE

State-related legislation, 13:32

NEW JERSEY

State-related legislation, 13:33

NEW MEXICO

State-related legislation, 13:34

NEW YORK

State-related legislation, 13:35

NORTH CAROLINA

State-related legislation, 13:36

NORTH DAKOTA

State-related legislation, 13:37

OHIO

State-related legislation, 13:38

OKLAHOMA

State-related legislation, 13:39

ONE-HUNDRED-LOT EXEMPTION

Interstate Land Sales Full Disclosure Act, 3:20

OREGON

State-related legislation, 13:40

PENALTIES

Real Estate Settlement Procedures Act, 2:43
Referral and unearned fees, 2:58
Truth-in-Lending Act, 10:65, 10:74

PENNSYLVANIA

State-related legislation, 13:41

PRICE FIXING

Broker services, Federal Trade Commission Act prohibitions against, 5:69

PUERTO RICO

State-related legislation, 13:42

REAL ESTATE

- Correspondence courses, **5:81**
- Federal Trade Commission Act regulation of, **5:80-5:82**
- Leasing of, **1:7**
- Listing services, **5:80**
- Postpetition transfers, under Bankruptcy Code generally, **6:24**
 - debtor or third party transfer after filing of petition, **6:24**
 - initial transferee is good faith purchaser, **6:26**
 - involuntary cases, **6:25**
 - transferees
 - lien for improvements, **6:28, 6:37**
 - rights of, **6:27, 6:36**
- Sale of
 - contracting period, **1:3**
 - marketing period, **1:2**
 - negotiating period, **1:3**
 - postclosing period, **1:6**

REAL ESTATE INVESTMENT TRUST

- Interstate Land Sales Full Disclosure Act exemptions, **3:14**

REAL ESTATE SETTLEMENT PROCEDURES ACT

- Generally, **2:1 et seq., App 2**
- Court jurisdiction, **2:115**
- Defenses, **2:116**
- Disclosure requirements, **2:19, 2:24**
- Disclosures
 - loan assignment, sale, or transfer generally, **2:91 et seq.**
 - borrower's request for information, **2:107**
 - contents of, **2:101**
 - continuity of contact, **2:109**
 - early intervention with delinquent borrowers, **2:109**
 - format, **2:102**
 - general servicing policies, procedures, and requirements, **2:108**
 - loss mitigation procedures, **2:110**
 - penalties, **2:113**
 - persons who must make, **2:99**
 - timing of, **2:100**
 - loan disclosures, below
- Dispute resolution mechanism, **2:104-2:106**
- Errors, dispute resolution mechanism, **2:106**
- Escrow accounts
 - administration of, **2:111**
 - amount collected at settlement or creation of, **2:73 et seq.**
 - analysis methods
 - generally, **2:67**
 - adjusted trial balance, **2:69**

REAL ESTATE SETTLEMENT**PROCEDURES ACT—Cont'd**

- Escrow accounts—Cont'd
 - analysis methods—Cont'd
 - cushion added, **2:70**
 - initial trial balance, **2:68**
 - periods longer than one year, **2:72**
 - pre-accrual, **2:71**
 - annual statement of
 - generally, **2:83**
 - contents, **2:85**
 - delivery, **2:84**
 - format, **2:86**
 - background, **2:63**
 - deficiency and shortages in, **2:76**
 - initial statement of
 - generally, **2:79**
 - contents, **2:81**
 - delivery, **2:80**
 - format, **2:82**
 - meaning of, **2:65**
 - notifications
 - generally, **2:78**
 - annual statement, above in this group
 - initial statement, above in this group
 - no fee for, **2:89**
 - penalties for violating provisions, **2:88**
 - payment limitations
 - generally, **2:64, 2:66**
 - penalties for violating, **2:77**
 - reanalysis of, **2:75**
 - record keeping, **2:87**
 - state provisions, **2:90**
 - surplus payments, **2:76**
 - Good faith estimate of settlement services
 - generally, **2:25**
 - contents, **2:26**
 - delivery of
 - generally, **2:30**
 - persons eligible for, **2:31**
 - disclosures, **2:29**
 - exemptions, **2:32**
 - fees, **2:32**
 - integrated disclosures, loans not covered by, **2:25-2:42**
 - nature and determination of, **2:27**
 - record keeping, **2:33**
 - tolerances, **2:27**
 - when permitted, **2:28**
 - Historical text of HUD informal opinions, **App 2B2**
 - Homeownership counselors, list of, **2:24**
 - HUD-1A settlement statement
 - generally, **2:35**
 - delivery, **2:39**

