



Maryland Consumer Law Quick Tips

May Include:

- Debt Collection practices
- Garnishments and liens
- Bankruptcy
- Identity Theft
- False advertising
- Consumer Protection Issues

Common Issues:

- Credit card debt
- Student loan debt
- Frozen bank account (garnishment)
- Money being taken out of paycheck (garnishment)
- Disputes with contractor or car mechanic

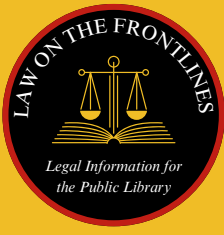


Referrals

- MD Court Help Centers - mdcourts.gov/helpcenter
- People's Law Library - peoples-law.org
- MD Legal Aid - mdlab.org
- MD Volunteer Lawyers Services - mvslaw.org
- Civil Justice, Inc. - civiljustice.org
- Debtor Assistance Project (Bankruptcy) - <https://www.mdb.uscourts.gov/programs-services/debtor-assistance-project>

Topic Information

- People's Law Library of Maryland - peoples-law.org
Research Topics → Consumer
- Maryland Courts - mdcourts.gov/courthelp
Court Help Topics → I Owe Money/Dealing with Debt
Court Help Topics → Judgements & Debt Collection
- Attorney General, Consumer Protection Division - <https://www.marylandattorneygeneral.gov/CPD/default.aspx>
- Attorney General Access to Justice Task Force on Debt Collection - <https://debtcollectionmaryland.org>
- Nolo, Legal Encyclopedia - nolo.com/legal-encyclopedia
Use key terms in the search engine, limiting your search to Articles only



Maryland Consumer Law Quick Tips



Which Law?

MD State Law

- Consumer Protection
- Small & Large Claims
- Debt Collection Practices

Federal Law

- Bankruptcy
- Debt Collection Practices

Primary Law

- MD Code, Commercial Law Articles:
 - Title 13: Consumer Protection Act
 - Title 14: Miscellaneous Consumer Protection Provisions
 - Title 15: Debt Collection
 - Title 16: Statutory Liens on Personal Property
- MD Code, Courts & Judicial Proceedings:
 - Title 5, Subtitle 12: Consumer Debt Collection Actions
 - Title 11, Subtitle 5: Liability for Payments to Transferee
- MD Code, Business Occupations & Professions
 - MD Code, Business Regulation
- US Code, Title 15:
 - Ch. 41, secs. 1691-1693: Consumer Credit Protection
 - Ch. 46A, sec. 2041: Automobile Title Fraud
 - Ch. 47, secs. 2051-2089: Consumer Product Safety
 - Ch. 50, secs. 2301-2312: Consumer Product Warranties
- Maryland Rules, Title 3, Chapter 600: Judgment

Primary Sources are accessible through
Gateway to MD Law: mdcourts.gov/lawlib

Best Practices

Rephrase the question

Gather details (who, what, when, where, other)

Identify the type of need (info, law text, legal assistance, govt. service forms)

Identify the broad topic & terms

Locate descriptive sources (about the law - secondary sources)

Find applicable law if needed (primary source)

Find referrals