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CONSUMER LAW
CASES AND MATERIALS

Fourth Edition

By

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AMERICAN CASEBOOK SERIES®

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For the purposes of this book, "consumer transactions" include those in which individuals enter into consensual arrangements for the purchase of property or services, or for the borrowing of money. These materials treat of the various legal rules designed to protect the consumer's economic expectations in those transactions. We therefore do not address such matters as products liability, or the regulation of product safety, or the rights of consumers in landlord-tenant or employment relationships, or other kinds of "transactions" in which consumers engage. Considerable attention is given to credit transactions since these present more, and more complex, legal issues than do cash transactions, and have generated more sweeping statutory controls.

These materials obviously build on concepts and rules treated in basic contracts courses, and in courses on sales, negotiable instruments and secured financing. This book is designed, however, to include ample prefatory and review material so that students need not have taken commercial law courses before taking Consumer Law. Neither of the authors treats those commercial courses as prerequisites, although one of us "recommends" that students take them first. In any event, students may profitably consult a basic commercial law hornbook, such as J. White & R. Summers, Uniform Commercial Code (1972), or R. Braucher & R. Riegert, Introduction to Commercial Transactions (1977).

Each of the authors first acknowledges that the other has contributed more than half the book. It is for this reason that the order of our names on the cover was chosen by coin flip.

To our students, past, present and future, we owe a debt beyond calculation. It is their interest and enthusiasm, their challenges, their critiques and their perceptions, that make this effort worthwhile.

We also acknowledge, with gratitude and affection, the support, encouragement and inspiration provided by two esteemed teachers of the law, Professors Homer Kripke and Fairfax Leary, Jr. In many ways, large and small, they are a part of this book and of the law it portrays.

There are many other people to whom we owe thanks for their help: Professor Jack Ayer, who was kind enough to share his unpublished materials with us, and whose materials furnished a springboard for many of our ideas. Our colleagues, who critiqued parts of the materials, especially Dick Bell, Grace Blumberg, Marjorie Girth, Nils Olsen, George Priest, Jack Schlegel, Paul Spiegelman, and Urban Lester. The mistakes and heresies in the final product, however, are ours, not theirs. And last but not least, our families, who did not tell us too often how absent we were.

Chapter 1. Regulation of Voluntary Disclosure

A. The Common Law Approach—Fraudulent Misrepresentations, Omissions and Other Devices
B. The Statutory Approach—The Federal Trade Commission
C. State Regulation—"UDAPS" and "Little FTC Acts"—Real Remedies for Real People
D. Constitutional Limitations on Advertising Regulation

Chapter 2. Compulsory Disclosure Of Information

A. Introduction
B. Disclosure in Credit Transactions: Truth in Lending Act Basics
C. Disclosures in Credit Transactions: Beyond TILA's Basics
D. Disclosure in Other Consumer Transactions
E. An Evaluation—Effectiveness of Mandatory Disclosure

Chapter 3. Abuses at the Formation of the Contract

A. The Deal That Is "Too Good to Be True"—Bait and Switch
B. The Deal That Contemplates Finding Other Suckers—Pyramid Schemes and Referral Sales
C. Troublesome Solicitations and the "Cooling Off" Period
D. What Are the Terms of the Deal?—Herein of Shrinkwrap, Clickwrap, Browsewrap and "Rolling" Contracts

Chapter 4. Assuring Access to the Market

A. Credit Reporting
B. Credit Discrimination
C. Perspectives: Evaluating the Costs and Benefits of Regulating Access to the Market
### TABLE OF CONTENTS

- **PREFACE TO FOURTH EDITION** ................................................. V
- **PREFACE TO THIRD EDITION** .................................................. IX
- **PREFACE TO SECOND EDITION** ............................................... XIII
- **PREFACE TO FIRST EDITION** ................................................... XV
- **TABLE OF CASES** ...................................................................... XXXV
- **TABLE OF STATUTES AND REGULATIONS** ................................ XLVII

