



## Hudson Cook January 2018 Update

February 1, 2018 |

### *Hudson Cook in the News*

Tom Hudson and Nikki Munro had an article published in the January issue of Texas Dealer magazine. The article reported on activities with an impact on the auto sales, financing and leasing world, and included a "Case of the Month." Tom and Nikki again scored with their CARLAW article, appearing in the January issue of MidAtlantic Dealer News.

Tom also co-authored an article with Eric Johnson, "Avoid Miscommunication to Stay Out of Court," which appeared in the January edition of RV News.

Eric had an article entitled "Look at Me, I'm the Captain Now - Turning the CFPB Ship Around" appear in the January/February edition of Non-Prime Times, the official publication of the Automotive Finance Association. Erik Kosa's article, "Who's Properly in Charge of the CFPB," ran in the same issue.

An article by Kavitha Subramanian, Cathy Brennan and Meghan Musselman entitled "The CFPB's New Payday Rule" was published in the January/February issue of Collection Advisor magazine.

Also in January, Nick Zulovich, senior editor of Subprime Auto Finance News, chatted with Hudson Cook partners Patty Covington and Eric Johnson, who serve as the instructors for the Consumer Credit Compliance Certification Program orchestrated by the National Automotive Finance Association. In the interview, Patty and Eric described the educational requirements and potential benefits of the program. The program takes an in-depth examination of how vehicle installment contracts originate and ways that federal and state regulators oversee that process. To listen to a podcast of their interview, click here.

LEND360 published an article by Cathy Brennan and Kate Fisher entitled "The Fintech Approach to Bank Partnerships & National Charter." LEND360 is the event that exclusively focuses on the unique needs of online lending providers.

Philadelphia Citybizlist.com mentioned that Jed Mayk, a partner in the Pennsylvania office of Hudson Cook, will participate in an American Bankers Association webinar on "TRID 2018 - Understanding the Updates" on February 6.

### *Hudson Cook Notable Achievements*

Rebecca Kuehn and Allen Denson, partners in the Washington, D.C., office of Hudson Cook, filed an amicus brief in the Supreme Court of the United States on behalf of the Consumer Data Industry

Association (CDIA) in support of a Petition for a Writ of Certiorari in *Spokeo, Inc. v. Robins*. In the amicus brief, Kuehn and Denson argued on behalf of the CDIA that the Ninth Circuit's decision had deepened a significant split among lower courts, which differ on whether plaintiffs must suffer a "real world" harm versus a hypothetical risk of harm to proceed with a lawsuit in federal court.

The high court justices considered Spokeo's petition at a January 19 conference. To read the amicus brief filed by Hudson Cook on behalf of the CDIA, click [here](#).

Hudson Cook partners [Lucy Morris](#) and [Ryan Stinneford](#) have been elected as Fellows of the [American College of Consumer Financial Services Lawyers](#) (ACCFSL). Membership in the ACCFSL is limited to those attorneys who have achieved preeminence and made repeated and substantial contributions to the promotion of learning and scholarship in the field of consumer financial services law through teaching, lecturing and published writings.

## ***Hudson Cook on the Road***

[Katie Hawkins](#), [Eric Johnson](#), [Lucy Morris](#) and [Jean Noonan](#) participated in the [American Bar Association's Consumer Financial Services Committee \(CFSC\) 2018 Winter Meeting](#) from January 6-9 in Park City, Utah.

Hudson Cook attorneys [Michael Benoit](#), [Patty Covington](#) and [Nikki Munro](#) spoke at the first [American Financial Services Association \(AFSA\) Law & Compliance Symposium](#), held in San Diego from January 29-31, 2018.

All three attorneys spoke during a State Government Affairs (SGA) Committee Meeting about state actions against lenders and finance companies. Later, Michael was one of four speakers discussing "Conscious Uncoupling - The Bureau after Cordray," which looked into recent enforcement actions, current rulemaking efforts, compliance challenges and what can be expected from the Consumer Financial Protection Bureau (CFPB) in 2018. Patty spoke on the topic of AFSA's new policies and procedures guide. AFSA's first Law & Compliance Symposium will provide insights and guidance on critical federal and state compliance issues for the financial services industry.

Hudson Cook, LLP, provides articles, webinars and other content on its website from time to time provided both by attorneys with Hudson Cook, LLP, and by other outside authors, for information purposes only. Hudson Cook, LLP, does not warrant the accuracy or completeness of the content, and has no duty to correct or update information contained on its website. The views and opinions contained in the content provided on the Hudson Cook, LLP, website do not constitute the views and opinion of the firm. Such content does not constitute legal advice from such authors or from Hudson Cook, LLP. For legal advice on a matter, one should seek the advice of counsel.

**SUBSCRIBE TO INSIGHTS**

# HUDSON COOK

Celebrating its 25th anniversary in 2022, Hudson Cook, LLP is a national law firm representing the financial services industry in compliance, privacy, litigation, regulatory and enforcement matters.

7037 Ridge Road, Suite 300, Hanover, Maryland 21076  
410.684.3200

**[www.hudsoncook.com](http://www.hudsoncook.com)**

© Hudson Cook, LLP. All rights reserved. Privacy Policy | Legal Notice  
Attorney Advertising: Prior Results Do Not Guarantee a Similar Outcome

