



2022 STATE PRIORITIES MASTER LIST

GENERAL INTEREST

Access to credit
Activist activities
All-in APR caps
Alternative identification
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
Credit reporting / credit report suppression
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
Optional protection products / Ancillary products / Voluntary protection products restrictions
Payment forbearance
Privacy
Race/gender data collection non-mortgage
Rate caps
Reinstatement of Glass-Steagall
Remote work
Risk-based pricing restrictions
Securitization threats
Social Security Number restrictions affecting ability to issue credit
Soundness requirements for nonbank financial institutions
Taxation specific to lenders
Third-party payment processor restrictions
UDAAP

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 / remote notary
- Eviction bans
- 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
- 36% creep and other rate caps
- Inadvertent effects on personal loan industry by legislation focused on others
- Lending databases
- Market opening opportunities
- Optional protection products / Ancillary products / VPPs specific to personal loans
- 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
Retail bad debt
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