HUDSON COOK



Robert A. Cook

Partner Emeritus

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

TOP RANKED USA CHAMBERS AND PARTNERS 2017
ROBERT A COOK

Professional Experience

Robert is a founding partner of Hudson Cook and currently serves as partner emeritus. His practice included assisting national and state banks, savings associations, credit unions, mortgage bankers and other licensed lenders in the development and maintenance of nationwide consumer finance programs; advice regarding alternative business financing products; and due diligence related to the purchase and sale of consumer and small business operations and loan portfolios. Robert has been involved in several professional associations including the Federal Reserve Board Consumer Advisory Council, the Subcommittee on Truth in Lending of the American Bar Association Business Law Section, and the Business Law Section of the Maryland State Bar Association. He is a founding member and past president of the American College of Consumer Financial Services Lawyers and in 2019, he received its Senator William Proxmire Lifetime Achievement Award.

Professional Activities

Member, Law Committee of the American Financial Services Association, 1998 - 2017

Chairman, Consumer Credit Committee of the Federal Reserve Board Consumer Advisory Council, 1995-1997

Chairman, Subcommittee on Truth in Lending of the American Bar Association Business Law Section, 1993-1997

Founding Member, American College of Consumer Financial Services Lawyers.

Member, Section Council, Business Law Section, Maryland State Bar Association, 1988-1991

Chairman, Subcommittee on Consumer Credit, Business Law Section, Maryland State Bar Association, 1985-1989

Chairman, Subcommittee of Financial Institution Regulation, Section on Business Law, Young Lawyers Division, American Bar Association, 1988-89

Member, American Bar Association, Maryland State Bar Association

Speaking Engagements

- "The Truth in Lending Act at 50 - After Wandering in the Desert for Fifty Years, Have We Reached the Promised Land?," American Bar Association, Business Law Section, Consumer Financial Services Committee Meeting, April 2018
- "Federal Regulatory Updates," National Home Equity Mortgage Association Attorneys' Roundtable, 1992-1999
- Texas Home Equity Lending I and II, March 1999, February 1998
- Sub-Prime Mortgage Lending and Vehicle Finance Conference, Co-sponsored by *HOUSELAW®* and *CARLAW®* and the Conference on Consumer Finance Law, April 1998
- Consumer Credit 1997 Conference, Co-sponsored by *HOUSELAW ®* and *CARLAW®* and the Conference on Consumer Finance Law, Dallas, November 1997
- Institute on Subprime Lending Transactions Conference, Co-sponsored by *HOUSELAW ®* and *CARLAW®* and the Conference on Consumer Finance Law, February 1997
- Executive Enterprises Seminar on Rodash, RESPA and Real Estate Lending, May 1996, April 1995, November 1995
- Sub-Prime Mortgage Lending and Auto Finance Conference, Co-sponsored by *HOUSELAW®* and *CARLAW®* and the Conference on Consumer Finance Law, February 1996
- "Consumer Risks in Home Equity Securitizations," AIC Conferences, Home Equity Securitization, February 1996
- "Truth in Lending Litigation Report," "Issues and Problems Regarding the Correction of Truth in Lending Errors," and "ARM Class Action Update," Consumer Financial Services Law, Regulations and Compliance in the 1990's, 1994, 1995
- "Purchase and Sale of Credit Card Portfolios; Tiered Pricing; Service Agreements," Secured Cards National Credit Card Institute, Executive Enterprises, 1990, 1991, 1993, 1994
- Various consumer lending topics, including new federal home equity lending rules and RESPA, Advising Financial Institutions Seminar, Maryland Institute for the Continuing Professional Education

of Lawyers, 1988, 1989, 1991, 1992, 1993, 1994

- "Pitfalls for Home Equity Lenders," Maryland Bankers Association, Annual Meeting, 1993
- "Truth in Savings Implementation," Financial Managers Society, D.C. Chapter, 1993
- "Update on ARM Litigation," Real Estate Mortgage Law and Finance Seminar, Oklahoma City University School of Law, Division of Continuing Legal Education, February 1992
- "Purchase and Sale of Credit Card Portfolios," OCC Outside Speakers Program, Office of the Comptroller of the Currency, 1991
- "New Maryland Statute on Mortgage Lending Maryland Mortgage Lenders Law Seminar," Maryland Institute for the Continuing Professional Education of Lawyers, 1989, 1991
- "Advertising Requirements of Regulation Z," Comprehensive Consumer Credit Course, Infocast, 1990
- "Legal Issues Regarding Participant Loans," WEB Eastern Regional Conference, 1990
- "Proposed Revisions to Regulation Z," New Home Equity Lending Regulations, Consumer Bankers Association, 1989
- "New Federal Laws and Regulations on Home Equity Lending," Home Equity Loan Consumer Protection Act of 1988, Bank Administration Institute, 1989
- "Revising Home Equity Programs," The Home Equity Lender Protection Course, FERC Report, 1989
- "Regulation Z and Home Equity Lending," Home Equity Lending Conference Consumer Bankers Association, 1987

Publications

- Editor-in-Chief, HOUSELAW®, a monthly review of legal developments in consumer real estate finance
- "Truth in Lending Act Amendments of 1995," *Quarterly Report*, Conference on Consumer Finance Law, Summer, 1995
- "Yield-Spread Premiums Come Under Attack," *Quarterly Report*, Conference on Consumer Finance Law, Winter 1994
- "Adjustable Rate Mortgage Litigation--Potential Federal Causes of Action," *Quarterly Report,* Conference on Consumer Finance Law, Winter, 1992

Education

Georgetown University Law Center, J.D., 1981
American Criminal Law Review, staff member, 1979-1981

Washington and Lee University, B.A., English, 1975

Admissions

Maryland, 1981