

# **Consumer Law & Protection**



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**A Practical Approach  
for Paralegals and the Public**

**Neal R. Bevans**

PROFESSOR

WESTERN PIEDMONT COMMUNITY COLLEGE

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*To my niece, Katie Burnett, and  
my nephew, Ben Burnett, with all my love.*



# Contents

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Preface	xv
Acknowledgments	xvii
About the Author	xix
<b>Chapter 1 • Fraud and Misrepresentation</b>	<b>3</b>
Chapter Objectives	3
I. The Shareholders' Suit	3
II. Introduction	3
III. Fraud	4
A. Proving Fraud	5
1. Typical Sales Statements Don't Equal Fraud	6
B. Alleging Fraud in the Complaint	6
C. Limitations on Fraud Actions	7
D. Fraud and Criminal Law	7
IV. Negligent Misrepresentation	9
A. Elements of Negligent Misrepresentation	9
B. Awarding Monetary Damages in Negligent Misrepresentation Cases	10
C. Opinions and Negligent Misrepresentation	12
D. Negligent Misrepresentation vs. Mistake	13
E. Pleading Negligent Misrepresentation	13
F. Defenses to Negligent Misrepresentation	13
1. Truth	13
2. Opinion	14
3. Statement Did Not Concern a Material Fact	14
4. No Detrimental Reliance on the Statement	14
5. No Damages	14
6. Waiver	14
G. Defenses That Are Not Available in Negligent Misrepresentation	15
1. "No Knowledge"	15
2. Good Faith	15
Case Excerpt	15
Case Questions	18
V. Follow-up on the Shareholders' Suit	18
Chapter Summary	19
Web Sites	20
Key Terms	20
Review Questions	20

<b>Chapter 2 • Deceptive Practices</b>	23
Chapter Objectives	23
I. What Are Deceptive Practices?	23
A. Examples of Unfair or Deceptive Trade Practices	23
B. Common-law Remedies	25
II. Federal Regulation of Unfair and Deceptive Trade Practices	26
A. The Federal Trade Commission	26
1. Enforcement and Investigation Powers of the FTC	27
2. Role of the Federal Trade Commission in Modern Business Practices	27
3. The Bureau of Consumer Protection	28
4. The Expanded Role of the FTC in the Age of Cyber Commerce	28
5. The Do Not Call Registry	28
III. State Regulation	29
A. What Is the UDTPA?	29
1. Unlawful Actions under UDTPA	29
2. Exceptions under UDTPA	30
3. Remedies under the Uniform Deceptive Trade Practices Act	31
B. Other State Limitations on Business Practices: The Uniform Commercial Code	32
C. Role of State Agencies in Investigating Deceptive Trade Practices	33
D. Other Consumer Protections	33
1. Limitations on Commercial Advertisements	34
Case Excerpt	34
Case Questions	38
Chapter Summary	38
Web Sites	39
Key Terms	39
Review Questions	39
<b>Chapter 3 • Product Liability</b>	41
Chapter Objectives	41
I. Product Liability	41
A. A Short History of Product Liability in the U.S.	42
B. Contract Law and the Privity Problem	43
C. Suing for Breach of Warranty	45
D. Contract Law and Product Liability Actions	45
E. Bringing Suit under Traditional Negligence Theory	45
1. Duty	46
2. Breach of Duty	46
3. Causation	47
4. Damages	47
5. Summarizing Karen's Case	48
II. The Doctrine of Product Liability	49
A. Product Liability Does Not Involve a Finding of Fault	50
B. What Can Be the Basis of a Product Liability Lawsuit?	50
C. Arguments For and Against Product Liability Cases	51
D. Proving a Product Liability Case	51
1. The Plaintiff Was Injured by a Product	52
2. That the Injury Was the Result of a Defective Design	52
3. That the Product Was Created or Manufactured by the Defendant	53