#### Introduction

- **Chapter 1. Regulation of Voluntary Disclosure** ....................... 1
  - A. The Common Law Approach—Fraudulent Misrepresentations, Omissions and Other Devices .................................................. 15
    - 1. Express Misrepresentations by Sellers ...................................... 17
    - Carpenter v. Chrysler Corporation ................................................. 17
    - Notes .......................................................................................... 24
    - Problem 1-1 ............................................................................... 27
    - Johnson v. Davis ......................................................................... 28
    - Layman v. Binns .......................................................................... 32
    - Notes .......................................................................................... 35
    - Problem 1-2 ............................................................................... 42
    - Problem 1-3 ............................................................................... 45
- B. The Statutory Approach—The Federal Trade Commission ........ 46
  - 1. Introduction and Overview ....................................................... 46
  - 2. FTC Traditional Approach to Advertising Regulation .............. 48
    - Problem 1-4 ............................................................................... 50
    - Notes .......................................................................................... 51
  - 3. FTC Policy Statement on Deception ........................................... 52
    - Notes .......................................................................................... 54
    - Problem 1-6 ............................................................................... 54
    - Problem 1-7 ............................................................................... 56
- 4. Interpreting the Meaning of the Advertisement .......................... 56
  - Kraft, Inc. v. Federal Trade Commission ........................................ 61
  - Notes .......................................................................................... 62
  - Problem 1-6 ............................................................................... 63
  - Problem 1-7 ............................................................................... 64
  - Notes .......................................................................................... 65
- 5. Consumer Product Warranties and Third Party Financing ............ 645
  - A. Introduction ............................................................................... 645
  - B. Consumer Product Warranties: The Quest for an Effective Remedy .................................................................................. 647
  - C. The Demise (and Rebirth?) of Special Protection to Third-Party Lenders (Holdings in Due Course) ............................................................... 710
- **Chapter 8. Abusive Collection Practices** .................................... 747
  - A. Foundation ............................................................................... 747
  - B. Controls on Collection Abuses Under the Common Law and the Fair Debt Collection Practices Act ............................................. 757
  - C. Issues Arising Under the FDCPA (Lawyers Beware: Liability Lies Ahead) ................................................................. 782
  - D. Foreclosing on Security ............................................................. 822
- **Chapter 9. Predatory Lending** ..................................................... 851
  - A. Predatory Prices: Usury Law ...................................................... 855
  - B. Predatory Organizations: the Racketeer Influenced and Corrupt Organizations Act ................................................................. 871
  - C. Predatory Mortgage Lending ...................................................... 879
  - D. Predatory Terms: Unconscionability, Unfairness, and Abuse .................................................................................. 928
  - E. Predatory “Add-On” Products .................................................... 937
  - F. Perspectives ............................................................................. 946
- **Chapter 10. Private Enforcement of Consumer Rights** ................. 949
  - A. How Do Dissatisfied Consumers Behave? .................................. 950
  - B. Approaches to Make Dispute Resolution More Affordable for Consumers ................................................................. 953
  - C. Arbitration ............................................................................... 986

