

Assignment 2

Answers

Question 1A

Use the Popular Name Table in USCA/USCS

Question 1B

Consumer Credit Protection Act (CCPA)
Pub. L. 90-321, 82 Stat. 146

UNITED STATES CODE ANNOTATED
[POPULAR NAME TABLE FOR ACTS OF CONGRESS](#)

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Current through P.L. 110-352 approved 10-7-08

Name of act, alternate/descriptive name (if any), and enacting credit:
Consumer Credit Protection Act (CCPA) (Pub.L. 90-321, May 29, 1968, 82 Stat. 146)

Section of Pub.L. 90-321	USCA Classification
102	15 USCA § 1601
103	15 USCA § 1602
104	15 USCA § 1603
105	15 USCA § 1604
106	15 USCA § 1605
107	15 USCA § 1606
108	15 USCA § 1607
109	15 USCA § 1608
111	15 USCA § 1610
112	15 USCA § 1611
113	15 USCA § 1612
114	15 USCA § 1613
121	15 USCA § 1631
122	15 USCA § 1632
123	15 USCA § 1633
124	15 USCA § 1634
125	15 USCA § 1635
127	15 USCA § 1637

Question 1C

Title 1, § 103

Public Law 90-321

AN ACT

May 29, 1968
[S. 5]

To safeguard the consumer in connection with the utilization of credit by requiring full disclosure of the terms and conditions of finance charges in credit transactions or in offers to extend credit; by restricting the garnishment of wages; and by creating the National Commission on Consumer Finance to study and make recommendations on the need for further regulation of the consumer finance industry; and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

§ 1. Short title of entire Act

This Act may be cited as the Consumer Credit Protection Act.

TITLE I—CONSUMER CREDIT COST DISCLOSURE

Chapter	Section
1. GENERAL PROVISIONS.....	101
2. CREDIT TRANSACTIONS.....	121
3. CREDIT ADVERTISING.....	141

CHAPTER 1—GENERAL PROVISIONS

- Sec.
- 101. Short title.
 - 102. Findings and declaration of purpose.
 - 103. Definitions and rules of construction.
 - 104. Exempted transactions.
 - 105. Regulations.
 - 106. Determination of finance charge.
 - 107. Determination of annual percentage rate.
 - 108. Administrative enforcement.
 - 109. Views of other agencies.
 - 110. Advisory committee.
 - 111. Effect on other laws.
 - 112. Criminal liability for willful and knowing violation.
 - 113. Penalties inapplicable to governmental agencies.
 - 114. Reports by Board and Attorney General.

§ 101. Short title

This title may be cited as the Truth in Lending Act.

§ 102. Findings and declaration of purpose

The Congress finds that economic stabilization would be enhanced and the competition among the various financial institutions and other firms engaged in the extension of consumer credit would be strengthened by the informed use of credit. The informed use of credit results from an awareness of the cost thereof by consumers. It is the purpose of this title to assure a meaningful disclosure of credit terms so that the consumer will be able to compare more readily the various credit terms available to him and avoid the uninformed use of credit.

Consumer Credit
Protection Act.

Citation of
title.

Question 1D

Title 1

82 STAT.] PUBLIC LAW 90-321—MAY 29, 1968

§ 103. Definitions and rules of construction

(a) The definitions and rules of construction set forth in this section are applicable for the purposes of this title.

(b) The term "Board" refers to the Board of Governors of the Federal Reserve System.

(c) The term "organization" means a corporation, government or governmental subdivision or agency, trust, estate, partnership, cooperative, or association.

Question 1E & F

Statutes at Large Tables

FOR EDUCATIONAL USE ONLY

P.L. 90-321, Table 2, Statutes at Large, U.S.C.A.

