



## Thomas B. Hudson

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THOMAS  
HUDSON



## PRACTICE AREAS



Automotive and Personal  
Property Finance and  
Leasing

## Professional Experience

Tom was a founding partner of the firm. He has practiced consumer financial services law since 1973. He has focused his practice on matters relating to vehicle financing and leasing. He is the former CEO of CounselorLibrary.com, LLC, and is the former Senior Editor of **CARLAW®**, a monthly subscription service that reports legal developments in the auto finance and lease business.

He is included in the 2021 Edition of *The Best Lawyers in America®* in the practice area of Financial Services Regulation Law and named the *Best Lawyers®* 2015 Baltimore Financial Services Regulation Law "Lawyer of the Year." He is a past President of the American College of Consumer Financial Services Lawyers and in 2009 was presented with that organization's Lifetime Achievement Award.

Tom is a past Chair of the American Bar Association Consumer Financial Services Committee's Personal Property Finance Subcommittee. He is outside general counsel to the National

Automotive Finance Association. His clients include captive foreign and domestic auto finance companies, major banks and independent finance companies, trade associations and many companies who supply services to the auto finance and lease industry.

He was a member of the Governing Board of the Conference of Consumer Finance Law, and is a frequent writer and speaker on topics relating to vehicle sales, finance and leasing.

Tom is also the author of many books including **CARLAW® ~ A Southern Attorney Delivers HUMOROUS PRACTICAL LEGAL ADVICE on Car Sales and Financing**, **CARLAW® II - Street Legal**, **CARLAW® F&I Legal Desk Book ~ 373 Things to Know about Auto Dealer Finance, 9th Edition**, **CARLAW® III - Reloaded**, and **CARLAW® IV - The Federal Government's War on Car Dealers**.

Tom received his law degree in 1973 from Georgetown University Law Center. He also holds a Masters and a Bachelor of Science degree in Education from the University of Georgia.

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## Professional Activities

Former President and Founding Member, American College of Consumer Financial Services Lawyers

Founding Member and Counsel to the, National Association of Dealer Counsel, 2004 to 2020

Chair, Subcommittee on Personal Property Finance, Consumer Financial Services Committee, Business Law Section, American Bar Association, 1991-95; Vice Chair, 1988-91

Chair, Task Force on Forfeiture Provisions of the Uniform Controlled Substances Act, Business Law Section, American Bar Association, 1990

Member, American Bar and Maryland State Bar Associations

Former Member, District of Columbia Bar Association

Founder and former Senior Editor, **CARLAW**, a monthly review of current federal and state developments in automobile finance, including activities of the Consumer Financial Protection Bureau, the Federal Trade Commission and other Dodd-Frank related activity

Former Senior Editor of *Spot Delivery*, a monthly legal newsletter for car dealers

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## Speaking Engagements and Publications

### Books

CARLAW® F&I Legal Desk Book (8th Edition), 2018

CARLAW® F&I Legal Desk Book (7th Edition), 2017

CARLAW® IV - The Federal Government's War on Car Dealers, 2017

CARLAW® F&I Legal Desk Book (6th Edition), 2014

CARLAW® F&I Legal Desk Book (5th Edition), 2013

CARLAW® F&I Legal Desk Book (4th Edition), 2011

Tales from Acworth and Other Stories, a Southern Journey, June 2010

CARLAW® F&I Legal Desk Book (3rd Edition), 2010

CARLAW® III - Reloaded, May 2010

CARLAW® F&I Legal Desk Book (2nd Edition), June 2008

CARLAW® II - Street Legal, January 2008

CARLAW® F&I Legal Desk Book (1st Edition), December 2006

CARLAW® A Southern Attorney Delivers Humorous Practical Legal Advice on Car Sales and Financing!, April 2006

### **Recent Speeches**

#### **2018**

Co-Presenter, "BHPH 101: Basic Building Blocks for Success" - National Independent Automobile Dealers Association/National Alliance of Buy Here Pay Here Dealers (NIADA/NABD), Las Vegas, NV, October 8-11, 2018

#### **2017**

Co-Presenter, "Legal Regulatory Update" - Georgia Independent Automobile Dealers Association (GIADA), Stone Mountain, GA, July 14, 2017

Co-Presenter, "Navigating a Century's Worth of Auto Law" - NIADA, Las Vegas, NV, June 14, 2017

Co-Presenter, "Compliance Hot Spots and What To Do About Them" - NABD, Las Vegas, NV, May 23-25, 2017

Co-Presenter, "Legal Regulatory Update" - NABD, Las Vegas, NV, May 23-25, 2017

Co-Panelist, "A Century's Worth of Compliance Advice" - NADA, New Orleans, LA, January 26-28, 2017

#### **2016**

Co-Panelist, "A Compliance Conversation" - SubPrime Forum, Las Vegas, NV, November 15, 2016

Co-Presenter, "Compliance Issues/Ways to Protect Your Operation" - NABD East Coast Conference, Orlando, FL, November 3, 2016

Co-Presenter, "Making Your Deal Jackets Compliant" - NABD East Coast Conference, Orlando, FL, November 1, 2016

Co-Presenter, "Building a Culture of Compliance" - DealerSocket User Summit, San Antonio, TX, October 5, 2016

Speech, "Does Size Matter? When It Comes to the CFPB, it Doesn't. Understand Why Compliance Should be a Priority No Matter your Size" - DealerSocket User Summit, San Antonio, TX, October 4, 2016

Webinar Presenter, "What Recent Federal Enforcement Actions Mean for Dealers" - Nextgear Capital, Inc., August 25, 2016

