

CONSUMER LAW FINAL CHECKLIST, SPRING 2008 (DeWolf)

QUESTION 1

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|---|--|
| <input type="checkbox"/> <b>Overview</b>                              | <input type="checkbox"/> <b>Gramm-Leach-Bliley</b>                       |
| <input type="checkbox"/> <b>Common Law</b> claims                     | <input type="checkbox"/> Did they get the info w/o <b>disclosure</b> ?   |
| <input type="checkbox"/> <b>Preempted</b> by FCRA                     | <input type="checkbox"/> But <b>no private</b> cause of action           |
| <input type="checkbox"/> <b>FCRA</b> in general                       | <input type="checkbox"/>   |
| <input type="checkbox"/> <b>Permits</b> use of information            | <input type="checkbox"/> <b>Remedies</b> under FCRA                      |
| <input type="checkbox"/>  | <input type="checkbox"/> Does MV have any <b>damages</b> ?               |
| <input type="checkbox"/> Requires <b>firm offer</b>                   | <input type="checkbox"/> <b>Attorney fees</b>                            |
| <input type="checkbox"/> <b>Perry / Cole</b> cases                    | <input type="checkbox"/>   |
| <input type="checkbox"/> Is there <b>substantial</b> credit?          | <input type="checkbox"/> Class Action?                                   |
| <input type="checkbox"/> Are conditions to credit <b>reasonable</b> ? | <input type="checkbox"/> Requirements                                    |
| <input type="checkbox"/> Was <b>TILA</b> violated?                    | <input type="checkbox"/> Federal Class Action reform ( <b>Removal</b> )? |
| <input type="checkbox"/>  | <input type="checkbox"/>   |
| <input type="checkbox"/> Traditional <b>bait &amp; switch</b>         | <input type="checkbox"/> <b>Injunctive</b> relief                        |
| <input type="checkbox"/> <b>UDAP</b> statute                          | <input type="checkbox"/>   |
| <input type="checkbox"/> <b>ECOA</b>                                  | <input type="checkbox"/>   |
| <input type="checkbox"/> <b>Reverse redlining</b> ?                   | <input type="checkbox"/>   |
| <input type="checkbox"/>  | <input type="checkbox"/>   |
| <input type="checkbox"/>  |  |

QUESTION 2

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Overview</b>                            | <input type="checkbox"/> <b>Remedies</b>                       |
| <input type="checkbox"/> State <b>UDAP</b> Statute                  | <input type="checkbox"/> How large are <b>damages</b> ?        |
| <input type="checkbox"/> <b>Requirements</b>                        | <input type="checkbox"/> Damages may be <b>trebled</b>         |
| <input type="checkbox"/> <b>In trade or commerce</b>                | <input type="checkbox"/> <b>Attorney Fees</b>                  |
| <input type="checkbox"/> <b>Unfair or deceptive</b>                 | <input type="checkbox"/>                                       |
| <input type="checkbox"/> <b>Damage</b> to consumer                  | <input type="checkbox"/> <b>Class Action</b> ?                 |
| <input type="checkbox"/> What <b>standard</b> for unfair/deceptive? | <input type="checkbox"/> Requirements for <b>certification</b> |
| <input type="checkbox"/> Is it <b>exempt</b> because profession?    | <input type="checkbox"/>                                       |
| <input type="checkbox"/> What <b>criteria</b> for exemption         | <input type="checkbox"/> <b>Other Remedies</b>                 |
| <input type="checkbox"/>  | <input type="checkbox"/> Injunctive                            |
| <input type="checkbox"/> Common law <b>fraud</b>                    | <input type="checkbox"/>                                       |
| <input type="checkbox"/> <b>Requirements</b> of fraud               | <input type="checkbox"/>                                       |
| <input type="checkbox"/> <b>Negligent</b> misrepresentation         | <input type="checkbox"/>                                       |
| <input type="checkbox"/>  | <input type="checkbox"/>                                       |
|   | <input type="checkbox"/>                                       |

QUESTION 3

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|--|--|
| <input type="checkbox"/> <b>Pro:</b> Email spam is big problem | <input type="checkbox"/> <b>Con:</b> List would be misused         |
| <input type="checkbox"/> Spam might <b>decrease</b>            | <input type="checkbox"/> Is <b>Private</b> enforcement preferable? |
| <input type="checkbox"/> CANSPAM is <b>inadequate</b>          | <input type="checkbox"/> CANSPAM is <b>working</b>                 |
| <input type="checkbox"/> Protects the <b>internet</b>          | <input type="checkbox"/> <b>1st Amendment</b> concerns             |
| <input type="checkbox"/>                                       | <input type="checkbox"/> <b>Pre-emption</b> by CANSPAM             |
| <input type="checkbox"/>                                       | <input type="checkbox"/> <b>Cost</b>                               |

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