

*This is your new*

# Consumer Financial Services Answer Book 2017 Edition

*Edited by*

**Richard E. Gottlieb, Arthur B. Axelson &  
Thomas M. Hanson**

Published midyear to give readers the latest on changes since the November 2016 elections, the *2017 Edition of Consumer Financial Services Answer Book* provides the latest developments on the primary federal laws affecting practitioners in the field, including the **Truth in Lending Act**, the **Fair Credit Reporting Act**, the **Equal Credit Opportunity Act**, the **Electronic Signatures in Global and National Commerce Act (ESIGN)**, the **Telephone Consumer Protection Act**, the consumer provisions of the **Bankruptcy Code**, and the **Fair Debt Collection Practices Act**.

For those focused on mortgage lending and servicing, the book has enhanced chapters on the **Real Estate Settlement Procedures Act**, **Mortgage Loan Servicing**, **Licensing**, and **Residential Foreclosures and Evictions**. For those who deal with automotive finance, there is an expanded chapter on that topic that includes fair lending issues. And detailed chapters on **Credit Cards**, **Military Lending**, and **Short-Term Lending** address three other sources of consumer credit.

Likewise, numerous other chapters have received substantial updates, including the chapters devoted to **CFPB enforcement**, which includes a first-time discussion on the CFPB's enforcement manual, and vendor management, which has received updated guidance from a key regulator. This edition also includes a brand **new chapter** on **Marketplace Lending**, one of the latest product developments to impact consumer lending.

On June 8, 2017, the U.S. House of Representatives passed the **Financial CHOICE Act**, which, if it becomes law, would substantially roll back provisions of the Dodd-Frank Act and reorganize the CFPB, among other things. Purchasers of *Consumer Financial Services Answer Book 2017 Edition* will receive a supplement chapter on the Financial CHOICE Act if it becomes law.

*(continued on reverse)*

Practising Law Institute  
1177 Avenue of the Americas  
New York, NY 10036  
**#172875**

Practising Law Institute and the expert financial services teams from lead firms Manatt, Phelps & Phillips, LLP and McGlinchey Stafford are proud to bring you this timely and essential guide to the law of consumer financial services. If you have any comments or questions, please contact us (see **Questions About this Book?** on the page following the title page).