E. State Statutes on Product Liability	53
1. Different States/Different Theories of Product Liability	54
F. Model Uniform Products Liability Act	54
G. Federal Legislation Related to Product Liability	54
1. The Duty to Test and Inspect	55
2. The Duty to Comply with Health and Safety Regulations	56
3. Inherently Dangerous Objects	56
H. Tort Reform and Product Liability	56
Case Excerpt	57
Case Questions	59
Chapter Summary	59
Web Sites	60
Key Terms	60
Review Questions	61
<b>Chapter 4 • Warranties</b>	<b>63</b>
Chapter Objectives	63
I. What Are Warranties?	63
A. A Short History of the Law of Warranties	63
B. Express Warranties	65
1. Evidentiary Issues in Express Warranty Cases	66
C. Implied Warranties	67
1. Types of Implied Warranties	67
II. Federal Law Regarding Warranties	69
A. Magnuson-Moss Warranty Act	69
1. Jurisdiction of MMWA	69
2. Definitions under MMWA	70
3. Enforcement under the Act	71
4. Written Warranties under the Magnuson-Moss Warranty Act	71
5. Implied Warranties under the Magnuson-Moss Warranty Act	73
6. The Magnuson-Moss Warranty Act and Other Federal Law	73
7. What Is Required under the Magnuson-Moss Warranty Act?	73
III. State-Based Warranty Actions	75
A. “Lemon Laws”	75
Case Excerpt	76
Case Questions	79
IV. Disclaimers	79
Case Excerpt	79
Case Questions	85
Chapter Summary	85
Web Sites	85
Key Terms	86
Review Questions	86
<b>Chapter 5 • Internet Scams, Forgery, Credit Card Fraud and Identity Theft</b>	<b>87</b>
Chapter Objectives	87
I. Introduction	87
A. Internet Scams	89
1. Phishing	90

2. Cramming	91
B. Investigating Internet Fraud	91
1. Jurisdictional Issues in Internet Fraud	92
II. Forgery	93
A. The Basic Elements of Forgery	93
1. Make, Alter or Possess a Writing	94
2. Without Authority	94
3. Uttering and Delivering	94
Case Excerpt	95
Case Questions	96
III. Credit Card Theft and Fraud	97
A. Skimming	97
IV. Identity Theft	98
Case Excerpt	99
Case Questions	102
Chapter Summary	102
Web Sites	102
Key Terms	103
Review Questions	103
<b>Chapter 6 • Truth in Lending</b>	<b>105</b>
Chapter Objectives	105
I. The Federal Truth in Lending Act	105
A. Regulation Z	106
B. Time of Disclosures	106
C. Finance Charges under the Federal Truth in Lending Act	107
D. Initial Disclosure Statements	107
E. Continuous Obligation of Creditors	108
II. Open-ended Credit	108
A. Credit Cards	111
1. Credit Card Applications and Solicitations	111
2. Credit Card Disclosures	111
3. Billing Errors on Credit Card Transactions	114
III. Closed-end Credit Agreements	115
A. Required Disclosures in Closed-end Credit Transactions	115
1. Identification of Creditor	116
2. The Amount Financed	116
3. Itemization of Amount Financed	116
4. Finance Charge	116
5. Annual Percentage Rate	116
6. Variable Rate	116
7. Payment Schedule	117
8. Total of Payments	117
9. Demand Feature	117
10. Total Sale Price	117
11. Prepayment Provisions	117
12. Late Payments	117
13. Security Interest	117
14. Insurance and Debt Cancellation Provisions	118
15. Security Interest Charges	118

16. Contract Reference	118
17. Assumption Policy	119
18. Required Deposit	119
B. Right of Rescission	119
1. Notice of Rescission	119
IV. Enforcement of Federal Truth in Lending Act	120
A. Federal Trade Commission	120
B. Consumer Actions under TILA	120
1. Criminal Liability under TILA	121
2. Preemption of State Law	121
Case Excerpt	122
Case Questions	128
Chapter Summary	128
Web Sites	128
Key Terms	129
Review Questions	129
<b>Chapter 7 • Predatory Lending &amp; Other Questionable Lending Practices</b>	<b>131</b>
Chapter Objectives	131
I. Questionable Lending Practices	131
A. The Housing Market	131
II. Predatory Lending	132
A. Encouraging Borrowers to Lie About Their Income and Debts	132
1. Financing Fees	133
B. Charging High Interest Rates	133
C. Charging High Fees	133
D. Pre-payment Penalties	134
E. Stripping Equity	135
F. High Pressure Sales Tactics	136
G. Other Predatory Lending Practices	136
1. Yield Spread Premiums	137
H. Unreasonable Arbitration Clauses	137
I. Consequences of Predatory Lending	138
II. Other Questionable Lending Practices	138
A. Overdraft Loan Programs	139
B. Credit Repair	139
C. Loan Churning or “Loan Flipping”	140
D. Insurance Schemes	140
E. Payday Loans	141
F. Tax Refund Loans	141
G. Car Title Loans	141
H. Rent-to-own Contracts	142
I. Balloon Payments	142
Case Excerpt	143
Case Questions	148
Chapter Summary	149
Web Sites	149
Key Terms	149
Review Questions	149