#### INDEX

- .......................................................... 1039
# TABLE OF CONTENTS

5. Advertising Substantiation
   Sterling Drug, Inc. v. Federal Trade Commission .......................... 66
   Notes ..................................................................................... 67
   Problem 1-8 ........................................................................... 70
   Notes ..................................................................................... 71
   Federal Trade Commission v. QT, Inc. ........................................ 72
   Notes ..................................................................................... 72
   6. Endorsements and Testimonials ................................................ 77
   Problem 1-9 ........................................................................... 79
   Notes ..................................................................................... 80
   7. FTC Unfairness Doctrine ......................................................... 81
   Notes ..................................................................................... 81
   8. FTC Remedies: Corrective Advertising ..................................... 88
   Notes ..................................................................................... 89
   9. Federal Regulation of Advertising under the Lanham Act .......... 93
C. State Regulation—"UDAPS" and "Little FTC Acts"—Real Remedies for Real People ................................................................. 97
   1. Introduction and Overview ..................................................... 97
   Marshall v. Miller ...................................................................... 99
   Problem 1-11 ......................................................................... 102
   Problem 1-12 ......................................................................... 102
   2. Evolving Limits on the State UDAP Statutes ......................... 103
   Freeman v. Time, Inc. .............................................................. 104
   Notes ..................................................................................... 107
   Problem 1-13 ......................................................................... 109
   Ly v. Nystrom ......................................................................... 111
   Notes ..................................................................................... 118
   Karlin v. IVF America, Inc ......................................................... 119
   Macedo v. Dello Russo ............................................................. 125
   Notes ..................................................................................... 128
   Problem 1-14 ......................................................................... 129
D. Constitutional Limitations on Advertising Regulation .................. 131
   1. The Evolution of the Commercial Speech Doctrine: Protection, but at a Lower Level? .................................................. 131
   44 Liquormart, Inc. v. Rhode Island ........................................... 133
   Notes ..................................................................................... 139
   Problem 1-15 ......................................................................... 141
   2. What Is Commercial Speech? ................................................ 142
   Bolger v. Youngs Drug Products Corp. ....................................... 142
   Notes ..................................................................................... 144
   Problem 1-18 ......................................................................... 146
5. Consumer Finance Law
   1. Disclosure Laws in General .................................................... 149
   Problem 2-1 ........................................................................... 151
   2. The Information Problem in the Credit Market ..................... 151
   Problem 2-2 ........................................................................... 154
   3. Alternatives to Compulsory Disclosure .................................. 155
   Problem 2-3 ........................................................................... 155
   4. Antecedents of Truth in Lending ............................................ 157
   Ford Motor Company v. Federal Trade Commission .................. 155
   Notes ..................................................................................... 159
B. Disclosure in Credit Transactions: Truth in Lending Act Basics ... 161
   1. Background ........................................................................ 161
   Problem 2-4 .......................................................................... 168
   Problem 2-5 .......................................................................... 168
   2. Truth in Lending Act—Parameters ......................................... 162
   a. TILA as Part of CCPA .......................................................... 162
   b. Sources of TILA Guidance:.............................................. 163
   c. Scope and Critical Definitions: An Introduction .................. 164
   d. Private Enforcement and Sanctions for Non-Compliance .... 165
   3. Disclosure Format: Sample Disclosures ................................. 166
   a. Closed-end: Retail Installment Contract .............................. 166
   b. Open-End Credit: Solicitation, Account-Opening, and Periodic Statements ......................................................... 166
   Problem 2-6 .......................................................................... 173
   Problem 2-7 .......................................................................... 174
   4. Timing—When Must Disclosures Be Given, Especially for Closed-End Loans? .......................................................... 174
   a. At "Consummation" of Closed-End Loans ......................... 174
   b. Open-End Credit: Solicitation, Account-Opening, and Periodic Statements ......................................................... 174
   Problem 2-8 .......................................................................... 179
   Problem 2-9 .......................................................................... 181
   Note ..................................................................................... 182
   b. Timing of Open-End Disclosures ........................................ 182
   Problem 2-10 ....................................................................... 182
   Notes: The Content of Mortgage Disclosures ............................. 183
   b. The Content of Mortgage Disclosures ................................ 183
   Problem 2-11 ....................................................................... 195
   Notes ..................................................................................... 196
   5. Mortgages ........................................................................... 183
   a. Timing of Mortgage Disclosures ........................................ 185
   b. The Content of Mortgage Disclosures ................................ 186
   Problem 2-12 ....................................................................... 198
   Notes ..................................................................................... 198
### TABLE OF CONTENTS

#### C. Disclosures in Credit Transactions: Beyond TILA's Basics

1. Calculating APRs and Finance Charges
   - a. Closed-End Rate Calculations
   - b. Open-End Rate Calculations

2. Note on Calculating the Unpaid Balance
3. Note on the APR's Future
4. Finance Charges

5. First Acadiana Bank v. Federal Deposit Insurance Corp
6. Remco Enterprises, Inc. v. Houston

#### D. Disclosure in Other Consumer Transactions

1. Consumer Leases
2. Student Loans
3. Other Disclosure Laws

#### E. An Evaluation—Effectiveness of Mandatory Disclosure

---

#### Chapter 3. Abuses at the Formation of the Contract

A. The Deal That Is "Too Good to Be True"—Bait and Switch

1. "Classic" Bait and Switch
2. Bait and Switch in Consumer Credit Advertising

---

C. Troublesome Solicitations and the "Cooling Off" Period

1. Cooling-Off Periods for In-Home Solicitations
2. Other Variations on Bait and Switch

---

D. What Are the Terms of the Deal?—Herein of Shrinkwrap, Clickwrap, Browsewrap and "Rolling" Contracts
### TABLE OF CONTENTS

