



## Aline C. Ryan

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### Maryland

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## PRACTICE AREAS



Automotive and Personal  
Property Finance and  
Leasing



Credit and Debit Cards



Small Dollar Lending and  
Alternative Consumer  
Financial Services

## Professional Experience

Aline is a partner in the firm's Maryland office. Her practice includes assisting depository and non-depository lenders in the creation, documentation and regulation of multi-state consumer finance products, including installment, unsecured, personal property secured, mortgage, non-purpose credit, and vehicle finance programs. Aline provides advice on state regulation of all types of lenders, loan brokers and servicers, including licensing and substantive law requirements. She provides due diligence services in acquisitions and other transactional matters, including advice related to license change of control, transfer and pledge issues. She also provides private equity funds, hedge funds and other investors with multi-state licensing advice related to the originators, brokers and servicers of all types of commercial credit facilities and provides advice as to the creation, perfection and assignment of security interests in personal property collateral, including issues unique to the perfection and assignment of security interests in collateral subject to certificate of title laws in both consumer and commercial transactions.

Prior to joining Hudson Cook, Aline was a partner with Venable LLP's Banking Group where her practice included assisting financial services entities in the delivery of consumer products, including automobile and mortgage finance products; representing financial institutions and other corporate clients in transactional matters, including mergers, acquisitions and divestitures, leveraged buy-outs, asset acquisitions and sales; and commercial finance, including single and multi-lender credits, asset-based financings, acquisition and leveraged financings, letter of credit transactions and state-enhanced credits. Previously she was a partner with Semmes, Bowen & Semmes' Corporate and Banking Department.

Aline received her law degree from The Columbus School of Law of The Catholic University of America. She holds a Bachelor of Arts in History from the University of South Carolina and is admitted to practice in Maryland.

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## Professional Activities

Member, Maryland State Bar Association

Member, American Bar Association, Banking Law Committee, Commercial Financial Services Committee, Consumer Financial Services Committee, and Opinion Committee

Liaison to the Committee on Consumer Financial Services of the Banking Law Committee of the American Bar Association, 2005-17

Chair, Subcommittee on Retail Banking and Consumer Law of the Banking Law Committee of the American Bar Association, 2002-05

Vice-Chair, Subcommittee on Retail Banking and Consumer Law of the Banking Law Committee of the American Bar Association, 2001-02

Member, Section Council, Business Law Section, Maryland State Bar Association, 1990-93

Chair, Usury Subcommittee of the Maryland State Bar Association and Baltimore City Law Association Special Joint Committee on Lawyers' Opinions in Commercial Transactions, 1987-90

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## Education

The Columbus School of Law of The Catholic University of America, J.D., 1981

University of South Carolina, B.A., History, 1976

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# Admissions

Maryland, 1981