



Auto Fin Journal interviews Partner Patty Covington; Hudson Cook named to "Special Finance 175"

February 10, 2021 |

In the February 2021 issue of *Auto Fin Journal*, senior editor Nick Zulovich interviewed Hudson Cook Partner Patty Covington as part of the magazine's annual "Special Finance 175." According to the magazine, this feature highlights finance companies, service and technology providers and other organizations that take the most risk and still flourish in this segment of auto financing. Hudson Cook was proud to be included in the list of 2021 honorees.

In the "4 Questions with Patty Covington" interview, Patty was asked how active state and federal regulators were in 2020 as compared to prior years. Patty saw decreased enforcement activity due to the pandemic, and noted perhaps a surprising lack of regulator activity on dealer licensing issues, given the prominence of remote sales and delivery in 2020.

Patty was also asked about the possible pitfalls of dealers selling lucrative F&I products. "There's no change there. It's UDAAP. Pretty much in every jurisdiction, if they're doing it without the consumer's consent, if they are not complying with refunding, I don't think anything has really changed there this past year," said Patty.

Patty is a Partner in Hudson Cook's Richmond, Virginia office and co-chair of the firm's Automotive and Personal Property Finance and Leasing practice group. She focuses on all areas of consumer financial services law, including auto finance, small installment lending, federal regulatory compliance, CFPB-readiness, privacy, data security and information management, electronic commerce, marketing, as well as matters involving the Federal Trade Commission and the Consumer Financial Protection Bureau. She advises banks, sales finance companies, motor vehicle dealers, small installment lenders, other similar creditors, service providers and technology providers.

[Click here](#) to read the February issue of *Auto Fin Journal*.

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