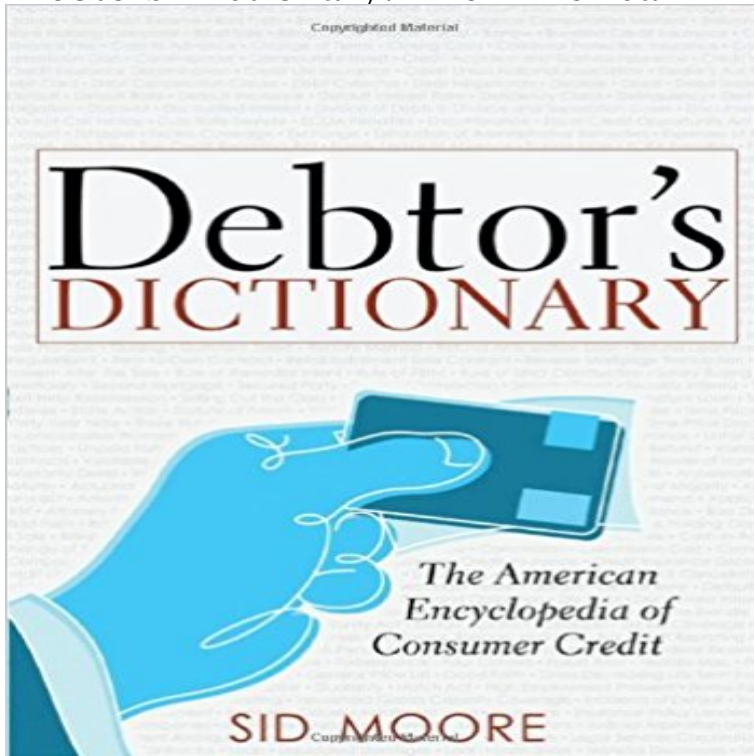


## Debtors Dictionary: The American Encyclopedia of Consumer Credit



A contract is supposed to be a meeting of the minds: two people of equal understanding putting down a fairly negotiated agreement. In reality, most agreements are dictated by wealthy corporations or individuals-sellers, lenders, landlords-and include terms of art that consumers do not fully understand. We do not find out that some innocuous sounding phrase has a major impact on our rights and responsibilities until it is too late. Debtors Dictionary levels the playing field. Containing definitions of terms commonly used in contractual language, this indispensable book turns you into a savvy consumer. Once you learn the vocabulary, sellers will find it much more difficult to take advantage of you. Don't sign on the bottom line until you have read Debtors Dictionary from cover to cover. About Sid Moore Sidney L. (Sid) Moore Jr. was born in the small town of Montezuma, Georgia, in 1940, son of a lawyer father and a newspaper columnist mother. He worked his way through undergraduate college and Walter F. George Law School as a newspaper reporter and went on to become a widely known lecturer in Continuing Legal Education seminars for attorneys. He has also been lead counsel in criminal or civil litigation in half the states in America. Sid started his law career as a Reginald Heber Smith Community Law Fellow with the University of Pennsylvania, representing the poor in Little Rock, Arkansas. He moved from there to Atlanta where he ran a legal aid program for elderly consumers before returning to school at the University of Wisconsin Law School for a Master of Laws Degree. His thesis was on equal justice for the poor. Returning to Georgia he served as the regional director of a twenty-eight-county middle Georgia section of the Georgia Legal Services Program where his record in defending consumers against predatory creditors earned him a position as litigation

coordinator of the National Consumer Law Center in Boston, a national think-tank and back-up center for consumer lawyers throughout the nation. In 1977 he became Georgia's first full-time Consumers Utility Counsel, representing residential and small business consumers against rate increase requests filed by the major electric, gas, and telephone utilities. He was a charter member of the National Association of State Utility Consumers Advocates. He remains a member of the National Association of Consumer Advocates (NACA), an association of more than one thousand private and public consumer lawyers from throughout the country, and of the Consumer Law Section of the State Bar of Georgia. In 1979 he began a private consumer practice in Decatur, Georgia, in which he represented thousands of individual consumers who were being sued by creditors or who had been ripped off in some fashion. In class action litigation, Sid has recovered millions of dollars for Georgia consumers and has handled appellate litigation which paved the way for relief for thousands. His cases have made more than \$4,000,000 available to local charities through cy pres awards of money illegally taken by creditors. Sid retired in 2007 back to his home town of Montezuma where he resides with his wife, Yvonne, in the 125-year-old home where he was raised. He has continued his interest in class action litigation as well as producing this book and frequently lecturing to other lawyers on the ins and outs of handling credit problems without putting the client into bankruptcy. He is considered a national authority on credit mathematics as applied to both usury and contract compliance, and on the defense of debtors in collection cases. He gives his time freely to spread his knowledge of consumer rights and volunteers as a mentor to younger lawyers seeking to develop their litigation skills. This book is the culmination of forty years of experience in lecturing, writing, and litigation.

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