

Understanding Right-to-Cure Notices: Impact on Debt Collection and Risks for Post-Default Assignees

April 3, 2025 – 9:00am PT/12:00pm ET

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Many states require creditors to notify consumers of their right to cure a default before the creditor can accelerate the debt or file a collection lawsuit. An appellate court in one of those states recently held that this notice requirement is not preempted by the National Bank Act, and an appellate court in another state recently held that this notice requirement applies to post-default assignees. This session will discuss the jurisdictions that require right-to-cure notices and how those requirements impact efforts to collect debts in those states. This session will also explore the risks associated with purchasing accounts when no right-to-cure notice was given.



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Course Presenters:

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