#### xxiv

Catalogue of Contents

<table>
<thead>
<tr>
<th>Notes</th>
<th>334</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problem 3-12</td>
<td>336</td>
</tr>
</tbody>
</table>


- Andrews v. TRW, Inc | 392
- Note | 395

#### e. Data Protection | 388

- Polzer v. TRW, Inc | 347
- Note | 346

#### a. Users of Information | 346

- Problem 4-1 | 346
- Notes | 346

#### b. Consumer Reporting Agencies | 360

- Problem 4-2 | 360
- Problem 4-3 | 360
- Notes | 360

#### c. Furnishers of Information | 373

- Problem 4-4 | 373
- Notes | 373

#### d. Fraud Alerts | 374

- Problem 4-5 | 374
- Notes | 374

#### 4. Proving Discrimination | 433

- Notes | 430

#### 3. Credit Scores and Automated Underwriting | 424

- Noel Capon, Credit Scoring Systems: A Critical Analysis | 427
- Notes | 427

#### 2. Regulation of Overt Discrimination—The Basic Equal Credit | 406

- Opportunity Act Scheme | 406
- Problem 4-19 | 406
- Problem 4-20 | 406
- Problem 4-21 | 406
- Notes | 406

#### 1. Foundation: Discrimination by Creditors and Its Effects on the Availability of Credit | 408

- National Commission on Consumer Finance, Consumer Credit in the United States | 408
- Problem 4-22 | 408
- Problem 4-23 | 408
- Notes | 408

#### 3. Credit Scores and Automated Underwriting | 424

- Federal Trade Commission, Consumer Credit in the United States | 424
- Problem 4-24 | 424
- Problem 4-25 | 424
- Notes | 424