UNITED STATES CODE ANNOTATED

[TABLES \(TEMPLATE\)](#)

TABLE 2. STATUTES AT LARGE

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Current through P.L. 110-453 approved 12-2-08

P.L. 90-321, May 29, 1968

LAW	SECTION	STAT. PAGE	USCA	STATUS
90-321	1, 101	82 Stat. 146	15 s 1601 nt	
90-321	102	82 Stat. 146	15 s 1601	
90-321	103	82 Stat. 147	15 s 1602	←
90-321	104	82 Stat. 147	15 s 1603	
90-321	105	82 Stat. 148	15 s 1604	
90-321	106	82 Stat. 148	15 s 1605	

Questions 2A, B, C

Subchapter I

☐ TITLE 15 COMMERCE AND TRADE

- ☐ CHAPTER 1--MONOPOLIES AND COMBINATIONS IN RESTRAINT OF TRADE
- ☐ CHAPTER 2--FEDERAL TRADE COMMISSION; PROMOTION OF EXPORT TRADE AND PREVENTION OF UNFAIR METHODS OF COMPETITION
- ☐ CHAPTER 2A--SECURITIES AND TRUST INDENTURES
- ☐ CHAPTER 2B--SECURITIES EXCHANGES
- ☐ CHAPTER 2B-1--SECURITIES INVESTOR PROTECTION
- ☐ CHAPTER 2C--PUBLIC UTILITY HOLDING COMPANIES
- ☐ CHAPTER 2D--INVESTMENT COMPANIES AND ADVISERS
- ☐ CHAPTER 2E--OMNIBUS SMALL BUSINESS CAPITAL FORMATION
- ☐ CHAPTER 3--TRADE-MARKS
- ☐ CHAPTER 4--CHINA TRADE
- ☐ CHAPTER 5--STATISTICAL AND COMMERCIAL INFORMATION
- ☐ CHAPTER 6--WEIGHTS AND MEASURES AND STANDARD TIME
- ☐ CHAPTER 7--NATIONAL INSTITUTE OF STANDARDS AND TECHNOLOGY
- ☐ CHAPTER 7A--STANDARD REFERENCE DATA PROGRAM
- ☐ CHAPTER 8--FALSELY STAMPED GOLD OR SILVER OR GOODS MANUFACTURED THEREFROM
- ☐ CHAPTER 9--NATIONAL WEATHER SERVICE
- ☐ CHAPTER 9A--WEATHER MODIFICATION ACTIVITIES OR ATTEMPTS: REPORTING REQUIREMENT

☐ CHAPTER 41--CONSUMER CREDIT PROTECTION

[15 USCA Ch. 41, References and Annotations](#)

[15 USCA Ch. 41, References and Annotations](#)

☐ SUBCHAPTER I--CONSUMER CREDIT COST DISCLOSURE

[15 USCA Ch. 41, Subch. I, References and Annotations](#)

☐ PART A--GENERAL PROVISIONS

[15 USCA Ch. 41, Subch. I, Pt. A, References and Annotations](#)

[s 1601. Congressional findings and declaration of purpose](#)

[s 1602. Definitions and rules of construction](#)

[s 1603. Exempted transactions](#)

[s 1604. Disclosure guidelines](#)

[s 1605. Determination of finance charge](#)

[s 1606. Determination of annual percentage rate](#)

[s 1607. Administrative enforcement](#)

[s 1608. Views of other agencies](#)

[s 1609. Repealed. Pub.L. 94-239, s 3\(b\)\(1\), Mar. 23, 1976, 90 Stat. 253](#)

[s 1610. Effect on other laws](#)

☐ PART E--CONSUMER LEASES

[15 USCA Ch. 41, Subch. I, Pt. E, References and Annotations](#)

[s 1667. Definitions](#)

[s 1667a. Consumer lease disclosures](#)

[s 1667b. Lessee's liability on expiration or termination of lease](#)

[s 1667c. Consumer lease advertising; liability of advertising media](#)

[s 1667d. Civil liability of lessors](#)

[s 1667e. Applicability of State laws; exemptions by Board from leasing requirements](#)

[s 1667f. Regulations](#)

[15 USCA Ch. 41, Refs & Annos](#)

