



SubPrime Auto Finance News publishes article by Partner Nicole Munro

August 7, 2019 |

In the July/August issue of *SubPrime Auto Finance News*, Partner [Nicole \("Nikki"\) Munro](#) summarized the Consumer Financial Protection Bureau's ("CFPB") recent symposium centered around clarifying the definition of "abusive acts and practices" under Section 1031 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

In addition to prepared speeches by CFPB director Kathleen Kraninger and deputy director Brian Johnson, there were two panels. The first was a panel of academics and the second was a practitioner panel, which featured Hudson Cook Partner [Lucy Morris](#). According to Nikki, although the CFPB took a much-needed first step toward transparency by engaging in a public symposium with stakeholders, the symposium did little to resolve the issue of what constitutes abusive.

Nikki is a partner in the firm's Maryland office and Editor in Chief of CounselorLibrary.com's CARLAW publication. She focuses her practice on automobile, personal property, and unsecured finance. She has assisted dealers, financial institutions, and licensed financial service providers in development and maintenance of nationwide consumer automobile finance programs. She counsels on compliance with consumer financial services laws, including the Truth in Lending Act, the Equal Credit Opportunity Act, and ESIGN. She has represented clients in connection with state regulatory examinations, and before the Consumer Financial Protection Bureau and the Federal Trade Commission.

The symposium was broadcast live and the recording can be viewed on the [CFPB's website](#).

[Click here](#) to read the *SubPrime Auto Finance News* article on pages 10-11.

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

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