



## Erica A.N. Kramer

Partner  
423.490.7568  
ekramer@hudco.com



### Tennessee

9431 Bradmore Lane  
Suite 201  
Ooltewah, TN 37363  
423.490.7560  
Fax: 423.490.7558

## PRACTICE AREAS



Credit Reporting, Privacy  
and Data Security



Residential Property  
Management



Small Dollar Lending and  
Alternative Consumer  
Financial Services

## Professional Experience

Erica is a partner in the firm's Tennessee office. She focuses her practice on federal and state regulatory compliance. She assists a variety of consumer financial services companies including installment lenders, solar financing companies, and auto finance companies with preparing compliance strategies and programs designed to meet complex regulatory requirements. She frequently advises clients on compliance with the Servicemembers Civil Relief Act, the Military Lending Act, and the Americans with Disabilities Act (particularly as it relates to the accessibility of web content). She guides clients in analyzing fair lending issues frequently encountered in the consumer financial services industry. Erica is a member of the firm's Credit Reporting, Privacy, and Data Security team, and assists furnishers of credit information with Furnisher Rule compliance and addressing furnishing-related questions.

Prior to joining Hudson Cook, Erica was a Staff Attorney at Bay Area Legal Services, Inc., where she practiced in the areas of Family and Housing law. Erica was previously an Associate at Murnaghan & Ferguson, P.A., where she practiced in the area of Construction Litigation.

Erica received her law degree, *cum laude*, from Stetson University College of Law and her Bachelor of Science degree in Integrated Strategic Communications from the University of Kentucky.

Erica serves on the board of Grace Point Camp and Retreat Center in Kingston, TN.

---

## Professional Activities

Member, The Florida Bar

Member, Tennessee Bar Association

---

## Speaking Engagements

- "Financial Services Law I," AFSA's THE EDGE, September 2021
- "Serving consumers with limited English proficiency (LEP)," Hudson Cook Compliance Coffee Break, June 2021
- "Serving Limited English Proficiency (LEP) Customers: What CFPB's New LEP Guidelines Mean for Your Company," OLA Compliance University, May 2021
- "Buyer's & Seller's Summit: Americans With Disabilities Act - What Every Website Owner/Operator Needs to Know Today," LeadsCon Virtual Conference, September 2020
- "Americans With Disabilities Act - What You Need To Know," LeadsCouncil Webinar, August 2020
- "Americans with Disabilities Act - What You Need to Know," LeadsCouncil Webinar, June 2020
- "Web Content Accessibility - The CCPA and Beyond," Hudson Cook Webinar, May 2020
- "ADA Compliance Monitoring: What You Need to Know," Inside Credit Conference, February 2020
- "Financial Services Law I," AFSA's THE EDGE, June 2019
- "Web Content Accessibility under the Americans with Disabilities Act," Hudson Cook, LLP Compliance Coffee Breaks, March 2019
- "Small Dollar Industry Updates," Hudson Cook, LLP Webinar in Conjunction with Community Financial Services Association of America, March 2019

- "Financial Services Law I," AFSA - The Edge Conference, co-presented with W. David Hicks, June 2018
- "Military Lending Developments," Consumer Financial Services Conference, Hudson Cook/Counselor Library, co-presented with Michael A. Benoit, A. James Chareq, and L. Jean Noonan, April 2018
- "Web Content Accessibility under the Americans with Disabilities Act," Consumer Financial Services Conference, Hudson Cook/Counselor Library, co-presented with Justin B. Hosie, April 2018
- "Web Content Accessibility under the Americans with Disabilities Act," Short-Term Lending Legal Summit, co-presented with Justin B. Hosie, November 2017
- "Military Lending Act Developments," Consumer Financial Services Conference, Hudson Cook/Counselor Library, April 2017
- "CFPB Enforcement, Guidance, & Proposed Rules," Independent Consumer Finance Association of South Carolina (ICFA), June 2016
- "SCRA and Military Lending Issues," Consumer Financial Services Conference, Hudson Cook/Counselor Library, April 2016

---

## Publications

- "Equality in Credit Decisions - "Sex" DOES include Sexual Orientation and Gender Identity," *Tennessee Dealer News*, Spring 2021, co-authored with Dailey Wilson
- "Tik Tok: The Compliance Clock Is Ticking for Small-Dollar Lenders in 2020," *The Business Lawyer*, Vol. 76, Spring 2021, co-authored with Justin B. Hosie, K. Dailey Wilson, Andrea S. Cottrell, Christopher J. Capurso and Hurshell K. Brown
- "CFPB Announces Broad Military Lending Act Compliance Sweep," *Hudson Cook Insights*, December 2020
- "Equality in Credit Decisions - Does 'Sex' include Sexual Orientation and Gender Identity?" *Hudson Cook Insights*, July 2020, co-authored with Dailey Wilson
- "ADA Web Content Accessibility Considerations During a Pandemic," *Hudson Cook Insights*, July 2020
- "Serving Customers in the Midst of the Pandemic," *Tennessee Dealer News*, Spring 2020, co-authored with Ron Gorsline
- "Small Dollar Lending Regulation in 2019," *The Business Lawyer*, Vol. 75, Spring 2020, co-authored with Justin B. Hosie, K. Dailey Wilson, and Christopher J. Capurso

