



# Complete Guide To Credit & Collection Law, 2012-2013 Edition

*Jay Winston, Arthur Winston*

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When chief financial officers, attorneys and business owners focus on **debt collection** - both consumer and business debts - their overall concern can be generally summarized in two short sentences: "What can I do legally?" and "Where do I find the answer?" Aspen Publishers' *Complete Guide to Credit and Collection Law, 2012 - 2013 Edition* is a comprehensive effort to answer these questions.

Recent years have produced as many significant changes in the credit and collection industry as Sarbanes-Oxley produced in Wall Street. Legislation emerging from Congress impacts not only on the extension of credit, but also the collection of debts.

The new, completely updated *2012 - 2013 Edition* contains the following:

- In-depth analysis of stale, unsigned, bounced, post dated, stop payment, certified and cashiers checks
- Suggestions for the preparation of letters and preparing scripts for telephone calls
- Preventing foreclosures and enhancing mortgage credit
- Credit Card Accountability, Responsibility and Disclosure Act
- *Bell v. Twombly*
- Proof of Claims in Bankruptcy
- Red Flag Rule
- How to improve your credit rating at the Better Business Bureau
- Decisions from the Supreme Court on imposing arbitration and enforcing a waiver clause
- Title X of the Consumer Financial Protection Act of 2010

Only *Complete Guide to Credit and Collection Law, 2012 - 2013 Edition* will help you raise collection rates and reduce costs, while making certain you always remain in compliance. Updated yearly and packed with useful tips and tools, this thorough guide is recognized as the industry's most comprehensive reference manual. *Complete Guide to Credit and Collection Law, 2012 - 2013 Edition* is immediately applicable in real-world situations, providing:

- Annual updates to keep you apprised of new laws, judicial decisions & hot topics
- Clear explanations of the key laws that affect **credit and collection**
- Easy-to-read summaries/Plain-English explanations
- Practical credit-risk guidelines--Practice Tips
- Appendices containing the actual laws, and case excerpts that you need to make informed business decisions, including:  
surveys of laws governing commercial collection, Regulation M consumer leasing, meaningful involvement under FDCPA, and Regulation Z and Revised Article 9 of the UCC; Truth in Caller ID Act of 2009; updated Truth in Lending Act..

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