

CONSUMER LAW FINAL CHECKLIST  
Spring 1995

QUESTION 1

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|--|--|
| <input type="checkbox"/> Federal pre-emption issue                 | <input type="checkbox"/> usury limits by states are subject to federal pre-emption |
| <input type="checkbox"/> Is Bloomsday a national bank?             | <input type="checkbox"/> is the fee part of the "interest" rate?                   |
| <input type="checkbox"/> Did Congress intend to pre-empt state law | <input type="checkbox"/> No TILA problem because of disclosure                     |
| <input type="checkbox"/> Express intent to pre-empt                | <input type="checkbox"/> TILA pre-emption?   |
| <input type="checkbox"/> incompatible instructions                 | <input type="checkbox"/> private cause of action                                   |
| <input type="checkbox"/> policy conflict                           | <input type="checkbox"/> unconscionability issue?                                  |
| <input type="checkbox"/> "Exporting" home rate                     | <input type="checkbox"/>   |
| <input type="checkbox"/> conflict of law issue                     | <input type="checkbox"/>   |

QUESTION 2

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|--|--|
| <input type="checkbox"/> Advantages                        | <input type="checkbox"/> Disadvantages                       |
| <input type="checkbox"/> Gets consumers lower rates        | <input type="checkbox"/> May limit consumer choices          |
| <input type="checkbox"/> discourages imprudent spending    | <input type="checkbox"/> interferes with market discipline   |
| <input type="checkbox"/> avoids disparity with usury reg's | <input type="checkbox"/> invites costly federal regulation   |
| <input type="checkbox"/> promotes national uniformity      | <input type="checkbox"/> better to defer to state solutions? |
| <input type="checkbox"/>                                   | <input type="checkbox"/>                                     |
| <input type="checkbox"/>                                   | <input type="checkbox"/>                                     |

QUESTION 3

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|---|---|
| <input type="checkbox"/> Liability issues                                   | <input type="checkbox"/> Remedies                                   |
| <input type="checkbox"/> Regulation Z                                       | <input type="checkbox"/> TILA remedies (damages plus attorney fees) |
| <input type="checkbox"/> Is the fee a finance charge?                       | <input type="checkbox"/> Class action                               |
| <input type="checkbox"/> Does TILA require disclosure and inclusion in APR? | <input type="checkbox"/> Tightening TILA rules re class actions     |
| <input type="checkbox"/> was the fee required by GW?                        | <input type="checkbox"/> Burden to bear cost of notification        |
| <input type="checkbox"/>  | <input type="checkbox"/>  |
|   | <input type="checkbox"/>  |

EXAM # \_\_\_\_\_