



Nicole F. Munro

Partner
410.865.5430
nmunro@hudco.com



Maryland

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



PRACTICE AREAS



Automotive and Personal
Property Finance and
Leasing



Debt Collection Practices



Small Dollar Lending and
Alternative Consumer
Financial Services

Professional Experience

Nikki is a partner in the firm's Maryland office and Editor in Chief of CounselorLibrary.com's CARLAW publication. She counsels financial services providers on compliance with consumer financial services laws, including unfair, deceptive, and abusive acts or practices, as well as the investigations, rulemakings, and proceedings of the Consumer Financial Protection Bureau and the Federal Trade Commission.

Nikki also assists national and state banks, credit unions, other licensed lenders, sales finance companies, and motor vehicle dealers in the development and maintenance of nationwide consumer automobile finance programs, online motor vehicle sales assistance programs, and electronic payment programs. She assists DMS providers of documents and software with federal and state law compliance; provides responses to regulator examinations, and provides comments on proposed statutes and regulations to legislators and regulators. She consults on litigation. Nikki lectures and writes articles on consumer credit issues, including TILA, ESIGN, credit discrimination, payment assurance technology, forms production, and state consumer

credit laws.

Nikki is a Fellow of the American College of Consumer Financial Services Lawyers and has served on the Nominating Committee for the Board of Regents. Nikki is very actively involved in the American Bar Association's Business Law Section and the Consumer Financial Services Committee, currently serving as Chair of the Section, and formerly serving as Chair of the Council Committee on Membership Diversity and Inclusion, and Chair of the Consumer Financial Services Committee. She is on the Governing Committee of the Conference on Consumer Finance Law.

- Nikki is a member of a number of several trade associations, including the National Association of Dealer Counsel and the American Financial Services Association where she serves on the State Government Affairs subcommittee, Vehicle Finance subcommittee and Women's Leadership Council.

Nikki received her law degree in 2000 from the University of Maryland School of Law. She holds a Bachelor of Arts in Psychology from the University of Maryland at College Park.

Professional Activities

Fellow, American College of Consumer Financial Services Lawyers

Governing Committee, Conference on Consumer Finance Law

American Bar Association, Business Law Section

- Business Law Section, Chair, September 2023 to present
- Business Law Section, Chair - Elect, September 2022 to September 2023
- Business Law Section, Vice Chair, September 2022
- Business Law Section, Secretary, September 2020 to September 2021
- Business Law Section, Editor-in-Chief, Volume 77, The Business Lawyer
- Business Law Section, New Membership Model Implementation Task Force, Co-Chair, February 2019 to September 2020
- Business Law Section Council Committee on Membership, Diversity and Inclusion, Chair, October 2016 to September 2019
- Business Law Section Council, September 2015 to September 2019
- Member, Advance IV Content Team, June 2012 to January 2013
- Member, Educational Programming Board, April 2010 to 2012

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

- Chair, National Institute, September 2018 to 2020
- Chair, August 2012 to September 2015
- Vice Chair, August 2009 to August 2012
- Chair, Programs Sub-Committee, August 2008 to August 2009
- Vice-Chair, Programs Sub-Committee, August 2005 to 2008

Member, National Association of Dealer Counsel

Member, American Financial Services Association: State Government Affairs, Vehicle Finance Subcommittee, Women's Leadership Council

Speaking Engagements

- Presided over 2-day Leadership Meeting, Business Law Section, American Bar Association, January 2023
- "Live - Women in Auto Finance Panel," NAF Association Virtual Conference/Used Car Week, November 2020
- "Compliance Speedsmarts: Operations, AFSA Annual Meeting," AFSA Annual Meeting, October 2019
- "Auto Finance: Back to Basics," The Conference on Consumer Finance Law, May 2019
- Consumer Financial Services Conferences, Hudson Cook/CounselorLibrary, 2004 to present
- "Compliance Considerations in Post Default Collections," National Independent Auto Dealers Association, June 2018
- "[Money Smart for Older Adults](#)," various Maryland senior and community centers, 2018-2019; New Orleans, 2017
- "Membership Panel," American Bar Association, Business Bar Leaders Conference, May 2018
- "Compliance Catch 22s," 19th Annual NACCA/AFSA State Government Affairs and Legal Issues Forum, May 2017

