

SYLLABUS

CONSUMER PROTECTION LAW 7155

FALL 2002
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Required Texts: Greenfield, Consumer Transactions, Third Edition
Selected Commercial Statutes (West 2002 edition)
Supplementary Materials, Printshop, 6 Decatur St.
The Supplementary Materials also will be available on the Web site for this course. There will be additional material assigned during the semester.

General Instructions: "Supp." in this Syllabus refers to the Supplementary Materials. Page numbers without designation refer to pages in the casebook. The statutes and regulations referred to are included in Selected Commercial Statutes. Ignore questions in the casebook Notes which refer to the common law principles discussed in Chapter 1, the Uniform Consumer Sales Practices Act, and the Statutory Supplement. (We use Selected Commercial Statutes instead of the Statutory Supplement.)

Changes in Assignments: Check the course web site for changes in the assignments and other matters pertaining to the course.

	<u>Pages</u>
1. Introduction	1-3
2. Deception: the common law P. 7: omit <i>Jones</i> case	6-7 16- 20
3. Deception: FTC Act P. 72-73: omit Questions 2,3, and 4 P. 86, omit <i>Warner-Lambert</i>	51-86 102-103 Supp. 1-6

	P. 102, read Note 6 only	
4.	Unfair Acts & Practices	484-504
	P. 484: omit Note 6	Supp. 7-12
	P. 489: omit Questions 2 & 3	
	P. 502: omit Question 7	
5.	Deception: state statutes	120
	P. 151: omit Notes 5&6	151-55
	P. 152: omit all except first full ¶	
	P. 153: read note 13 only	
6.	Georgia Fair Business Practices Act	Supp. 13-38
7.	Identity Fraud	Supp. 39-47
8.	Sales on the Internet	Supp. 48-56
9.	Truth in Lending	
	A. TILA requirements	
		183-86
	P. 186: omit all except top carryover ¶	188-91
	Problems pp. 188-90, see Reg. Z, §§226.2, 226.3, 226.4	Supp. 57-60
	P. 189: omit Problems 3, 6, & 7	195-202
	P. 190: Part C, Timing, see Reg. Z §226.17(g)	
	P. 195: omit Problem at bottom of page	208-14
	P.202: Question 5-Do not try to calculate the answer. Instead, ask yourself whether It will take a long or short time to repay. Will the finance charge be small or large?	
	P. 202: omit Questions 4 & 7	216-17
	P. 208: omit all except “Rent-to-Own”	
	P. 210, Note 4, omit question about N.Y. law in 2 nd from last ¶	
	P. 216: omit all except “Enforcement” section	
	B. Remedies	
		732
	P. 732: start at 2d ¶ from bottom	Supp. 61-70

10. Predatory Home Lending	Supp. 71-91
11. Plain Language and Perspectives---OPTIONAL	219-22
12. Fair Credit Reporting Act	223-59
P. 235, Question 5, see FCRA §604(c)	Supp. 92-110
P. 235, Problem 6, see FCRA §616 & 617	
P. 236: omit Questions 7, 9 & 10	
P. 237: Second Problem, see §§603(d)(2)(A)(i) & 603(f)	
Supp. 92-97, general background	
98-101, read case discussion of disclosure without reasonable belief in conjunction with casebook, p. 235, Question 6(b)	
102-103, read in conjunction with casebook, p. 237, second problem	
104-109, read in conjunction with casebook, p. 238, obligations of creditors	
101, read case discussion of maximum possible accuracy in conjunction with casebook, p. 242, <u>Koropolous</u> case	
110, read in conjunction with casebook, p. 257, Note 12	
13. Equal Credit Opportunity Act	260-64
P. 263: omit Questions 1 & 5	270-82
P. 263: Question 4, see Reg. B §202.2(n)289-90	289-91
P. 264: omit Questions 7 & 8.	Supp. 111
P. 270: omit all except 6(b)	
P. 270: Question 6(b), see §202.5(d)(1)	
P. 271: omit Notes 8(c) , 9 & 11	
P. 272: omit Problems 12 & 13	
P. 273: Question 1 (b), see § 202.2(c)(i) & 202.2(f)	
P. 273: omit Questions 1(c), 1(d) & 1(e)	
P. 274: omit Question 1(f)	
P. 289: read “Preemption” only	
P. 290: omit Questions	
14. Quality Standards	
A. UCC--- OPTIONAL	308-11
	Supp. 112
B. Georgia's Lemon Law	Supp.113-117

- 15. Limits on the Terms of the Deal**
- A. Unconscionability 452-55
 We will discuss the case in the casebook briefly, Supp. 118-122
 focusing instead on material in Supp.
- B. Regulation of Objectionable Terms & Transactions Optional 511-13
- 16. Debt Collection** 564-65
- P. 585: do Question 3 only; omit Questions 1, 2, & 4 & text before Questions 585-89
 P. 585: apply only FDCPA to Problem 3; see §§ 805, 803(6), 813 598-601
 P. 586: omit Questions 6, 8 & 10 Supp. 123-125
 P. 586: Question 5: see FDCPA §§ 805, 806, 809
 Question 7: see FDCPA § 808
 P. 598-99: omit Questions 7, 8 & 9
 Question 6, see FDCPA §807(5) & (11)
 P. 601: omit Note 1
- 17. Consumer Remedies**
- Nonjudicial Mechanisms 786-797
 P. 797, omit last ¶ Supp. 126-135
- 18. Sample Exam** Supp. 136-137

MISCELLANEOUS

COURSE OBJECTIVES: Gain an understanding of the statutes, case law, concepts, and policies involved in consumer law.

REQUIRED TEXTS: Greenfield, Consumer Transactions, Third Edition, Selected Commercial Statutes (West 2002 ed.), Supplementary Materials (from Printshop & Web course page); handouts.

BOOKS ON RESERVE Optional reading: Merchants of Misery; Consumer Protection Law Nutshell (3rd ed.).

ATTENDANCE:	Regular attendance is required. In the event a student has more than four unexcused absences, the Instructor may in his discretion lower the student's grade or require a forced withdrawal from the course.
GRADING POLICY:	Students may elect to take a three hour exam or write a paper. Students who fail to satisfy the deadlines for submitting paper topics, outlines, or drafts will be required to take the exam (unless the student obtains the Instructor's permission for an extension). The exam will be open book. Students may take into the exam the casebook, <u>Selected Commercial Statutes</u> , the Supplementary Materials, handouts, their notes and outlines. Students may not bring into the exam any commercial outlines, nutshells, hornbooks and the like. Past exams are not available for review. A Sample Exam question is in the Supplementary Materials.
PAPERS	Students writing a paper must comply with all of the requirements. The requirements for papers are set out in memos available on the course Web site. Click on 'Research Paper Requirements' and read 'Paper Topics,' 'Paper Requirements,' and 'Paper Requirements and Deadlines,' as well as any other applicable memos which may be posted from time to time.
PREREQUISITES:	All first-year full time courses.
OFFICE HOURS:	Mondays 3:00-5:30 pm and Tuesdays and Thursdays 10:00 am to 12:30 pm, and at other times if necessary. Professor Budnitz' phone number is (404) 651-2135; e-mail mbudnitz@gsu.edu .
ASSIGNMENTS & NOTICES	Routinely check the GSU College of Law Web page for this course for updates and changes in assignments & for other notices.
MAKE-UP EXAM:	Arranged through the office of the Associate Dean in accordance with policies stated in the College of Law Bulletin.
CAVEAT:	The course syllabus provides a general plan for the course; deviations may be necessary.