Co-Presenter, "You're Busted!" - Carolinas Independent Automobile Dealers Association (CIADA), Myrtle Beach, SC, August 12, 2016

Co-Presenter, "Life After Herbies: Cash vs. Credit Pricing and the CFPB" - Texas Independent Automobile Dealers Association (TIADA), San Antonio, TX, July 26, 2016

Co-Panelist, "Handling Customer Complaints - Big Brother is Watching . . . what's your process?" - Texas Independent Automobile Dealers Association (TIADA), San Antonio, TX, July 25, 2016

Co-Presenter, "Pitfalls In Pricing and Finance Charges" - NIADA, Las Vegas, NV, June 14, 2016

Co-Presenter, "How Regulators are Changing Your Business" - NABD, Las Vegas, NV, May 26, 2016

Co-Presenter, "Deal Jacket Reviews" - NABD, Las Vegas, NV, May 25, 2016

Speech, "Subprime and BHPH Dealers: How Regulators Have Changed Your Business Model" - Dealer Summit, Tampa, FL May 4, 2016

Co-Panelist, "Busting Compliance Myths" F&I Think Tank Panel - Dealer Summit, Tampa, FL May 3, 2016

## **2015**

Speech, "Looking to the Future: How laws and regulations will change the way you do business" - SubPrime Forum, Scottsdale, AZ, November 17, 2015

Co-Panelist, "How Regulatory Issues May Change BHPH" - NABD East Coast Conference, Orlando, FL, November 5, 2015

Co-Panelist, "Is LPH Better? A 30,000-foot Level View" - NABD East Coast Conference, Orlando, FL, November 5, 2015

Co-Panelist, "Affordable Compliance Resources" - NABD East Coast Conference, Orlando, FL, November 4, 2015

Co-Panelist, "What BHPH Can Learn from the Small Loan Industry" - NABD East Coast Conference, Orlando, FL, November 3, 2015

Co-Panelist, "CFPB Rule-Making and Consumer Arbitration Update" - NADC Conference, Chicago, IL, November, November 2, 2015

Speech, "Looking to the Future: Where is Auto Finance Heading the Next 5 Years" - Innovate Conference, Fort Worth, TX, September 20, 2015

Speech, "The Definitive Word on the Use of Text Messages and How to Avoid a Federal or State Advertising Enforcement Action - The Rules for Text Messages, Online Ads, Radio, TV and Social Media" - Industry Summit, Las Vegas, NV, September 9, 2015

Speech, "Looking to the Future: Where is Auto Finance Heading the Next 5 Years" - Industry Summit, Las Vegas, NV, September 8, 2015

Speech, "Will You be Selling and Financing Cars in 2020?" - Georgia Independent Automobile Dealers Association (GIADA), Lake Lanier Islands, GA, July 24, 2015

Speech, "Federal Enforcement Efforts - Meet the 800-pound Gorilla" - Alabama Consumer Finance Association, Orange Beach, AL, July 13, 2015

Speech, "Federal Enforcement Efforts - Meet the 800-pound Gorilla" - Georgia Industrial Loan Association, Jacksonville, FL, June 13, 2015

Speech, "Federal Enforcement Efforts - Meet the 800-pound Gorilla" - Independent Consumer Finance Association, South Carolina Educational Seminar, Savannah, GA, June 9, 2015

Speech, "The Fault in Our Starts", "The Practice of Corporate, Banking and Securities Law in 2015" and "The Consumer Financial Protection Bureau and the Auto Finance Marketplace - A Cautionary Tale" - South Carolina Bar Association, Columbia, SC, January 23, 2015

Co-Panelist, "Regulatory Update" and Legal Q&A" - NABD Buy Here Pay Here, Dallas, TX, January 18-20, 2015

**Frequent writer on auto dealership and auto finance issues. Published in:**

*World of Special Finance*

*Auto Dealer Monthly F&I Magazine*

*eDealerNews.com Auto Finance Update*

*F&I Management and Technology, Auto Lending and Marketing Magazine, Spot Delivery and others*

**Frequent presenter/speaker on legal topics for organizations including:**

The American Financial Services Association

The National Automotive Finance Association

The National Vehicle Leasing Association

The American Bar Association

The National Alliance of Buy-Here, Pay-Here Dealers

Northwood University

The Banking Law Institute

Others, including:

State Auto Dealer Associations

State Independent Auto Dealer Associations

Auto Dealer Twenty Groups

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## **Recognition and Accomplishments**

Selected for inclusion in the 2011-2021 Editions of *The Best Lawyers in America*® in the practice area of Financial Services Regulation Law

Named the *Best Lawyers*® 2015 Baltimore Financial Services Regulation Law "Lawyer of the Year." Only a single lawyer in each practice area, in each community is honored as a "Lawyer of the Year."

Named to the National Independent Automobile Dealers Association Ring of Honor, 2017

2012 edition of *The Best Lawyers in America*® in the practice area of Financial Services Regulation Law

Recipient of American Financial Services Association Distinguished Service Award, 2009

Recipient of American College of Consumer Financial Services Lawyers' Senator William Proxmire Lifetime Achievement Award, 2009

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## Education

Georgetown University Law Center, J.D., 1973

Georgetown Law Review, Case and Notes Editor, 1973. Barrister's Council, 1972-73

The Tax Lawyer, staff member, 1972 Beaudry Cup Moot Court, quarterfinals, 1970

University of Georgia, M.S. Education, 1968; B.S. Education, 1967

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## Admissions

Maryland, 1973