



MASSACHUSETTS SCHOOL OF LAW at ANDOVER
SYLLABUS FOR CONSUMER PROTECTION -- SPRING 2026
Professor Daniel L. Hutchinson Sr.

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Text: We will use the *Problems and Materials on CONSUMER LAW. (9th Edition)*
We will also use www.casebookconnect.com (you will need a login and password)

Reading: Will be required before each class on the material that will be covered.

Course Description The purpose of this course is to have students develop an understanding of rights and remedies of the consumer with a focus on Massachusetts Chapter 93A sections 9 (consumer to business) and section 11 (business to business transactions). The student will learn to research and draft a formal demand letter as well as respond to a Chapter 93A demand for your client.

Class Times: Tuesdays and Thursdays from 7:30 pm to 8:50 pm

Course Objectives: The objective of this course is for the student to have a thorough understanding of drafting a well crafted demand letter as well as navigating the process of filing a lawsuit. The student will master this material in order to be better advocates, to resolve disputes to better serve their client's interests and to be excellent problem solvers and litigators.

Grading Criteria: Attendance and participation in class, midterm examination, oral presentation, lack of class participation and final examination will all contribute to your final grade in this class. This is your first step in the legal profession and you are expected to be fully prepared, professional and able to advocate for your clients.

ASSIGNMENTS

We will be covering the problems in the book every class (3 per class). Please read the problems before class. Students will be called on randomly to cover the problem.

Students shall be graded on their performance in class of the scheduled assignments. Therefore, attendance is mandatory. By enrolling in class, students agree to the above terms and conditions of the course. The final grade shall be determined largely by the midterm and the final exam.

ASSIGNMENTS DUE FOR EACH CLASS

Class 1 01/20/26	Introduction to Consumer Protection. Introduction of the class and expectations. Problems 1 through 3. Intro to writing a 93A demand letter.
Class 2 01/22/26	<u>Fisher v Division West</u> “Chinchilla case” <u>Makeaff v Trump University, LLC</u> “Misrepresentation” <u>Caroll v Fremont Investment & Loan</u> “Unconscionable Loan” Problems
Class 3 01/27/26	<u>Joyner v Albert Merrill School</u> ” Aptitude Test” Deceptive Practices - brief lecture on odometers <u>Delay v Hearn Ford</u> “Rollback Case” <u>Nieto v Pence</u> “Failure to Disclose” <u>In Re Arthur Murray Studio of Washington, Inc.</u> “High Pressure Sales” Problems Chapter 93A discussion
Class 4 01/29/26	<u>Carlill v Carbolic Smoke Ball Company</u> “Warranty contract or reward?” <u>Pexman ex rel. Pelman v McDonald’s Corp.</u> “Big Fat Lie” <u>District of Columbia v Facebook, Inc.</u> “Personal Data for sale” Problems Chapter 93A and Home Improvement Contractors
Class 5 02/03/26	<u>Reichenbach v Chung Holdings, LLC</u> “Prerecorded calls” <u>Kenty v Bank One, Columbus, N.A.</u> “Forced Place Insurance”

Leichtamer v American Motors Corp. “Reasonable Expectations”
Problems
Discussion about Mid-Term

Class 6
02/05/26

Humber v Morton “Caveat Emptor”
Ventura v Ford Motor Corp. “Magnuson-Moss Warranty Act”
Stieger v Chevy Chase Sav. Bank, F.S.B. “Apparent Authority”
Problems

Class 7
02/10/26

Discover Bank v Owens “Unconscionable Credit Card Contract”
Gardner v Montgomery County Teachers FCU “Wrongful Offsets”
Hyland v First USA Bank “Negligent Misrepresentation”
Problems

Class 8
02/12/26

Gray v American Express Co. “Reporting and Collection Efforts”
Krieger v Bank Of America, N.A. “Fair Credit Billing Act”
Bell v May Dept. Stores Co. “Credit Expectancy”
Problems

Class 9:
02/17/26

Ognibene v Citibank, N.A. “ATM Case”
Millstone v O’Hanlon Reports “Credit Reporting & Auto Insurance”
Marchisio v Carrington Mortgage Services, LLC “Failure to Correct”
Problems