☐ SUBCHAPTER II--RESTRICTIONS ON GARNISHMENT

[15 USCA Ch. 41, Subch. II, References and Annotations](#)

[s 1671. Congressional findings and declaration of purpose](#)

Question 3A

CREDIT(S)

(Pub.L. 90-321, Title I, § 103, May 29, 1968, 82 Stat. 147; Pub.L. 91-508, Title V, § 501, Oct. 26, 1970, 84 Stat. 1126; [Pub.L. 93-495, Title III, § 303](#), Oct. 28, 1974, 88 Stat. 1511; [Pub.L. 94-222, § 3\(a\)](#), Feb. 27, 1976, 90 Stat. 197; [Pub.L. 96-221, Title VI, §§ 602](#), 603(a), (b), 604, 612(a)(2), (b), Mar. 31, 1980, 94 Stat. 168, 169, 175, 176; [Pub.L. 97-25, Title I, § 102](#), July 27, 1981, 95 Stat. 144; [Pub.L. 97-320, Title VII, § 702\(a\)](#), Oct. 15, 1982, 96 Stat. 1538; [Pub.L. 103-325, Title I, §§ 152\(a\)](#) to (c), 154(a), Sept. 23, 1994, 108 Stat. 2190, 2191, 2196; [Pub.L. 110-315, Title X, § 1011\(b\)](#), Aug. 14, 2008, 122 Stat. 3481.)

Question 3B

LIBRARY REFERENCES

American Digest System

[Consumer Credit](#) ←30, 32.

Question 3C

§ 1602(i) defines “open end credit plan”

Question 4

This Act refers to Pub. L. 90-542, known as the Wild and Scenic Rivers Act. §3 of this Act became § 1274 in Title 16 of the U.S.C.

🔍 History; Ancillary Laws and Directives:

- 📄 1. References in text
- 📄 2. Explanatory notes
- 📄 3. Amendments
- 📄 4. Other provisions

🔍 1. References in text:

As used in subsec. (a)(22) of this section, the "date of enactment of this section" probably means the date of enactment of Act Nov. 10, 1978, [P.L. 95-625](#), which added subsec. (a)(22).

"Chapter 4 of the Act of December 19, 1913, commonly referred to as the Raker Act ([38 Stat. 242](#))", referred to in this section, is probably a reference to Act Dec. 19, 1913, Ch 4, [38 Stat. 242](#). For full classification of such Act, consult USCS Tables volumes.

"This Act", referred to in this section, is Act Oct. 2, 1968, [P.L. 90-542](#), [82 Stat. 906](#), popularly known as the Wild and Scenic Rivers Act, which appears as [16 USCS §§ 1271](#) et seq.

Question 5

Title 16 has not been enacted into positive law, therefore the language used in the public law differs from language used in the U.S.C. U.S.C.A. follows code language while U.S.C.S. follows language from the public law for Code titles not enacted into positive law.

Question 6 – Locating Code Sections



"title iv" environment

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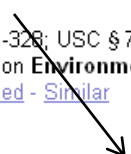
ED184206 - Meeting Students' Needs in the Multiage Group **Environment**. E.S.E.A. **Title IV**-C. Final Evaluation Report. Help Tutorial Help | Tutorial Help ...

www.eric.ed.gov/ERICWebPortal/recordDetail?accno=ED184206 - [Cached](#)

[Clean Air Act | US EPA](#)

Title III - General (CAA § 301-328; USC § 7601-7627); **Title IV** - Acid Deposition ... provided by the U.S. Senate Committee on **Environment** and Public Works, ...

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U.S. ENVIRONMENTAL PROTECTION AGENCY



Clean Air Act

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[Title I - Air Pollution Prevention & Control](#)

[Title II - Emission Standards for Moving Sources](#)

[Title III - General](#)

[Title IV - Acid Deposition Control](#)

[Title V - Permits](#)

[Title VI - Stratospheric Ozone Protection](#)

Clean Air Act

The Clean Air Act is the law that defines EPA's responsibilities for protecting and improving the nation's air quality and the stratospheric ozone layer. The last major change in the law, the Clean Air Act Amendments of 1990, was enacted by Congress in 1990. Legislation passed since then has made several minor changes.