REAL ESTATE SETTLEMENT**PROCEDURES ACT—Cont'd**

- HUD-1A settlement statement—Cont'd
 - enforcement and cure, 2:42
 - exemptions, 2:39
 - format, 2:38
 - information disclosed, 2:36
 - no fee, 2:41
 - one-day advance inspection of, 2:34
 - permitted changes, 2:38
 - record keeping, 2:40
 - responsibility for providing, 2:37
- HUD-1 settlement statement
 - generally, 2:35
 - delivery, 2:39
 - enforcement and cure, 2:42
 - exemptions, 2:39
 - format, 2:38
 - information disclosed, 2:36
 - no fee, 2:41
 - one-day advance inspection of, 2:34
 - permitted changes, 2:38
 - record keeping, 2:40
 - responsibility for providing, 2:37
- HUD informal opinions, **App 2B1, App 2B2**
- Insurance, forced place, 2:112
- Integrated disclosures, effects of, 2:25-2:43
- Jurisdiction of courts, 2:115
- Legislative history
 - generally, 2:1
 - law sources, 2:2
- Lenders
 - federally related, 2:6
- Lien validity, 2:117
- Loan disclosures
 - application for loan
 - generally, 2:92
 - contents, 2:96
 - format, 2:97
 - persons who must make, 2:93
 - persons who must receive, 2:95
 - timing of, 2:94
- assignment, sale, or transfer
 - generally, 2:98
 - contents of, 2:101
 - format, 2:102
- persons who must make, 2:99
- timing of, 2:100
- Loan payments during transfer period, 2:103
- Miscellaneous provisions, 2:118
- Penalties, 2:43, 2:113
- Referral and unearned fee prohibitions
 - generally, 2:45 *et seq.*
 - affiliated-business arrangements
 - generally, 2:53

REAL ESTATE SETTLEMENT**PROCEDURES ACT—Cont'd**

- Referral and unearned fee prohibitions—Cont'd
 - affiliated-business arrangements—Cont'd
 - disclosure, 2:54
 - no requirements to use settlement service provider, 2:55
 - return on ownership interest, 2:56
 - agreement or understanding to refer business, 2:49
 - expressly excluded transactions, 2:52
 - payment or thing of value, 2:48
 - penalties, 2:58
 - prohibition, 2:51
 - record keeping, 2:57
 - state-imposed, 2:59
- Regulation X, **App 2A**
- Regulatory background, 2:1
- Settlement services
 - good faith estimate of settlement services, above
- Special Information Booklet
 - generally, 2:20
 - contents of, 2:21
 - delivery of, 2:22
 - form of, 2:23
 - homeownership counselors, list of, 2:24
- Specific title company prohibitions
 - generally, 2:60
 - acts prohibited, 2:60
 - penalties, 2:61
 - state title insurance provisions, 2:62
- State disclosures, 2:44
- State laws and, 2:114
- Transactions covered
 - generally, 2:3
 - federally related lender, 2:6
 - federally related loans, 2:8
 - lender is a creditor under Consumer Credit Protection Act, 2:7
 - one- to four-family structure, 2:5
 - secured by a lien, 2:4
- Transactions exempted
 - generally, 2:9
 - agricultural loans, 2:11
 - assumptions without lender approval, 2:14
 - business loans, 2:11
 - commercial loans, 2:11
 - loan conversions, 2:15
 - loan on property of twenty-five acres or more, 2:10
 - loans to housing assistance loan programs, 2:18
 - loan to government or governmental agencies, 2:17
 - secondary market transactions, 2:16

REAL ESTATE SETTLEMENT PROCEDURES ACT—Cont'd
 Transactions exempted—Cont'd
 temporary financing, 2:12
 vacant land, 2:13
 Your Home Loan Toolkit, App 2B

