



## Laura J. Bacon

Associate  
410-865-5427  
lbacon@hudco.com



### Maryland

7037 Ridge Road  
Suite 300  
Hanover, MD 21076  
Toll Free: 888.422.7529  
410.684.3200  
Fax: 410.684.2001

## Professional Experience

Laura Bacon is an associate in the firm's Maryland office. Laura focuses her practice on automobile and personal property secured and unsecured finance. She advises clients on the development and maintenance of nationwide consumer automobile finance programs and online motor vehicle sales assistance programs. Laura assists DMS providers of documents and software with federal and state law compliance and counsels on state legislative and regulatory changes and consumer credit laws.

Prior to joining Hudson Cook, Laura was a law clerk at Rifkin Weiner Livingston, LLC, in their Government Relations office. She previously worked as a legislative assistant to the chair of the Baltimore County Council and as a Chief of Staff to a Maryland state delegate.

Laura is a member of the American Bar Association, Business Law Section, the Maryland State Bar Association, the Baltimore County Bar Association, and the Lawyer's Alliance for the Public Justice Center. She received her J.D., *magna cum laude*, from the Francis King Carey School of Law at the University of Maryland, where she was Managing Editor of the *Maryland Law Journal of Race, Religion, Gender and Class*. She holds a Bachelor of Arts in English Language and Literature from the University of Maryland at College Park. Laura is admitted to practice in Maryland.

## Professional Activities

Young Lawyer Liaison to the Consumer Financial Services Committee of the ABA

American Bar Association, Business Law Section

Maryland State Bar Association

Baltimore County Bar Association

Lawyer's Alliance for the Public Justice Center

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## Publications

"A New Definition of Summer Madness," Hudson Cook Insights, June 2023, co-authored with Eric Johnson and Justin Hosie

"May I have Another CFPB?," Hudson Cook Insights, May 2023, co-authored with Eric Johnson and Justin Hosie

"Stress Awareness Month and the CFPB," Hudson Cook Insights, April 2023, co-authored with Eric Johnson and Justin Hosie

"Beware the Ides of March and the CFPB," Hudson Cook Insights, March 2023, co-authored with Eric Johnson and Justin Hosie

"Colorado AG Announces Settlement with Credit Unions over GAP Refunds," Spot Delivery, March 2023

"Every Compliance Rose Has its Thorns," Hudson Cook Insights, February 2023, co-authored with Eric Johnson and Justin Hosie

"Is Your Dealership Ready for the Electric Vehicle Wave?" Spot Delivery, October 2022

"Was this Dealership's Liability Washed Away?" Spot Delivery, September 2022

"Adjusting to the Shift Towards Digital Financing," Spot Delivery, July 2022

"Buyout Beware" Spot Delivery, June 2022

"Right-to-Repair Developments in Massachusetts: What Will They Mean for your Dealership?" Spot Delivery, January/February 2022

"State Regulator Pursues Disparate Impact in Auto Finance," Hudson Cook *Insights*, August 2021, co-authored with Nikki Munro

"Did a Paperwork Oversight Leave a Dealership with Primary Liability?" Spot Delivery, July 2021

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## Education

University of Maryland Francis King Carey School of Law, J.D., *magna cum laude*, Order of the Coif, 2020

- Managing Editor, *Maryland Law Journal of Race, Religion, Gender, and Class*, Volume 19-20
- Larry B. Shoda Award, 2020
- Law Scholar, Leadership Scholar, and recipient of the Tatelbaum Scholarship

University of Maryland at College Park, B.A., English Language and Literature, 2004

- College Park Scholars citation in Media, Self and Society, May 2004

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## Admissions

Maryland, 2020