- "New Policy on Prohibition of Abusive Acts or Practices - What do you need to know?," Tennessee Dealer News, Winter 2020, co-authored with Ron Gorsline
- "Update: Supreme Court Declines to Review Web Content Accessibility Suit Against Domino's Pizza," Hudson Cook *Insights*, December 2019, co-authored by Ronald D. Gorsline
- "Is Your Website ADA Accessible?," *NIADA's Used Car Dealer Magazine*, December 2019
- "Don't Forget About the Military Lending Act," *Tennessee Dealer News*, Sept/Oct 2019, co-authored by Ron Gorsline
- "FTC's Rules of the Road for Advertising: A Five-Point Inspection," *Spot Delivery*, September 2019, co-authored by Dailey Wilson
- "Lawfully Serving Servicemembers," *Tennessee Dealer News*, July/August 2019, co-authored by Ronald D. Gorsline
- "Does the DOD's MLA Interpretive Rule Really Help Servicemembers," *RMA Industry Insider*, December 2018, co-authored by Patricia E.M. Covington
- "How the Military Lending Act Plagues the Finance Industry," *Corporate Compliance Insights*, November 2018, co-authored by Patricia E.M. Covington
- "Military Lending Act Compliance Continues to Plague Auto Finance Industry," Hudson Cook *Insights*, October 2018, co-authored by Patricia E.M. Covington
- "CFPB to Eliminate Military Lending Supervisory Exams Amid DoD Regulatory Changes," *Auto Finance News*, August 2018
- "Stranger Things: Small-Dollar Lending Updates and the Arrival of a Final Rule," *The Business Lawyer*, Spring 2018, co-authored with K. Dailey Wilson and Justin B. Hosie
- "OCC Releases Military Lending Act Booklet," Hudson Cook *Insights*, June 2018
- "SCRA Settlement with DOJ Soars to Over \$10 Million," *Spot Delivery*, December 2017
- "CFPB's Short-Term and Installment Loan Rule Results in Unintended Consequences for the Auto Financing Industry," *Spot Delivery*, November 2017, co-authored by Justin B. Hosie
- "CFPB Zeroing in on Creditor/Vendor Relationship," *Spot Delivery*, October 2017, co-authored by H. Blake Sims
- "Web Content Accessibility under the Americans with Disabilities Act," *Spot Delivery*, September 2017, co-authored by Justin B. Hosie
- "Web Content Accessibility Gets New Scrutiny Under the Americans with Disabilities Act," *Carpliancecenter.com*, September 2017, co-authored by Justin B. Hosie

- "Time to Prepare for Military Lending Act Compliance," *Law360*, August 2017
- "2016 Small-Dollar Lending Update: An Obituary or a Re-Awakening," *The Business Lawyer*, Spring 2017
- "Credit Card Issuers, Be Warned: The Military Lending Act is on its Way," *Hudson Cook Insights*, December 2016, co-authored by Justin B. Hosie
- "Regulatory Burden Shifting for SCRA Compliance," *Spot Delivery*, November 2016
- "Uncle Sam Wants YOU to Comply with the Military Lending Act," *Non-Prime Times*, National Automotive Finance Association, November 2016, co-authored by Ronald D. Gorsline
- "Uncle Sam Wants YOU to Comply with the Military Lending Act," *Spot Delivery*, August 2016, co-authored by Ronald D. Gorsline
- "Death by a Thousand Cuts: Update on Small-Dollar Lending," *71 Bus. Law 741*, Spring 2016, co-authored by Catherine M. Brennan, Justin B. Hosie and K. Dailey Wilson
- "CFPB Sets Sights on Data-Security Practices," *FINOVATE BLOG*, March 2016, co-authored by Justin B. Hosie
- "CFPB Issues New Policy Encouraging Fintech Innovation," *FINOVATE BLOG*, March 2016, co-authored by Justin B. Hosie
- "Congressional Staff Report Highlights Lengths to Which CFPB Will Go to Validate Its Claims," *Spot Delivery*, January/February 2016, co-authored by L. Jean Noonan

---

## Education

Stetson University College of Law, J.D., *cum laude*, May 2003

University of Kentucky, B.S., Integrated Strategic Communications, May 2000

---

## Admissions

Florida, 2003

Tennessee, 2016