

The Practice of Consumer Law (2d ed. 2006)

About the Authors

Robert J. Hobbs is an NCLC staff attorney and Deputy Director. He has been writing and consulting since 1972 on debt collection and other consumer credit issues. Prior to that, he was a staff attorney with New Orleans Legal Assistance. He worked on the enactment of the Fair Debt Collection Practices Act, 1980 Truth in Lending Act amendments, and the FTC Holder and Credit Practices rules. He is also the author of *Debt Collection Harassment* (1982) and *Fair Debt Collection* (1987, 1991, 1996, 2000, 2004) and edits *Consumer Law Pleadings on CD-Rom* (2005 with Index Guide). He advises attorneys on their clients' fair debt collection claims, was counsel to amicus curiae in *Heintz v. Jenkins*, 514 U.S. 291 (1995), has served on the FRB's Consumer Advisory Council, and is a founder and a former board member and treasurer of the National Association of Consumer Advocates. He helps coordinate NCLC's fall Consumer Rights Litigation Conference and the spring Fair Debt Collection Practices Act Conference.

Stephen Gardner is Director of Litigation for the Washington, D.C.-based advocacy group Center for Science in the Public Interest. He also consults with attorneys on their consumer cases in an of-counsel relationship with NCLC. He was formerly the co-chair of the National Association of Consumer Advocates, on the Board of Directors of Consumers Union, on the FRB Consumer Advisory Council, and an NCLC Consumer Law Fellow. He has also served as the Assistant Dean of Clinical Education and visiting assistant professor of law at Southern Methodist University, and was an assistant attorney general in Texas and New York. In 1991, he coordinated efforts of numerous attorneys general and the FTC to investigate and bring law enforcement actions against the major consumer reporting agencies.

His publications include "How Green Were My Values: Regulation of Environmental Marketing Claims," *Toledo Law Review* (1991); *See Dick and Jane Sue: A Primer on State Consumer Protection Laws* (American Law Institute 1992); and *Caveat Vendor* (editor)(State Bar of Texas 1980–1982). The Center for Science in the Public Interest inducted Mr. Gardner into their Nutrition Action Hall of Fame in 1991; he was named to *Adweek Magazine's* Top Ten Enemies of Advertising in 1991; and he received the National Association of Attorneys General's Marvan Award in 1988.

Carolyn L. Carter is NCLC's Deputy Director for Advocacy, and was formerly co-director of Legal Services, Inc., in Gettysburg, Pennsylvania and director of the Law Reform Office of the Cleveland Legal Aid Society. She is the editor of *Pennsylvania Consumer Law* and the First Edition of *Ohio Consumer Law*, author of *Repossessions* (6th ed. 2005), co-author of *Unfair and Deceptive Acts and Practices* (1997, 2001, 2004), *Consumer Warranty Law* (1997, 2001), and *Automobile Fraud* (2d ed. 2003), and contributing author to *Truth in Lending* (5th ed. 2003), *Fair Debt Collection* (5th ed. 2004), *The Cost of Credit* (2000, 2005), *Foreclosures* (2005), and *The Practice of Consumer Law* (2d ed. 2006). She was the 1992 recipient of the Vern Countryman Consumer Law Award.