

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 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**
- 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, regulating servicers' fees, and servicer responsiveness, **10:70**

COLORADO

- State-related legislation, **13:8**

COMMERCIAL DEVELOPMENT

- Interstate Land Sales Full Disclosure Act exemption, **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,
12:3

Regulatory 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 by

generally, **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 interac-
 tions 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**
 - 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**
- 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 exemp-
 - tion, **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 installment 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 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**
- 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 exemption, **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 exemptions
- 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**

INDEX

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 transac-
 tion 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 exemp-
tion, **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**