

# Preface and Acknowledgements

This volume represents the third major revision of the 1984 treatise edited by the late Professor Ralph J. Rohner and entitled *The Law of Truth in Lending*. It was written by him and eight other chapter authors, particularly including Professor Fred H. Miller, whom Rohner acknowledged as his “sounding board” for editing all of the fourteen chapters of the book—the three chapters written by him, the three chapters written by Miller, and the eight chapters written by others.

After a couple of supplements to the 1984 book were issued in the 1980s, the 2000 edition listed Rohner and Miller as the authors, although Rohner did not contribute to updating it. Editors Robert A. Cook, Professor Alvin C. Harrell, and Elizabeth A. Huber listed them as the authors in recognition of the incorporation of much of the 1984 book in the 2000 book, including the retention of the fourteen-chapter structure. The twenty-four chapter authors also followed most of the previous subchapter structure to outline all of the TIL issues they discussed. The focus of the 2000 edition was to bring everything up to date in one volume, given the significant revisions to the TIL Act itself, the changes to Regulation Z, and the voluminous Official Staff Commentary on the regulation issued by the Federal Reserve Board (FRB or Board), and the ever-expanding universe of case law on TIL issues.

The 2000 book, in turn, was supplemented annually from 2002 through 2009, the final cumulative supplement adding over 700 pages to the 1,000-page book. The 2014 edition, edited by Harrell, added two chapters to the fourteen-chapter structure to capture the many changes to Regulation Z both before and after the enactment of the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act (Dodd-Frank Act) in 2010 that created the Bureau of Consumer Financial Protection (CFPB or Bureau) and transferred enforcement and rule-making power for the TIL Act and Regulation Z from the Board to the Bureau. The original fourteen chapters were also thoroughly revised to reflect the momentous changes to TIL created by the Dodd-Frank Act.

After Harrell produced a supplement to the 2014 book a year later, primarily to add a seventeenth chapter on the CFPB’s new combination of Regulation X and Regulation Z in the TILA-RESPA Integrated Disclosure Rule, the present editors produced a 2018 supplement to the 2014 book to update everything once again. This supplement, which was primarily devoted to the flood of changes to Regulation Z mandated by the Dodd-Frank Act for the new CFPB to issue plus

the CFPB's Official Interpretations on Regulation Z that replaced the Board's Official Staff Commentary, added 900 pages to the 1,700-page 2014 book.

The editors embarked on preparation of the current book with the overarching goal of making it as accessible and useful as possible for today's practitioners in a single volume. This process involved working closely with our twenty chapter authors, including the editors, to eliminate obsolete or unnecessary textual and footnoted material, especially references that are no longer easily available in this digital age, in addition to ensuring that all of the remaining discussion is completely current as of mid-2022. Thus, readers of the earlier books will note the disappearance of numerous discussions of tangential points as well as citations to law review articles and other secondary sources. In addition, the chapter on Public Enforcement was eliminated because, as observed in earlier editions, there have been next to no reported federal enforcement actions that involve TIL violations by the many agencies with authority to enforce it since TIL was enacted over fifty years ago.

The editors' philosophy is that this book will be most useful to the reader where, as in the 1984 book, references are limited to the statute, the regulations and their Official Interpretations, and the most current case law developments. In this respect, we believe that this book recaptures Rohner and Miller's approach in the 1984 book. We have also retained the previous chapter and subchapter structure to the extent possible to provide continuity with the earlier editions.

The editors wish to express their deep appreciation for all of the dedicated work done on this and previous editions of the treatise by the editors listed above and the chapter authors, who are too numerous to list.

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