Hudson Cook, LLP advises investors and participants in non-bank (alternative) non-consumer lending and other forms of business finance, including merchant cash advance (MCA), factoring and leasing.

**Business Lending**

We advise lenders, loan brokers, and lead generators on regulatory compliance issues and related matters. Our work with clients covers state law licensing and usury limits, development of lending forms and advice on secured transactions.

We also assist parties seeking to develop business lending platforms though bank partnerships and provide advice on navigating an evolving regulatory landscape.

**Alternative Business Funding**

We guide MCA and factoring companies through regulatory compliance and operational risks involved in funding their clients. Our work for MCA and factoring companies includes:

- Advice on emerging issues and regulatory outlook
- Development of contracts with merchants
- Broker/ISO relationships
- Review of marketing materials

**Investors**

We advise venture capital firms, hedge funds, and institutional investors seeking to evaluate potential transactions with participants in the alternative business funding marketplace and assist in performing due
diligence designed to evaluate exposure to regulatory compliance and other legal risks.

**Compliance Policy Templates**

We develop templates for use by business lenders and MCA funders designed to guide compliance with state and federal law, including:

- AML OFAC Patriot Act
- CAN-SPAM
- ECOA
- EFT
- ESIGN
- FCRA
- SCRA
- TCPA
- UDAP

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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.

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