



## Eric D. Mulligan

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### Maryland

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## Professional Experience

Eric is a senior associate in the firm's Maryland office. He advises federal and state chartered depository institutions, mortgage bankers, finance companies and licensed lenders in the development and maintenance of consumer mortgage, automobile finance and other credit programs. Eric also advises clients on the mathematical aspects of credit transactions and on federal privacy laws. He is a frequent contributor to industry publications and to CounselorLibrary's monthly *PrivacyLaw* newsletter.

Prior to joining Hudson Cook, Eric was a Pro Bono Law Clerk for United States District Judge James K. Bredar in the United States District Court for the District of Maryland.

Eric received his J.D. at the New York University School of Law where he was Associate Editor of *New York University Moot Court Casebook*. He is a member of the New York State Bar Association. He is admitted to practice in Maryland, New York and the District of Columbia.

## Professional Activities

Member, New York State Bar Association

## Speaking Engagements

- "Interest and APR Calculations," Hudson Cook Webinar, May 2019
- "Top 10 Tips for Data Governance: Managing Risk by Managing your Data Assets," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019

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## Publications

- "Utah Enacts Commercial Financing Disclosure Law," Hudson Cook *Insights*, March 2022, co-authored with Katherine C. Fisher
  - "How to Catch Disclosure Errors Through Numbers," *SubPrime Auto Finance News*, July 2021
  - "New Features in the CFPB Consumer Complaint Database," Hudson Cook *Insights*, September 2020
  - "Regulation of Student Loan Servicers: What's Out There, and What's Coming," Hudson Cook *Insights*, May 2019, co-authored with Ryan S. Stinneford and Thomas P. Quinn
  - "Don't Assume What a Court Will Assume About Your Contract," Hudson Cook *Insights*, April 2019
  - "Do You Think You Understand a Statute of Limitations? Think Again!" Hudson Cook *Insights*, February 2019
  - "What Makes a Contract?" Hudson Cook *Insights*, November 2018
  - "Periodic Rate Re-Evaluations for Credit Card Accounts: Making a List, Checking It Twice (Every Year)," Hudson Cook *Insights*, November 2018
  - "A New Wrinkle in Collection of Time-Barred Debts in California," Hudson Cook *Insights*, October 2018
  - "How Do You Find Potential Customers? The Answer Matters More than You Think," Hudson Cook *Insights*, April 2018
  - "California Supreme Court Rules Waivers of Right to Seek 'Public Injunctive Relief' Unenforceable," Hudson Cook *Insights*, July 2017
  - "New Utah Consumer Credit Laws Take Effect," Hudson Cook *Insights*, May 2017
  - "New Cybersecurity Requirements Take Effect in New York," Hudson Cook *Insights*, April 2017
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## Education

New York University School of Law, J.D., 2011

Associate Editor, *New York University Moot Court Casebook*, 2010-11

Swarthmore College, B.A. in Biology, 2008

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## Admissions

District of Columbia, 2012

Maryland, 2016

New York, 2012