



2020 STATE PRIORITIES MASTER LIST

GENERAL INTEREST

Access to credit
Activist activities
All-in APR caps
Alternative identification
Ancillary products / Voluntary protection products (VPP) restrictions
APR / TILA definitions
Attorney general activities / AG relations
Auto-dialer restrictions affecting collection efforts
Ballot Initiatives
Collection restrictions
Consumer complaints
Convenience fees
Credit repair organizations / debt settlement companies
Creditor-placed insurance
Cybersecurity requirements
Data breach notification requirements
Debt collection / for profit debt collectors
Debt settlement companies / credit repair organizations
Examinations and licensing
Homestead exemption
Identity theft
Internet lending prohibitions
Language requirements for non-English speakers
Live checks / loans by mail
Military lending restrictions
Municipal restrictions on loan products, rates or activities
NMLS
Privacy
Race/gender data collection non-mortgage
Rate caps
Reinstatement of Glass-Steagall
Risk-based pricing restrictions
Securitization threats
Social Security Number restrictions affecting ability to issue credit
Taxation specific to lenders
Third party payment processor restrictions

CARDS

Billing practices
Contract restrictions
Escheatment
Gift card / stored value restrictions

- Honor-all-card restrictions
- Interchange
- Interest calculation and disclosure requirements
- Marketing restrictions / do-not-mail
- Payroll cards
- Prepaid cards
- Surcharging

MORTGAGE LENDING & SERVICING

- E-notary
- Foreclosures (including moratorium, judicial/non-judicial, expedited for abandoned properties, other legislation re: prevention, mandatory counseling, rescue scams, tenant protection, etc.)
- Lien priority / “superliens”
- Municipal vacant property upkeep ordinances
- Municipal foreclosure mediation ordinances
- Municipal use of eminent domain to seize mortgages
- NMLS / ongoing SAFE Act issues: loan servicer clarification; privacy & security; accountability; governance & transparency; employee licensing; education and testing
- Servicer / lienholder restrictions

TRADITIONAL INSTALLMENT LENDING

- Ability to repay
- Ancillary products / VPPs specific to personal loans
- 36% creep and other rate caps
- Inadvertent effects on personal loan industry by legislation focused on others
- Lending databases
- Market opening opportunities
- Precomputed / pre-payment refund methods
- Rate band modernization
- Zoning ordinances

VEHICLE FINANCE

- Ancillary product / VPP scrutiny on vehicle-specific products (including debt cancellation agreements, guaranteed asset protection (GAP) agreements (also called GAP waivers), motor clubs, service contracts, extended warranties)
- Automatic license plate recognition systems (ALPR)
- Bankruptcy/default triggers
- Car Buyers’ Bill of Rights and “light” versions of CBBOR
- Contract restrictions
- Dealer relations/franchise legislation
- Dealer reserve
- Documentation fees
- Driver/owner liability shifting
- Electronic contracting
- Electronic titling
- Fair lending issues
- Fraudulent and excessive liens
- GAP refund requirements
- Lease-specific issues

Lienholder notification
Payment assurance technology
Post-default issues
Repossession
RISC requirements / restrictions
SCRA state legislation sometimes specific to auto sales/lease sector
Titling issues (general)
Trade-in calculation
Transportation network companies (Uber, Lyft, Sidecar)
Vehicle rescission / turn in