REGULATION J
 Generally, App 3A

REGULATION K
 Generally, App 3B

REGULATION L
 Generally, App 3C

REGULATION V
 Fair Credit Reporting Act (this index)

REGULATION Z
 Truth-in-Lending Act (this index)

RENTAL PROPERTY

Conversion to condominiums or cooperatives,
 Condominium and Cooperative Abuse
 Relief Act limitations on, 4:23

RESCISSION RIGHT, UNDER TRUTH-IN-LENDING ACT

Generally, 10:81-10:96
 Creditor's obligation to delay performance, 10:91
 Disclosure, 10:90
 Effects, 10:95
 Exemptions
 generally, 10:82-10:88
 mixed-purpose transactions, 10:88
 multiple advance transactions, 10:86
 refinancing or consolidation transactions,
 10:84
 renewal of optional insurance, 10:87
 residential mortgage transactions, 10:83
 transactions in which a state agency is a creditor, 10:85

Exercising of
 persons eligible, 10:92
 procedure, 10:94
 time limits, 10:93

Waiver, 10:89

RHODE ISLAND

State-related legislation, 13:43

ROADS, UTILITIES, OR AMENITIES

Interstate Land Sales Full Disclosure Act
 contract provisions, 3:75
 exemptions, 3:29, 3:30, 3:39, 3:40, 3:57, 3:58
 representations regarding, 3:75

SALE

Contracting period, 1:3
 House and Home (this index)

SALE—Cont'd
 Marketing period, 1:2
 Negotiating period, 1:3
 Postclosing period, 1:6

SALES PRACTICES

Interstate Land Sales Full Disclosure Act provisions
 advertising disclaimer statements, 3:84
 limitations on
 contract-based, 3:80
 general sales practices, 3:81
 property reports and statements of records,
 3:78
 parties exempted, 3:83
 prohibited, 3:77, 3:79, 3:82
 unlawful and misleading, 3:77-3:84

SCORE

Credit Score (this index)

SELF-DEALING CONTRACTS

Condominium and Cooperative Abuse Relief Act
 termination
 generally, 4:5
 contracts covered, 4:6
 developer reimbursement clauses, 4:8
 methods, 4:7
 state preemption, 4:9

SELF-TESTING PRIVILEGE

Equal Credit Opportunity Act
 generally, 8:86
 limitations, 8:87
 record retention, 8:92
 Fair Housing Act
 generally, 12:70
 limitations of privilege, 12:71

SHOPPING CENTER LEASES

Bankruptcy Code assumption or rejection of,
 6:17

SINGLE-FAMILY HOMES

Fair Housing Act exemption, 12:10
 Federal Trade Commission Act regulation of
 sales of
 unfair and deceptive acts or practices
 generally, 5:44
 contractual provisions, 5:46
 nature of representations, 5:45
 remedies, 5:47
 unfair methods of competition, 5:48

Interstate Land Sales Full Disclosure Act exemption, 3:24

SOCIAL SECURITY NUMBER

Fair Credit Reporting Act, obligation of consumer reporting agency to truncate social security number, **9:17**