<b>Chapter 8 • Fair Credit Reporting</b>	151
Chapter Objectives	151
I. Introduction	151
A. Importance of Good Credit	151
B. Calculating a Credit Score	152
C. Credit Reports	153
II. Fair Credit Reporting Act	153
A. Consumer Reports under FCRA	153
1. Exclusions under FCRA	153
2. Investigative Consumer Report	154
3. Consumer Reporting Agencies under FCRA	154
B. The Major Credit Reporting Agencies in the United States	154
1. Equifax	155
2. TransUnion	155
3. Experian	155
III. Purposes of Credit Reports Under FCRA	155
A. Furnishing Credit Reports to Others	155
1. Courts	156
2. Creditors	156
3. Employers	156
4. Governmental Agencies	157
5. Companies That Issue Offers of Credit or Insurance	158
B. Consumer Disclosures	158
1. Inquiries	159
2. Denials of Credit	159
C. Disclosing File Contents to Consumers	159
1. Summary of Consumer Rights	159
D. Disputing Credit Report Entries	160
1. Frivolous or Irrelevant Disputes	161
2. Notice of Reinvestigation	161
3. Statement of Dispute	161
4. Deleting Contested Information	161
E. Items That May Not be Reported in Credit Reports	161
F. Ensuring Accuracy of Credit Reports under FCRA	162
G. Obtaining Copies of Credit Reports	162
1. Free Reports	162
IV. Enforcing the Provisions of FCRA	162
A. Administrative Enforcement	163
B. Civil Suits by Consumers	163
Case Excerpt	164
Case Questions	170
Chapter Summary	170
Web Sites	171
Key Terms	171
Review Questions	171
 <b>Chapter 9 • Fair Debt Collection Practices</b>	 173
Chapter Objectives	173
I. The Fair Debt Collection Practices Act	173
II. Jurisdiction under Fair Debt Collection Practices Act	174

A. Who Is Covered under Fair Debt Collection Practices Act?	174
1. Fair Debt Collection Practices Act Does Not Apply to Actual Creditors	174
2. Defining “Debt Collectors” under the Act	175
3. Defining “Debt” under the Act	175
III. Communications between Debt Collectors and Consumers	176
A. Locating Consumers	176
1. Communicating with the Consumer	176
IV. Activities under Fair Debt Collection Practices Act	179
A. Permissible Actions under Fair Debt Collection Practices Act	179
B. Prohibited Actions under Fair Debt Collection Practices Act	179
1. Harassment	180
2. False Statements	180
3. Misrepresentations	181
4. Unfair Practices	182
V. Enforcing the Provisions of Fair Debt Collection Practices Act	183
Case Excerpt	184
Case Questions	188
Chapter Summary	188
Web Sites	188
Key Terms	189
Review Questions	189
<b>Chapter 10 • Remedies Available to the Consumer</b>	<b>191</b>
Chapter Objectives	191
I. Introduction to Consumer Remedies	191
II. An Overview of the American Legal System	191
A. Terminology in Civil Cases	192
B. Discovery	192
1. Depositions	193
2. Interrogatories	193
3. Requests for Production of Documents	193
4. The Significance of Completing the Discovery Process	194
C. Civil Trials	194
1. Verdicts in Civil Cases	195
D. Appeals in Civil Cases	195
E. Settlement	195
III. Arbitration & Mediation	195
A. Arbitration	196
B. Mediation	196
IV. Equitable Remedies	196
A. Injunction	197
B. Specific Performance	197
C. Rescission	198
D. Reformation	198
1. “Duty to Read”	198
V. Monetary Damages	199
A. Compensatory Damages	199
1. Calculating Monetary Damage Awards	199

