



## CONSUMER CREDIT AND DEBT

Below is a **partial listing** of materials available on this topic in the Superior Court Law Library. These listings may be used as a **general starting point** for your research. For more assistance with your research, please speak with an Information or Reference Services staff member.

### SELECTED LAWS, REGULATIONS, AND ORDINANCES

*Arizona Administrative Code (A.A.C.)*, Title 20, Debt Management Companies beginning with Section R20-4-602. Available online at:  
[http://www.azsos.gov/public\\_services/Title\\_20/20-04.htm](http://www.azsos.gov/public_services/Title_20/20-04.htm)

*Arizona Administrative Code*, Title 20, Collection Agencies beginning with Section R20-4-1501. Available online at:  
[http://www.azsos.gov/public\\_services/Title\\_20/20-04.htm](http://www.azsos.gov/public_services/Title_20/20-04.htm)

*Arizona Revised Statutes (A.R.S.)*, Consumer Reporting Agencies and Fair Credit Reporting, Volume 14 beginning with Section 44-1691. Available online at:  
<http://www.azleg.state.az.us/ArizonaRevisedStatutes.asp?Title=44>

*Arizona Revised Statutes*, Credit Services, Volume 14 beginning with Section 44-1701. Online at  
<http://www.azleg.state.az.us/ArizonaRevisedStatutes.asp?Title=44>

*United States Code (U.S.C.)*, Truth in Lending Act, Title 15 beginning with Section 1601. Available online at:  
[http://www.access.gpo.gov/uscode/title15/chapter41\\_subchapteri\\_.html](http://www.access.gpo.gov/uscode/title15/chapter41_subchapteri_.html)

*United States Code*, Credit Reporting Agencies Act, Title 15 beginning with Section 1681. Available online at:  
[http://www.access.gpo.gov/uscode/title15/chapter41\\_subchapteriii\\_.html](http://www.access.gpo.gov/uscode/title15/chapter41_subchapteriii_.html)

*United States Code*, Equal Credit Opportunity Act, Title 15 beginning with Section 1691. Available online at:  
[http://www.access.gpo.gov/uscode/title15/chapter41\\_subchapteriv\\_.html](http://www.access.gpo.gov/uscode/title15/chapter41_subchapteriv_.html)

*United States Code*, Debt Collection Practices Act, Title 15 beginning with Section 1692. Available online at:  
[http://www.access.gpo.gov/uscode/title15/chapter41\\_subchapterv\\_.html](http://www.access.gpo.gov/uscode/title15/chapter41_subchapterv_.html)

### SELECTED BOOKS ABOUT CONSUMER CREDIT AND DEBT

Budnitz, Mark E. *Consumer Banking and Payments Law: Credit, Debit, ATM, and Stored Value Cards Checks; Money Orders; E-sign; Electronic Transfers and Benefit Payments, With CD-ROM*. National Consumer Law Center, 2005. KF 974 .B83 2005.

Elias, Stephen. *The Foreclosure Survival Guide: Keep Your House or Walk Away with Money in Your Pocket*. Nolo, 2008. SELF HELP KF 697 .F6 E43 2008.

Hobbs, Robert J. *Fair Debt Collection*. National Consumer Law Center, 2004. KF 1024 .H63 2004.

- Leonard, Robin. *Credit Repair*. Nolo, 2007. SELF HELP HG 3756 .U54 L46 2007.
- Leonard, Robin and John Lamb. *Solve Your Money Troubles: Get Debt Collectors Off Your Back and Regain Financial Freedom*. Nolo, 2007. SELF HELP KF 1501 .Z9 L46 2007.
- Loonin, Deanne, Chi Chi Wu. *Credit Discrimination*. National Consumer Law Center, 2005. KF 1040 .C74 2005.
- Loonin, Deanne. *The National Consumer Law Center Guide to Surviving Debt*. National Consumer Law Center, 2008. SELF HELP KF 1539 .L66 2008.
- Nickel, Grudrun M. *The Credit Repair Answer Book: Your Answer for Raising Your Credit Score*. Sphinx Publishing, 2007. SELF HELP HG 3756 .U54 N53 2007.
- Renuart, Elizabeth. *The Cost of Credit: Regulation, Preemption, and Industry Abuses: With CD-ROM*. National Consumer Law Center, 2005. KF 1040 .K43 2005.
- Renuart, Elizabeth. *Truth in Lending*. National Consumer Law Center, 2007. KF 1040 .S3 2007.
- Sheldon, Jonathan, and Carolyn L. Carter. *Unfair and Deceptive Acts and Practices*. National Consumer Law Center, 2004. KF 1610 .Z95 S53 2004.
- Wu, Chi Chi, and Elizabeth De Armond. *Fair Credit Reporting*. National Consumer Law Center, 2006. KF 1040 .R63 2006.

#### **SELECTED LEGAL ENCYCLOPEDIAS**

*West's Encyclopedia of American Law*. Thomson/Gale, 2005. REF KF 154 .W47 2005.

#### **AGENCIES, DIRECTORIES, AND WEB RESOURCES**

Consumer Credit Counseling Services Southwest  
722 E. Osborn, Suite B200  
Phoenix, AZ 85014  
1-866-889-9347  
<http://www.cccssouthwest.org/>

Department of Financial Institutions  
2910 N. 44<sup>th</sup> Street, Suite 310  
Phoenix, AZ 85018  
(602) 255-4421  
1-800-544-0708  
<http://www.azdfi.gov/>

Federal Trade Commission  
1-877-FTC-HELP (382-4357)  
<http://www.ftc.gov>

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