



## **2019 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