Class 10:
02/19/26

Bakker v McKinnon “Attorney Misconduct/Credit Reports”
Trans Union Corp. v Federal Trade Commission “Marketing Products”
Gorman v Wolpoff & Abramson, LLP “Defective Product & Credit”
Problems

Class 11:
02/24/26

Spokeo, Inc. v Robins “FCRA Violation/Incorrect Info on Search Engine”
Parker v 1-800 Bar None, Financial “Credit Repair Organizations”
Markham v Colonial Mortgage “Credit Discrimination”
Problems

02/26/26
Class 12:

Hawkins v Community Bank “Equal Credit Opportunity Act”
Chery v Amoco Oil Co. “Racism & Credit”
Pierce v Citibank (South Dakota) “Linked Credit Accounts”
Problems

- Class 13:**
03/03/26
Antonelli v Neumann “Usury Laws and Credit”
Adiel v Chase Federal Savings & Loan “Truth in Lending”
First Acadiana Bank v FDIC “Financing Mandatory Attorney Fees”
Problems
- Class 14:**
03/05/26
Gibson v Bob Watson Chevrolet-Geo-Inc. “Disclosure of Charges”
Bright v Ball Memorial Hospital “Finance v Late Payments”
Lea v Buy Direct, LLC “Truth in Lending Disclosure Act”
Review for midterm
- Class 15:**
03/10/26
MIDTERM
- Class 16:**
03/12/26
Mars v Spartanburg Chrysler Plymouth “Actual Injury Case”
Smith v The Cash Store Management “Payday Loans”
State ex re. King v B&B Investment Group “Signature Loans”
Problems
- Class 17:**
03/24/26
Gonzalez v Schmerler Ford “Consummation of a Contract/Timing”
Lawson v Reeves “Undisclosed Finance Charges”
North Shore Auto Financing v Block “Vendors Single Interest Case”
Problems
- Class 18:**
03/26/26
Stone v Davis “Regulation Z and Lender Disclosure Obligations”
Hamilton v Ohio Savings Bank “Tolling the SOL”
Mirabil v General Motors Acceptance Corp. “Limiting Attorney Fees”
Problems
- Class 19:**
03/31/26
Miracle v GMAC #2 “Disclosure of Interest Errors”
AT&T Mobility v Concepcion “Arbitration Case”
Nicosia v amazon.com “Constructive Notice”
Problems
- Class 20:**
04/02/26
People’s Trust & Savings Bank v Humphrey “Failure to Disclose”
Gulfc0 of Louisiana, Inc. v Brantley, “Unconscionable Loans”
Jenkins v Landmark Mortgage, “Truth in Lending Disclosures”
Problems

Class 21: 04/07/26	<u>Roads v AIB Mortgage</u> , “Non-disclosure of fees/Rescission” <u>Gerasta v Hibernia National Bank</u> , “Truth in Lending Failure” <u>Curry Corp v Mooro</u> , “Unenforceable Lease Contract” Problems
Class 22: 04/09/26	<u>Rutnya v Collection Accounts Terminal</u> , “Fair Debt Collection Act” <u>Tatis v Allied Interstate, LLC</u> , “Unsophisticated Debtors” <u>Jackson v Bank of America</u> , “Abuse of Process/Shotgun Pleadings” Problems
Class 23: 04/14/26	<u>Klingbiel v Commercial Credit</u> , “Repossession” <u>Griffith v Valley of Sun Recovery</u> , “Self-Help Shooting Liability” Problems
Class 24: 04/16/26	Massachusetts Problems and review of cases and assignment of cases.
Class 25: 04/21/26	Massachusetts Problems and review of cases
Class 26: 04/23/26	Massachusetts Problems and review for final exam
Class 27: 04/23/24	Massachusetts Problems.
Class 28: 04/25/24	Massachusetts cases
Class 29: 04/30/24	Review for Final.
Class 30: 05/02/24	Review for Final

Final Exam TBD