SOUTH CAROLINA

State-related legislation, **13:44**

SOUTH DAKOTA

State-related legislation, **13:45**

SPECIAL REVERSE-MORTGAGE DISCLOSURES

Generally, **10:38**

Form of, **10:43**

Persons who must make, **10:41**

Persons who must receive, **10:42**

Required disclosures, **10:39**

Timing of, **10:40**

TELEMARKETING ACT

Federal Trade Commission Act prohibitions

derived from, **5:16**

TENNESSEE

State-related legislation, **13:46**

TEXAS

State-related legislation, **13:47**

TRUTH-IN-LENDING ACT

Generally, **10:1 et seq.**, **App 10**, **App 10A**

Anti-deficiency laws, **10:77**

Appraisals, **10:68**, **10:70**

Arbitration, **10:75**

Civil liability

 generally, **10:101**

 attorney fees, **10:102**

 costs, **10:102**

 defenses, **10:104**

 statute of limitations, **10:103**

Consumer leasing-Regulation M, **App 10B**

Counseling requirements, negative amortizing loans, **10:76**

Credit advertising, **10:97**

Debt cancellation agreements, **10:73**

Disclosures

 generally, **10:7**

 aggregate settlement costs, **10:28**

 amount financed

 generally, **10:9**

 itemization of, **10:11**

 assumption policy, **10:26**

 closing disclosure, **10:30**

 creditor's identity, **10:8**

 deposit balance, **10:10**

 electronic

 generally, **10:44**

 address or location for, **10:48**

TRUTH-IN-LENDING ACT—Cont'd

Disclosures—Cont'd

 electronic—Cont'd

 clear and conspicuous requirement, **10:46**

 consent required, **10:45**

 retainability of, **10:47**

 timing of, **10:47**

 fees paid to brokers, **10:28**

 finance charge

 generally, **10:12**

 annual percentage rate

 generally, **10:16**

 computation tools, **10:19**

 demand loans, **10:20**

 irregularities, **10:18**

 tolerances allowed, **10:17**

 variable rate mortgages, **10:21**

 items excluded because of nature of transaction or if creditor makes certain disclosures, **10:15**

 items expressly excluded, **10:14**

 items normally included, **10:13**

 total prepaid, **10:10**

 form of, **10:37**

 integrated disclosures, loans covered by, **10:29-10:32, 10:32.50**

 loan estimate, **10:29**

 negative amortizing loans, **10:76**

 payments

 amounts of, **10:22**

 due dates, **10:22**

 late, **10:24**

 nonpayment provisions, **10:24**

 number of, **10:22**

 prepayment provisions, **10:24**

 total number of, **10:23**

 persons required to make, **10:35**

 persons who must receive, **10:36**

 right of rescission, **10:90**

 secured by the consumer's principal dwelling, **10:27**

 security interests, **10:25**

 special reverse-mortgage

 generally, **10:38**

 form of, **10:43**

 persons who must make, **10:41**

 persons who must receive, **10:42**

 required disclosures, **10:39**

 timing of, **10:40**

 timing of

 generally, **10:31**

 assumptions, **10:33**

 construction loans, **10:33**

 integrated disclosures, loans covered, **10:31, 10:32, 10:32.50**

TRUTH-IN-LENDING ACT—Cont'd

Disclosures—Cont'd
 timing of—Cont'd
 refinancing, **10:33**
 residential mortgages, **10:32**
 variable rate mortgages, **10:34**
 total interest as percentage of principal balance, **10:28**
 Electronic Signatures in Global and National Commerce Act, **App 10C**
 Enforcement
 generally, **10:98-10:105**
 assignees, **10:99**
 civil liability, above
 creditors, **10:98**
 criminal liability, **10:100**
 Escrow requirements, higher priced mortgage loans, **10:68**
 Fiduciary duty of servicer, **10:70**
 Higher priced mortgage loans
 generally, **10:66-10:68**
 appraisal requirements, **10:68**
 definition, **10:67**
 escrow requirements, **10:68**
 Higher-risk mortgages
 appraisal requirements, **10:69**
 Home equity loans
 generally, **10:49**
 high-cost or HOEPA loans
 generally, **10:50**
 disclosures
 form of, **10:55**
 person who must make, **10:53**
 person who must receive, **10:54**
 required, **10:51**
 timing of, **10:52**
 penalties, **10:65**
 prohibitions
 acts and practices, **10:57**
 contract terms, **10:55**
 default, recommending, **10:64**
 housing counseling requirement, **10:63**
 loans to persons unable to pay, **10:58**
 open-end loans, **10:62**
 payments on home improvement contracts, **10:59**
 refinancing within one year, **10:61**
 sale or assignment of mortgage, **10:60**
 open-end credit plans, **10:49**
 open-end loan, **10:62**
 refinancing within one year, **10:61**
 Housing counseling, **10:63**
 Legislative history
 generally, **10:1**
 law sources, **10:2**

