

About the Editor

Robert J. Hobbs is an NCLC staff attorney and its deputy director. He has been writing and consulting since 1972 on fair debt collection and other consumer credit issues. Prior to that, he was a staff attorney with New Orleans Legal Assistance. He is the author of *Fair Debt Collection* (1988, 1992, 1996, 2000, 2004); NCLC REPORTS, *Repossessions and Debt Collection Edition*; co-author of *Practice of Consumer Law* (2003, 2006); and editor of a number of prior editions of *Consumer Law Pleadings*. 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 former board member and treasurer of the National Association of Consumer Advocates. He helps coordinate NCLC's annual Consumer Rights Litigation Conference in the fall and the Fair Debt Collection Practices Training Conference in the early spring.

Acknowledgments: This volume is primarily the work of over one hundred attorneys specializing in consumer law all over the country who have contributed pleadings, and we are greatly indebted to them. A list of these attorneys with brief biographies is found later in this volume at "Pleadings by Contributor." This volume's "Contributors by State" also provides a graphic demonstration that these attorneys practice in thirty-five different states. We are also grateful to Shannon Halbrook, who is in editorial charge of both the Guide and the CD-Rom, to Nathan Day for extensive editorial work on the CD and Guide, to Xylutions for typesetting services, and to Neil Fogarty of Law Disks for developing the CD-Rom and for assisting with the listings in this volume. We also want to especially thank John Rao and Carolyn Carter, who edited prior editions of *Consumer Law Pleadings*.