



Latif Zaman

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PRACTICE AREAS



Automotive and Personal
Property Finance and Leasing



Business Funding



FinTech

Professional Experience

Latif is a partner in the firm's Maryland office. He works closely with financial services providers at various stages of growth to develop, maintain and expand nationwide consumer and commercial credit and funding programs. On behalf of investor clients, Latif engages in due diligence of financial service providers, including fintech firms, bank partnership platforms, small business lenders, sales finance companies and legal funding companies. Latif advises legal funding companies on compliance with state and federal law, including issues related to licensing, documentation and recharacterization. He also counsels clients on choice of law issues.

Latif is a contributing editor for the American Bar Association's Business Law Section digital publication, *Business Law Today*, and is a member of the Alternative Finance Bar Association and the American Bar Association, Business Law Section, formerly serving as a young lawyer liaison with the Consumer Financial Services Committee. He is a member of the New York State Bar, the Maryland State Bar and the Massachusetts State Bar.

Prior to joining Hudson Cook, Latif was a Law Fellow and Intern for the New York State Department of

Financial Services.

Latif received his law degree from the University of Virginia School of Law and holds a Bachelor of Arts in English from Skidmore College.

Professional Activities

Contributing Editor, Consumer Finance, *Business Law Today*, American Bar Association's Business Law Section, September 2020 - Present

Young Lawyer Liaison, Federal and State Trade Practices Sub-committee, Consumer Financial Services Committee, American Bar Association, 2018 - 2020

Speaking Engagements

- "SBFA Industry Certification for Small Business Finance Providers," Broker Fair, December 2021
- "Future of Consumer Legal Funding: Regulatory and Litigation Trends," 2021 Virtual Financial Services Conference, May 2021
- "Consumer Litigation Funding in the Wake of COVID-19," Hudson Cook Webinar, May 2020
- "Litigation Trends in Fintech," CCFL Annual Consumer Financial Services Conference," November 2019
- "Enforceability of Choice of Law Provisions in Credit Agreements," ABA Business Law Section Consumer Financial Services Committee, January 2019

Publications

- "CFPB Expands UDAAP Authority to Include Discrimination," Hudson Cook *Insights*, April 2022, co-authored with Kristen Yarows
- "ABA Outlines Best Practices for Third-Party Litigation Funding," American Bar Association's *Consumer Financial Services Committee Newsletter*, November 2020
- "Hey, Big Lender," *U.S. News & World Report and Best Lawyers Best Law Firms 2021*, 11th Edition, November 2020, co-authored with Catherine M. Brennan
- "OCC Issues True Lender Rule," *ABA Business Law Today Month-in-Brief*, October 2020, co-authored with Catherine M. Brennan

- "Growth of Litigation Funding in the Wake of COVID-19," Hudson Cook *Insights*, April 2020
- "New York DFS and Other Regulators Launch Investigation into Payroll Advance Industry," Hudson Cook *Insights*, September 2019
- "States' Divergent Approaches to Unfair, Deceptive, and Abusive Acts and Practices Reveal Consumer Protection Priorities," Hudson Cook *Insights*, August 2019, co-authored with Allen Denson
- "True Lender Developments: Litigation and State Regulatory Actions," Hudson Cook *Insights*, June 2019, co-authored with Catherine Brennan
- "Arbitration Clause in Vehicle Retail Installment Contract Applies to Buyers' Defamation Claim Against Salesperson," Hudson Cook *Insights*, February 2019
- "New Fintech Legislation: Madden and True Lender Bill," *Business Law Today*, American Bar Association, March 2018, co-authored with Catherine Brennan
- "Online Lending Under Review in New York State," Hudson Cook *Insights*, February 2018
- "Bills Introduced to Senate and House Aim to Defeat Madden v. Midland," Hudson Cook *Insights*, August 2017
- "New York Court of Appeals to Consider Scope of Law Prohibiting Discrimination Based on a Criminal Conviction," Hudson Cook *Insights*, May 2017, co-authored with Rebecca E. Kuehn
- "Odometer Law: No Privy? No Problem!" *Spot Delivery*, August 2016
- "CFPB Provides Guidance on RESPA Compliance and Marketing Services Agreements," *Basis Points*, October 2015
- "Using Academic Factors to Reach the Invisible Borrowers: Could It Run Afoul of ECOA?" *Business Law Today*, American Bar Association, September 2015, co-authored with Katie Hawkins
- "Application of Kentucky Mortgage Recording Requirements to Promissory Note Transfers," *Basis Points*, August 2015
- "Customary Practice and Mortgage Recording in Kentucky," *Basis Points*, May 2015
- "New York Attorney Settles with Three National Credit Reporting Agencies to Reform Industry," *Basis Points*, March 2015
- "Equal Credit Opportunity Act: Consent Order Applies Extensive Restrictions to North Carolina Dealers," *Spot Delivery*, March 2015
- "State Notice Requirements and Constitutional Due Process," *Basis Points*, February 2015
- "State Regulation: New Jersey Regulator Cracks Down on High-End Dealership," *Spot Delivery*, November 2014
- "Government Entities as Aggrieved in Convoluting Mortgage Lending Process," *Basis Points*, August

2013

- "Vicarious Liability for Violations of Telephone Solicitation Laws," *Basis Points*, June 2013
- "Marketing: Vicarious Liability for Violations of Telephone Solicitation Laws," *Spot Delivery*, June 2013
- "Application of Arbitration Clauses," *Basis Points*, May 2013
- "Warranty Law: Privity Not Required Between Consumers and Manufacturers or Distributors for Breach of Warranty Claim," *Spot Delivery*, April 2013
- "Good Faith Mediation," *Basis Points*, March 2013
- "'Safe Harbor' Forms," *Basis Points*, March 2013
- "Legal Compliance: 'Safe Harbor' Forms," *Spot Delivery*, March 2013
- "Showing of Inequity," *Basis Points*, February 2013
- "Is an unlicensed broker responsible for a mortgage falling into foreclosure?" *Basis Points*, November 2012
- "Advertising: Huffing and Puffing," *Spot Delivery*, November 2012
- "Repossession: At What Point is a Repossession a Done Deal?" *Spot Delivery*, October 2012
- "Arbitration: Arbitration Remains in the Spotlight - Even Outside of the Ninth Circuit," *Spot Delivery*, June 2012, co-authored with Nicole F. Munro
- "State Legislation: Kentucky Amends its Motor Vehicle Retail Installment Sales Act," *Spot Delivery*, June 2012, co-authored with Aline C. Ryan

Education

University of Virginia School of Law, J.D., 2010

Skidmore College, B.A., English, 2003

2003 English Department Awards: Received annual award for excellence in creative writing

Admissions

Maryland, 2016

Massachusetts, 2010

New York, 2011