



Frank Bishop, Jr.

Partner
207.541.9554
fbishop@hudco.com



Maine

22 Free Street
Suite 205
Portland, ME 04101
207.541.9550
Fax: 207.541.9557

PRACTICE AREAS



Automotive and Personal
Property Finance and Leasing



Business Funding



Small Dollar Lending and
Alternative Consumer Financial
Services

Professional Experience

Frank is a partner in the Portland, Maine office and practices in three distinct areas. First, Frank assists all types of clients in complying with state and federal consumer financial protection laws related to retail installment sales contracts, secured and unsecured loans and lines of credit, residential mortgages and home equity loans, auto leases, etc., with a focus on compliance with the state uniform consumer credit code ("UCCC"). Frank also assists clients in complying with state and federal law related to various business-purpose finance products. Finally, Frank advises litigation and attorney funding companies on compliance with state and federal law, including issues related to licensing, documentation and recharacterization.

Previously, Frank was an associate attorney in Pierce Atwood, LLP's Business and Banking & Financial Services practice group.

Frank is the President of the Maine State Bar Association Board of Governors and the Vice President of the Board of Directors of the Maine School of Law Foundation. He is a member of the American Bar Association's

Business Law Section, a member of the Maine Bar Association's Consumer and Financial Institutions Law Section, and is admitted to practice in Maine, Massachusetts and New Hampshire.

Frank received his J.D. (*cum laude*) in 2007 from the Maine School of Law. Frank holds a Master of Arts degree in English from the University of Maine and a Bachelor of Arts degree in Philosophy from Colgate University.

Professional Activities

Board of Governors, Maine State Bar Association, 2012 to present; Vice President 2020; President-elect 2021; President 2022

Board of Directors, Maine School of Law Foundation, 2014 to present; Vice President 2021 to present

Member, American Bar Association, Business Law Section, Consumer Financial Services Committee

Member, Maine Bar Association, Consumer and Financial Institutions Law Section

Publications

- "CFPB Director Announces Focus on 'Reigning in Repeat Offenders'," Hudson Cook *Insights*, June 2022
 - "CFPB Seeks Information on 'Junk Fees' Charged by Providers of Consumer Financial Products or Services," Hudson Cook *Insights*, April 2022
 - "Recent Settlement with Massachusetts AG Addresses Compliance Emphasis on Collection Calls, Repossession Notices, and Service Contract Sales," Hudson Cook *Insights*, October 2021
 - "Indiana AG to Used Car Dealers: Do Not Pose as a Private Seller on Craigslist (or Elsewhere)," *Spot Delivery*, April 2021
 - "What You Say May Undo What You Do," *Dealer Compliance Today*, April 2021
 - "Open-End Credit Disclosures," Chapter 7, 2013 updates, *Truth-in-Lending*, American Bar Association, edited by Alvin C. Harrell
 - "Summary of the Consumer Financial Protection Act of 2010," Chapter 16, *Truth-in-Lending*, American Bar Association, edited by Alvin C. Harrell
 - "Summary of the Consumer Financial Protection Act of 2010," *Conference on Consumer Finance Law Quarterly Report*, Winter 2010
-

Education

Maine School of Law, J.D., *cum laude*, May 2007

University of Maine, M.A., English, December 2001

Colgate University, B.A., Philosophy, May 1997

Admissions

Maine, 2007

Massachusetts, 2008

New Hampshire, 2015