- Problem 4-16 | 397
- Problem 4-17 | 397
- Notes | 397

#### 5. Credit Repair Organizations | 399

- Federal Trade Commission v. Gill | 399
- Notes | 399

#### 4. Proving Discrimination | 433

- Notes | 442
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Check Truncation</td>
<td>827</td>
</tr>
<tr>
<td>2. Electronic Check Conversion</td>
<td>828</td>
</tr>
<tr>
<td>3. Stored-Value Cards</td>
<td>830</td>
</tr>
<tr>
<td>4. Internet Payment Services</td>
<td>835</td>
</tr>
<tr>
<td>5. Mobile Payments</td>
<td>840</td>
</tr>
<tr>
<td>6. International Remittances</td>
<td>842</td>
</tr>
<tr>
<td>A. Introduction</td>
<td>645</td>
</tr>
<tr>
<td>B. Consumer Product Warranties: The Quest for an Effective Remedy</td>
<td>647</td>
</tr>
<tr>
<td>1. Return of Defective Goods Under the UCC: Consumer Salvation</td>
<td>647</td>
</tr>
<tr>
<td>2. The Assault on Warranty Disclaimers and Limitations on Remedies</td>
<td>657</td>
</tr>
<tr>
<td>3. Liability of the Manufacturer: The Privity Barrier and the UCC</td>
<td>665</td>
</tr>
<tr>
<td>4. The Magnuson–Moss Warranty Act</td>
<td>674</td>
</tr>
<tr>
<td>5. Lemon Laws</td>
<td>690</td>
</tr>
<tr>
<td>C. The Demise (and Rebirth?) of Special Protection to Third–Party Lenders (Holders in Due Course)</td>
<td>710</td>
</tr>
<tr>
<td>1. Introduction</td>
<td>710</td>
</tr>
</tbody>
</table>
2. Annals of Consumer Law: The FTC Assault on Holder in
Dues Course ................................................................. 712
Problem 7-13 .............................................................. 714
Problem 7-14 .............................................................. 715
Problem 7-15 .............................................................. 715
Associates Home Equity Services, Inc. v. Troup ...... 716
Notes ........................................................................ 721
3. Holder in Due Course Revived?—Limits On and Extensions
of the FTC Holder Rule .............................................. 722
a. Limits on "Affirmative" Recovery ............................. 722
Problem 7-16 .............................................................. 722
b. Limited Liability for Assignees under TILA ........... 723
Ramadan v. Chase Manhattan Corporation ............ 723
Note ......................................................................... 728
c. The Special Case of HOEPA Loans ....................... 729
Bryant v. Mortgage Capital Resource Corp. ............ 729
Notes ........................................................................ 733
4. Credit Card Issuer Liability for Defective Goods .... 734
Problem 7-17 .............................................................. 735
Notes ........................................................................ 736
Citibank (South Dakota), N.A. v. Mincks ................. 736
Notes ........................................................................ 744
Problem 7-18 .............................................................. 744
Chapter 8. Abusive Collection Practices .................. 747
A. Foundation ............................................................ 747
1. Collection Tactics .................................................. 747
Statement of Richard Bell, Former Debt Collector ...... 748
Federal Trade Commission, Collecting Consumer Debts:
The Challenges Of Change ......................................... 752
Notes ........................................................................ 753
2. Understanding Debtor Default ............................... 754
T. Sullivan, E. Warren, & J. Westbrook, As We Forgive Our
Debtors .................................................................... 755
Notes ........................................................................ 756
B. Controls on Collection Abuses Under the Common Law and
the Fair Debt Collection Practices Act .................... 757
Problem 8-1 .............................................................. 758
Jones v. U.S. Child Support Recovery ...................... 759
Notes ........................................................................ 764
Problem 8-2 .............................................................. 764
Problem 8-3 .............................................................. 765
Caputo v. Professional Recovery Services, Inc. ......... 765
Notes ........................................................................ 770
Clomon v. Jackson .................................................... 772
Notes ........................................................................ 780
Problem 8-4 .............................................................. 782
C. Issues Arising Under the FDCPA (Lawyers Beware: Liability Lies
Ahead) ..................................................................... 782
1. The Meaning of "Debt Collector" and "Debt" .......... 782
Schroyer v. Frankel .................................................... 783
Notes ........................................................................ 784
Problem 8-5 .............................................................. 785
Problem 8-6 .............................................................. 788
Problem 8-7 .............................................................. 788
2. Some Technical Issues Under the FDCPA, Including
Validation and the "Miranda Warning" ................. 789
Problem 8-8 .............................................................. 789
Problem 8-9 .............................................................. 790
Notes ........................................................................ 792
Problem 8-10 .......................................................... 793
Problem 8-11 .......................................................... 794
Notes ........................................................................ 794
Problem 8-12 .......................................................... 795
Problem 8-13 .......................................................... 795
Problem 8-14 .......................................................... 796
3. Special Collection Issues for Lawyers ................. 796
Jerman v. Carlisle, McNeillie, Rini, Kramer & Ulrich LPA 796
Notes ........................................................................ 806
Problem 8-15 .......................................................... 807
Notes ........................................................................ 808
Boyd v. Wexler ........................................................ 808
Notes ........................................................................ 813
Problem 8-16 .......................................................... 815
Percent Capital Corp. v. Guarino .............................. 816
Notes ........................................................................ 819
D. Foreclosing on Security .......................................... 822
1. Foreclosure Upon Real Property .......................... 822
In re Stewart ............................................................. 823
Notes ........................................................................ 833
Lacy-McKinney v. Taylor Bean & Whitaker Mortg. Corp. 834
Notes ........................................................................ 840
Problem 8-17 .......................................................... 842
2. Foreclosure Upon Personal Property .................. 843
a. Personal Property Repossession—When? .......... 843
Problem 8-18 .......................................................... 843
Problem 8-19 .......................................................... 844
Notes ........................................................................ 844
Williams v. Ford Motor Co. ....................................... 845
Notes ........................................................................ 848
Problem 8-20 .......................................................... 850
INDEX ............................................................................................................... 1039

C. Arbitration ................................................................................................ 986

1. The Federal Arbitration Act, Pre-Dispute Arbitration Terms, and Enforcement of Consumer Claims ............................. 986

Problem 10-12 ......................................................................................... 988

Problem 10-14 ......................................................................................... 988

Problem 10-15 ......................................................................................... 988

2. Beyond the Federal Arbitration Act: Dispute Resolution in Other Contexts ................................................................. 1024

Problem 10-16 ......................................................................................... 1024

Problem 10-17 ......................................................................................... 1024

INDEX ......................................................................................................... 1039

3

TABLE OF CASES

The principal cases are in bold type.

