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