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For an overview of Venable's credit counseling and debt services practice, click [here](#).

For the complete index of all of Venable's articles and presentations on credit counseling and debt services and related industry legal issues, click [here](#).

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A Collection of Venable's Credit Counseling and Debt Services Legal Articles and Presentations from the Second Half of 2010

During the second half of 2010, there has been a great deal of federal and state activity touching on credit counseling and debt services, including: new rules for debt relief services under the Federal Trade Commission's Telemarketing Sales Rule and mortgage assistance relief services rulemaking; major enforcement actions by the FTC, state regulators, and state Attorneys General against DMP providers, debt settlement companies, mortgage foreclosure consultants, and lead generators; a new U.S. Department of Housing and Urban Development housing counseling manual and protocols for reverse mortgage counseling, along with rulemakings on reverse mortgage counseling; and changes in state debt adjusting laws. In addition, the rollout of the new Consumer Financial Protection Bureau – which will regulate credit counseling agencies, debt settlement companies, and housing counseling providers – as part of the Dodd-Frank Wall Street Reform and Consumer Protection Act is now well underway.

To help put all of this into perspective, below is a list of the best of the credit counseling and debt services-related legal articles and PowerPoint presentations published or delivered by our attorneys over the second half of the year. We have put together some very interesting, useful materials that should be of help to your organization as you tackle the always challenging array of legal issues facing credit counseling and debt services providers.

To read any of these articles, alerts, or PowerPoint presentations, please click on the title.

The Dodd-Frank Act: What It Means for Credit and Housing Counseling Agencies and Other Debt Relief Service Providers

Legal and Regulatory Risks and Opportunities Facing Credit Counseling Agencies: Navigating a Legal Minefield to Help Consumers in Need

Appeals Court Decision Opens Door to More Credit Repair Class Action Litigation against Credit Counseling Agencies

New FTC Mortgage Assistance Rule Targets Lead Generators and Affiliate Marketers

Legislative and Regulatory Developments and the Reverse Mortgage Counseling Industry

New Federal Regulation of Tax Resolution, Tax Negotiation and Tax Settlement Services: FTC Telemarketing Sales Rule

Deadline for Implementing New Model Privacy Form Fast Approaching

California Enacts Sweeping New Law Targeting Money Transmitters

What the New Consumer Financial Protection Act Means for Credit Counseling Agencies and Other Debt Relief Service Providers

Gburek Impact on Housing Counseling Limited; Implications for Servicer Loss Mitigation Efforts

FTC Issues Final Rules for Debt Relief Services: Landmark Changes for Service Providers, Advertisers and Marketers of Debt Relief Services

Buying Smart / Selling Smart – The 10 Biggest Legal Pitfalls in Lead Generation

Lobbying for Your Agency: Avoiding the Tax and Legal Pitfalls

Legal and Regulatory Compliance Challenges and Opportunities for Credit Counseling Agencies: AICCCA Workshop

Reflections on Five Years of the Uniform Debt-Management Services Act

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