Cases
14 Penn Plaza LLC v. Pyett ................................................................. 1015
44 Liquormart, Inc. v. Rhode Island ......................................................... 133
Abby v. Columbus Dodge, Inc. ............................................................... 210
Abraham v. Volkswagen of America, Inc. ............................................. 857, 965
Acorn v. Household Int’l, Inc. ................................................................. 1002
Adams v. Law Offices of Stueckert & Yates ............................................ 789
Altemarie Paper Co. v. Moody ............................................................... 438
Albrecht v. Clifford ................................................................................. 783
Alexander v. DaimlerChrysler Corp. ...................................................... 705
Allied-Bruce Terminix Companies, Inc. v. Dobson ......................... 986, 1030
Ambury v. Express Scripts, Inc. ............................................................. 396
Amenes Prods., Inc. v. Windsor ............................................................. 965
America Online, Inc. v. Superior Ct. .................................................. 1012
American Airlines, Inc. v. Renis Industries, Inc. .................................. 825
American Bankers Ass’n v. Lockyer ....................................................... 524
American Bankers Ass’n v. Gould .......................................................... 524
American Bar Assoc. v. FTC ................................................................. 526
American Council of Life Insurers v. Vermont ................................. 524
American Express Company v. Italian Colors Restaurant ............... 1022
American Financial Services Ass’n v. FTC ........................................... 930
American Medical Association v. F.T.C. .............................................. 129
American Motors Sales Corp. v. Brown ............................................... 701
American Telephone & Telegraph Co. v. Central Office Telephone, Inc. 1014
American Telephone & Telegraph Co. v. MW Cape Peir ................... 187
American Well Works Co. v. Layne & Bowler Co. ............................. 565
Anderson v. Delta Funding Corp. ......................................................... 1007
Anderson v. United Finance Co. .......................................................... 414, 433
Anderson v. Wachovia Mortgage Corp. .............................................. 443
Andrews v. TRW, Inc. ........................................................................... 382
Anheuser-Busch, Inc. v. Schmoke ....................................................... 141

Annerino v. Dell Publishing Co. ......................................................... 486
Anonymous v. CVS Corp. ................................................................. 542
Antibe v. Transfield Systems, Inc. ....................................................... 777
Anttiwaki v. TaxMasters ................................................................. 1007
Arai v. EarthLink, Inc. ................................................................. 1012
Arizona v. Direct Sellers Ass’n ......................................................... 307
Armstrong v. Davis ................................................................. 468
ASRC Energy Services Power & Communications, LLC v. Golden Valley Electric Ass’n, Inc. ............................................. 108
Associated E. Mortg. Co. v. Young ..................................................... 838
Associates Home Equity Services, Inc. v. Trup ................................ 716
AT&T Mobility LLC v. Concepcion .................................................. 1009
Avila v. Rubin ................................................................. 780, 812
Babb v. Bolyard ................................................................. 780, 812
Badie v. Bank of America ................................................................. 580
Bailey v. Capitol Motors, Inc. ............................................................ 606
Baker v. Burlington Coat Factory Warehouse ..................................... 122
Bakker v. McKinnon ................................................................. 396, 411
Balser v. Transco, Inc. ................................................................. 619, 837
Bankers Life Co. v. Denton ............................................................... 836, 837
Bankwest, Inc. v. Baker ................................................................. 859, 860
Barlow v. United States ................................................................. 792, 800
Barstett v. Brook Road, Inc. ............................................................. 347
Barnhart v. Walton ................................................................. 901, 905
Barstow Road Owners, Inc. v. Billing ............................................. 792, 800
Bartholomew v. Reishauer A.G. (Zurich) ........................................... 809
Bartner v. Carter ................................................................. 900, 902, 903
Basselen v. General Motors Corp. ..................................................... 657
Bates v. State Bar of Arizona ............................................................ 126
Battista v. Savings Bank of Baltimore ................................................ 843
Bayard v. Behlmann Automotive Services, Inc. ................................. 417
Besch v. Ocwen Federal Bank .......................................................... 316
Beard v. Worldwide Mortgage Corp. ............................................. 872
Beaudreau v. Larry Hill ................................................................. 743, 744
Pontiac/Oldmobile/GMC, Inc. .......................................................... 904
Beauvont v. Citizens Bank (S. Dak.) N.A. ........................................... 473, 744
Beck Enterprises, Inc. v. Nester ....................................................... 673
Beck v. First National Bank ............................................................. 673, 675
Belmont v. Associates Nat’l Bank (Delaware) ..................................... 605