- "Mitigating Regulatory Risk in Financing Ancillary Products," Consumer Financial Services Committee, American Bar Association, Business Law Section, Spring Meeting, April 2017
- "Law of Electronic Collections," Cyberspace Committee, American Bar Association, Business Law Section, Spring Meeting, April 2015
- "Use of GPS and Payment Assurance Technology," PassTime U.S.A., March 2014 to present
- "History of Consumer Financial Services Law," National Institute on Consumer Financial Services Basics, September 2013
- "CFPB, Issues Affecting Auto Finance," Autostar Innovate, September 2013
- Industry Summit, September 2013
- "Electronic Contracting," National Association of Dealer Counsel, April 2012
- "Truth in Lending," National Institute on Consumer Financial Services Basics, October 2011
- "Impact of the CFPB on Auto Dealers," Texas Independent Auto Dealers Association, July 2011
- "Basics of Consumer Credit Law," Institute for the Young Business Lawyer, April 2011
- "Handling Internal and External Investigations," Hudson Cook/CounselorLibrary Webinar, July 2010
- National Association of Buy Here Pay Here Dealers' Conference, May 2010
- Leedom Group Buy Here-Pay Here Credit and Collections Conference, May 2009
- National Association of Buy Here Pay Here Dealers' Conference, May 2009
- "Sales and Financing of Vehicle Protection and Other Ancillary Products by Motor Vehicle Dealers," Consumer Credit 2008 Conference, November 2008
- "Sales of Ancillary Products," CreditRe Institute, November 2008
- "Alternative Lending and Credit Outreach: Texas Property Tax Lien Lending," Housing and Auto Finance Workshop, May 2008
- "State Consumer Sales Laws: Recent Changes in Texas, Pennsylvania, and Other States, Auto Sales and Finance," The Conference on Consumer Finance Law, September 2003
- "The U3C and Other State Laws," Conference on Consumer Finance Law: Short Course on Consumer Law, March 2002

- "Consumer Issues, Default and Remedies Under Revised UCC Article 9 and California Variations," Conference on Consumer Finance Law: Short Course on Consumer Law, March 2002

Publications

- "Time to Pull Out the Trusty Old Crystal Ball," *Non-Prime Times*, February 2022, co-authored with Rochelle Fowler, Eric Johnson and Patty Covington
- "It's your duty, and the law, to comply with OFAC regulations," SubPrime Auto Finance News, October 2021
- "State Regulator Pursues Disparate Impact in Auto Finance," Hudson Cook *Insights*, August 2021, co-authored with Laura Bacon
- "Diversity and Inclusion by Language Choice," Hudson Cook *Insights*, February 2021
- "CFPB Releases Report on COVID's Impact on Consumer Credit, with Some Surprising Results," Hudson Cook *Insights*, October 2020, co-authored with Chris Capurso
- Periodic Articles, *Spot Delivery* and Hudson Cook *Insights*, 2009 to present
- "Subprime Auto Finance Developments," 71 Bus. Law 723, vol. 71, no. 2, Spring 2016, co-authored by Christopher M.A. Chamness, Katherine C. Fisher and Eric L. Johnson
- "Drafting Arbitration Agreements: A Practitioner's Guide for Consumer Credit Contracts," 8 J. Bus. & Tech. L., vol. 8, no. 2, 2013, co-authored by Peter L. Cockrell
- Monthly Articles, *Special Finance Insider*, April 2010 to 2013
- "Texas Changes Laws Affecting Motor Vehicle Installment Sales," *Spot Delivery*, July 2009
- "Congress, the FTC, and State Legislatures Take on the Debt Settlement Industry," *Basis Points*, July 2009
- "We Finance Anyone, Really?" *Spot Delivery*, May 2009
- "No Yo Comprendo Arbitration," *Spot Delivery*, March 2009
- "No Office No License - No License No Office," *Spot Delivery*, December 2008
- "Pay Attention - Regulators Do Listen," *Spot Delivery*, October 2008
- Selling Aftermarket Products - Top Five Things You Need to Know," *Spot Delivery*, July 2008

- "Arbitration - The Good Guys Can Win" *World of Special Finance*, August 2007
- "Devil is in the Details," *World of Special Finance*, May 2007
- *CARLAW® F&I Legal Desk Book - The Answer Book for Finance and Insurance Professionals*, co-authored with the attorneys of Hudson Cook, December 2006
- "Recent Developments in Fair Lending and the ECOA: A Look at Housing Finance and Motor Vehicle Dealer Participation," 60 Bus. Law 627, February 2005, co-authored by Jean L. Noonan and R. Elizabeth Topoluk
- "Giving Consumer Disclosures Online: Is ESIGN the Path to the Paperless Loan," 57 Bus. Law 1187, May 2002, co-authored by Robert A. Cook
- "Recent Federal Privacy Initiatives Affecting the Electronic Delivery of Financial Services," 56 Bus. Law 1143, May 2001, co-authored by Michael A. Benoit
- "Update on Privacy and Security in Electronic Financial Services Delivery," *The Review of Banking & Financial Services*, September 2000, co-authored by Michael A. Benoit

Recognition and Accomplishments

Ranked in Chambers USA 2020 - Nationwide, Band 3, Financial Services Regulation: Consumer Finance (Compliance)

The Best Lawyers in America® 2022 - Financial Services Regulation Law

Women in Auto Finance, 2020

Fellow, American College of Consumer Financial Services Lawyers

Super Lawyers, Rising Star, 2013

Instructor, Money Smart for Elder Americans, September 2016 to present

Road Assistance, BalletMobile, Inc., August 2014 to October 2018

Calverton Swim Club Board of Directors, President, August 2007 to August 2012, Member, August 2006 to August 2007

Junior Achievement, Participated in Ask the Expert Program for Chicago Students, August 2012

St. Vincent Pallotti High School, Strategic Planning, December 2010 to 2012

Education

University of Maryland School of Law, J.D., May 2000

University of Maryland at College Park, B.A., Psychology, May 1995

Admissions

Maryland, 2000