2. Consequential Damages	201
3. Liquidated Damages	202
B. Punitive Damages	202
C. Nominal Damages	203
VI. Complaining to Federal, State and Private Organizations	204
A. Complaints to Local Better Business Bureau	204
B. Using the Media	204
1. TV and Newspaper “Crusaders”	204
Case Excerpt	204
Case Questions	209
Chapter Summary	209
Web Sites	210
Key Terms	210
Review Questions	210
<b>Chapter 11 • When the Contract Is Invalid</b>	<b>213</b>
Chapter Objectives	213
I. Contracts That Are Invalid because of the Consumer’s Status	213
A. Capacity	214
1. Minors	215
B. Intoxication	216
C. Mental Incompetence	217
D. Enforceable and Unenforceable Contracts	217
E. Legality	218
1. Public Policy	218
II. Mistake as Grounds to Void a Contract	218
A. Mistaken Description	219
B. Mistaken Existence	219
C. Mistaken Value	219
III. Canceling a Contract because of Duress, Coercion or Undue Influence	219
A. Duress	220
B. Coercion	221
C. Undue Influence	221
IV. Important Legal Doctrines for Consumer Contracts	222
A. Promissory Estoppel	222
B. Waiver	223
C. Accord and Satisfaction	223
D. Caveat Emptor	224
E. Laches	224
Case Excerpt	225
Case Questions	229
Chapter Summary	229
Web Sites	229
Key Terms	230
Review Questions	230
<b>Glossary</b>	<b>231</b>
<b>Index</b>	<b>237</b>

# Preface

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In recent years, the interest in consumer-related issues has grown tremendously, fueled by growing unemployment, high foreclosure rates, credit card interest rate increases and predatory lending practices. This book seeks to fill the need for a well-written text on consumer law and consumer protection. This is an area of law that will only grow in importance as Internet-based commerce continues to boom and as the ramifications of our economic recession spin out for years to come. Consumer law is a topic that will remain an important issue for everyone.

This book also addresses other issues, such as so-called “credit repair,” foreclosures, Fair Debt Collections practices, scams, predatory lending and many other practices.

## ***Key Characteristics of Consumer Law & Protection: A Practical Approach for Paralegals and the Public***

1. Each chapter analyzes an important aspect of consumer law and protection, from fraud to warranties, identity theft to the Federal Truth in Lending Act.
2. Each chapter contains a relevant case and/or statute that illustrates the topics covered in that section.
3. Web sites for further research and/or discussion
4. Step-by-step analysis of problems as diverse as “bait and switch” schemes to Uniform Commercial Code applicability.
5. Extensive chapter discussion questions based on real cases and scenarios
6. Practical assignments, based on real world problems faced by consumers and their legal representatives.
7. Numerous sidebars addressing a wide variety of issues
8. End-of-chapter exercises, hands-on assignments, and practical applications of the concepts presented in each chapter

## **Description of the Key Characteristics and Features Found in *Consumer Law & Protection: A Practical Approach for Paralegals and the Public***

- Learning objectives stated at the beginning of each chapter
- Terms and legal vocabulary in **bold** and defined immediately for the student

- Figures and tables to illustrate crucial points, designed to capitalize on different student learning styles
- Scenarios to help students develop their understanding of the material
- Excerpts from seminal or otherwise noteworthy cases and important federal statutes, such as the Fair Credit Reporting Act and others.
- End-of-chapter questions, activities and assignments to increase student comprehension and retention of the concepts presented in the chapter
- Web site for further research, investigation and/or discussion, including a link to online legal research sources
- Glossary containing definitions of all terms used in the text



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# About the Author

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Neal Bevans is a former Assistant District Attorney and private attorney. A veteran of over 150 trials, Bevans has litigated every major felony from rape, murder, and narcotics to armed robbery. One of his cases was televised nationally on Court TV. He has a Juris Doctor degree from the University of Georgia (Order of the Barrister) and has been a college instructor for more than 10 years. A multiple-year honoree in *Who's Who Among America's Teachers*, Bevans is an instructor of both paralegal and criminal justice courses, and is the author of numerous textbooks and magazine articles. He received the Excellence in Teaching Award from Western Piedmont Community College in 2010.