The Clean Air Act, like other laws enacted by Congress, was incorporated into the [United States Code](#) as Title 42, Chapter 85. The House of Representatives maintains a current version of the U.S. Code, which includes Clean Air Act changes enacted since 1990.

This site provides links to sections of the U.S. Code containing the amended text of the Clean Air Act. Section numbers in the U.S. Code are different than the Clean Air Act's section numbers. The table of contents below gives corresponding section numbers in the Clean Air Act (CAA) and the U.S. Code (USC). Another difference is that *titles* in the Clean Air Act correspond to *subchapters* in the U.S. Code.

Table of Contents

- [Title I - Air Pollution Prevention and Control](#)
 - [Part A - Air Quality and Emission Limitations](#) (CAA § 101-131; USC § 7401-7431)
 - [Part B - Ozone Protection](#) (replaced by Title VI)
 - [Part C - Prevention of Significant Deterioration of Air Quality](#) (CAA § 160-169b; USC § 7470-7492)
 - [Part D - Plan Requirements for Nonattainment Areas](#) (CAA § 171-193; USC § 7501-7515)
- [Title II - Emission Standards for Moving Sources](#)
 - [Part A - Motor Vehicle Emission and Fuel Standards](#) (CAA § 201-219; USC § 7521-7554)
 - [Part B - Aircraft Emission Standards](#) (CAA § 231-234; USC § 7571-7574)
 - [Part C - Clean Fuel Vehicles](#) (CAA § 241-250; USC § 7581-7590)
- [Title III - General](#) (CAA § 301-328; USC § 7601-7627)
- [Title IV - Acid Deposition Control](#) (CAA § 401-416; USC § 7651-7651o)
- [Title V - Permits](#) (CAA § 501-507; USC § 7661-7661f)
- [Title VI - Stratospheric Ozone Protection](#) (CAA § 601-618; USC § 7671-7671q)

Related Documents

Full Text of the Clean Air Act as a Single Document

- [Clean Air Act as of February 2004 \(PDF\)](#) (465pp, 1.1 MB, [about PDF](#)) - This version of the Clean Air Act, provided by the U.S. Senate Committee on Environment and Public Works, includes amendments through the 108th Congress.

1990 Amendments to the Clean Air Act

This is the act passed by Congress in 1990 to amend the Clean Air Act. It was the last major amendment to the Act, although there have been minor changes since then.

- [Overview](#)
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Clean Air Act



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Title IV - Acid Deposition Control

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Section		Title
Clean Air Act	U.S. Code	
401	7651	Findings and purposes
402	7651a	Definitions
403	7651b	Sulfur dioxide allowance program for existing and new units
404	7651c	Phase I sulfur dioxide requirements
405	7651d	Phase II sulfur dioxide requirements
406	7651e	Allowances for States with emissions rates at or below 0.80 lbs/mmBtu
407	7651f	Nitrogen oxides emission reduction program
408	7651g	Permits and compliance plans
409	7651h	Repowered sources
410	7651i	Election for additional sources
411	7651j	Excess emissions penalty
412	7651k	Monitoring, reporting, and recordkeeping requirements
413	7651l	General compliance with other provisions
414	7651m	Enforcement
415	7651n	Clean coal technology regulatory incentives
416	7651o	Contingency guarantee, auctions, reserve

Clean Air Act Home

Title I - Air Pollution Prevention & Control

Title II - Emission Standards for Moving Sources

Title III - General

Title IV - Acid Deposition Control

Title V - Permits

Title VI - Stratospheric Ozone Protection

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[POPULAR NAME TABLE FOR ACTS OF CONGRESS](#)

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Current through P.L. 111-83 approved 10-28-09

