
About the Author

The National Consumer Law Center (NCLC)[®] is the nation's expert on the rights of consumer borrowers. Since 1969, NCLC has been at the forefront in representing low income consumers before the courts, government agencies, Congress, and state legislatures.

NCLC has appeared before the United States Supreme Court and numerous federal and state courts and has successfully presented many of the most important cases affecting consumer borrowers. NCLC provides consultation and assistance to legal services, private, and government attorneys in all fifty states.

NCLC publishes a nationally acclaimed series of manuals on all major aspects of consumer credit and sales. (See Bibliography for a complete list of NCLC publications.) NCLC also conducts state and national training sessions on the rights of consumer borrowers for attorneys, paralegals, and other counselors.

This book draws on the expertise of numerous present and former NCLC attorneys, each averaging about twenty years of consumer law specialization. Deanne Loonin is the principal author for this edition and the 2008 edition. John Rao and Deanne Loonin were the principal authors of the 2005 and 2006 editions. Gary Klein was a principal author for 1996, 1999, and 2002 editions; Odette Williamson was the principal author of the 2002 edition; and Jon Sheldon was a principal author of the 1992 edition.

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