



## 2025 STATE PRIORITIES LIST

### GENERAL INTEREST

Access to credit  
Activist activities  
Algorithms  
All-in APR caps  
Alternative identification  
APR / TILA definitions  
Attorney general activities / AG relations  
Auto-dialer restrictions affecting collection efforts  
Ballot Initiatives  
Collection restrictions  
Commercial credit collections  
Commercial credit disclosures  
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  
DIDMCA (Depository Institutions Deregulation & Monetary Control Act)  
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