Name of act, alternate/descriptive name (if any), and enacting credit:
Clean Air Act Amendments of 1990 (Pub.L. 101-549, Nov. 15, 1990, 104 Stat. 2399)

Section of Pub.L. 101-549

USCA Classification

102 (e)	42 USCA 7505a
102 (f) (1)	42 USCA 7506a
102 (g)	42 USCA 7509
103	42 USCA § 7511
103	42 USCA § 7511e
103	42 USCA § 7511f
103	42 USCA § 7511c
103	42 USCA § 7511c
103	42 USCA § 7511c
103	42 USCA § 7511e
103	42 USCA § 7511f
104	42 USCA § 7512
104	42 USCA § 7512e
105 (a)	42 USCA § 7513
105 (a)	42 USCA § 7513e
105 (a)	42 USCA § 7513f
106	42 USCA § 7514
106	42 USCA § 7514e
108 (1)	42 USCA § 7515
225	42 USCA § 7552
226	42 USCA § 7553
227 (a)	42 USCA § 7554
229 (a)	42 USCA § 7581
229 (a)	42 USCA § 7582
229 (a)	42 USCA § 7583
229 (a)	42 USCA § 7584
229 (a)	42 USCA § 7585
229 (a)	42 USCA § 7586
229 (a)	42 USCA § 7587
229 (a)	42 USCA § 7588
229 (a)	42 USCA § 7589
229 (a)	42 USCA § 7590
305 (a)	42 USCA § 7429
401	42 USCA § 7651

[Pollution Control Act](#)
UNITED STATES CODE ANNOTATED
POPULAR NAME TABLE FOR ACTS OF CONGRESS
Name of act, alternate/descriptive name (if any), and enacting credit: Clean Air Act (CAA) (Air Pollution Control Act) (July 14, 1955, ch. 360, 69 Stat. 322)

[2. Clean Air Act Amendments of 1966](#)
UNITED STATES CODE ANNOTATED
POPULAR NAME TABLE FOR ACTS OF CONGRESS
Name of act, alternate/descriptive name (if any), and enacting credit: Clean Air Act Amendments of 1966 (Pub.L. 89-675, Oct. 15, 1966, 80 Stat. 954)

[3. Clean Air Act Amendments of 1977](#)
UNITED STATES CODE ANNOTATED
POPULAR NAME TABLE FOR ACTS OF CONGRESS
Name of act, alternate/descriptive name (if any), and enacting credit: Clean Air Act Amendments of 1977 (Pub.L. 95-95, Aug. 7, 1977, 91 Stat. 685)

[4. Clean Air Act Amendments of 1990](#)
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Name of act, alternate/descriptive name (if any), and enacting credit: Clean Air Act Amendments of 1990 (Pub.L. 101-549, Nov. 15, 1990, 104 Stat. 2399)

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United States Code Annotated [Currentness](#)

Title 42. The Public Health and Welfare

▣ [Chapter 85](#). Air Pollution Prevention and Control ([Refs & Annos](#))

▣ [Subchapter IV-A](#). Acid Deposition Control ([Refs & Annos](#))

➔ **§ 7651. Findings and purposes**

(a) Findings

The Congress finds that--

(1) the presence of acidic compounds and their precursors in the atmosphere and in deposition from the atmosphere represents a threat to natural resources, ecosystems, materials, visibility, and public health;

(2) the principal sources of the acidic compounds and their precursors in the atmosphere are emissions of sulfur and nitrogen oxides from the combustion of fossil fuels;

CREDIT(S)

(July 14, 1955, c. 360, Title IV, § 401, as added Nov. 15, 1990, [Pub.L. 101-549, Title IV, § 401](#), 104 Stat. 2584.)

HISTORICAL AND STATUTORY NOTES

Title IV is a title in the Clean Air Act Amendments of 1990. This public law is 101-549; title IV is codified in ch. 85 of title 42 of the U.S.C., sections 7651 – 7651o. Title 42 has not been enacted into positive law.