

Auto Dealer Today publishes article by Tom Hudson

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On July 29, *Auto Dealer Today* published Tom Hudson's article, "Let's Change One Little Fact," which highlights the difference in state laws governing auto transactions. Tom provides examples of how changing just one factor in a consumer's auto buying process can affect which state laws will apply to the transaction.

Tom's first example depicts an out-of-state buyer buying a car by phone or online. The deal documents are sent by overnight delivery, and the car is delivered to the buyer's home by a delivery company contracted by the dealership. In this case, the law of the dealership's state likely will apply to the transaction.

In the second example, the dealership requires that the buyer contract directly with the delivery company. In this case, the delivery company is acting as the buyer's agent, picking up the car from the dealership's lot. This one change could affect which state's laws will govern the transaction.

Tom is a founding partner of Hudson Cook, now Of Counsel to the firm, and has practiced consumer financial services law since 1973. He has focused his practice on matters relating to vehicle sales, financing and leasing, and his clients include captive foreign and domestic auto finance companies, major banks and independent finance companies, trade associations and companies who supply services to the auto finance and lease industry.

[Click here](#) to read the full article in *Auto Dealer Today*.

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