TRUTH-IN-LENDING ACT—Cont'd

Loan originators, **10:71**
 Loan servicing duties
 disclosures, **10:79**
 partial payments, **10:79**
 periodic statements for residential mortgage loans, **10:78**
 prompt crediting of payments, **10:79**
 seven-day requirement for payoff statements, **10:80**
 Mandatory arbitration, **10:75**
 Negative amortizing loans, **10:76**
 Open-end home equity loan, **10:62**
 Pooled residential mortgages, **10:70**
 Prepayments, **10:74**
 Principal dwelling, credit transactions secured by, appraisal requirements, **10:70**
 Qualified mortgage standards, **10:72**
 Refinancing within one year, home equity loans, **10:61**
 Regulatory background, **10:1**
 Repay, ability to, **10:72**
 Residential mortgage loans, generally, **10:71**
 Right of rescission
 generally, **10:81-10:96**
 creditor's obligation to delay performance, **10:91**
 disclosure, **10:90**
 effects, **10:95**
 exemptions
 generally, **10:82-10:88**
 mixed-purpose transactions, **10:88**
 multiple advance transactions, **10:86**
 refinancing or consolidation transactions, **10:84**
 renewal of optional insurance, **10:87**
 residential mortgage transactions, **10:83**
 transactions in which a state agency is a creditor, **10:85**
 exercising of
 persons eligible, **10:92**
 procedure, **10:94**
 time limits, **10:93**
 transactions covered, **10:81**
 waiver, **10:89**
 Scope, **10:3**
 Servicer responsiveness, **10:70**
 Servicers' fees, **10:70**
 Single premium credit insurance, financing, **10:73**
 State laws and
 conflicts, **10:106**
 exemptions, **10:107**
 Transactions covered
 generally, **10:4**
 business or commercial purposes, **10:5**

TRUTH-IN-LENDING ACT—Cont'd

Transactions covered—Cont'd
mortgage assumptions, **10:6**

TWELVE-LOT EXEMPTION

Interstate Land Sales Full Disclosure Act, **3:21**

UNFAIR AND DECEPTIVE ACTS OR PRACTICES, UNDER FEDERAL TRADE COMMISSION ACT

Generally, **5:5**

Broker services, **5:65**

Home components and building products
generally, **5:61**

insulation sales, **5:62**

warranty requirements, **5:63**

Home improvements

cooling-off periods, **5:55-5:57**

Magnuson-Moss provisions, **5:58**

misrepresentations, **5:54**

Mobile and manufactured home sales

generally, **5:49**

Magnuson-Moss proceedings, **5:50**

Sales of new single- or multifamily homes and
condominiums

generally, **5:44**

contractual provisions, **5:46**

nature of representations, **5:45**

remedies, **5:47**

Sales of unimproved land

generally, **5:38**

contractual provisions, **5:41**

remedies, **5:42**

sales techniques, **5:40**

value representations, **5:39**

UNFAIR METHODS OF COMPETITION, UNDER FEDERAL TRADE COMMISSION ACT

Generally, **5:4**

Broker services

generally, **5:66**

Federal Trade Commission activity, **5:67**

group boycotts, **5:70**

jurisdiction, **5:68**

UNFAIR METHODS OF COMPETITION, UNDER FEDERAL TRADE COMMISSION ACT—Cont'd

Broker services—Cont'd
miscellaneous violations, **5:72**

price fixing, **5:69**

typing arrangements, **5:71**

Home components and building products, **5:64**

Home improvements, **5:59**

Mobile and manufactured home sales, **5:51**

Sales of new single- or multifamily homes and
condominiums, **5:48**

Sales of unimproved land, **5:43**

UTAH

State-related legislation, **13:48**

VACANT LAND

Real Estate Settlement Procedures Act exemption, **2:13**

VARIABLE RATE MORTGAGES

Finance charge as annual percentage rate, **10:21**

Timing of disclosures, **10:34**

VERMONT

State-related legislation, **13:49**

VIRGINIA

State-related legislation, **13:50**

WASHINGTON

State-related legislation, **13:51**

WEST VIRGINIA

State-related legislation, **13:52**

WISCONSIN

State-related legislation, **13:53**

WYOMING

State-related legislation, **13:54**

YOUR HOME LOAN TOOLKIT

Real Estate Settlement Procedures Act, **App 2B**