



Aline C. Ryan

May 30th, 2024

Professional Experience



Aline is a trusted advisor to depository and non-depository lenders, helping them navigate the complex regulatory landscape of multi-state consumer finance. As a partner in our Maryland office, she counsels clients on the creation, documentation, and compliance of consumer finance products, including:

- Retail credit
- Unsecured and personal property secured loans
- Mortgage finance
- Non-purpose credit
- Vehicle finance programs

Aline also advises on state laws affecting lenders, brokers, and servicers, including licensing and substantive law requirements. She assists private equity funds, hedge funds, and other investors with multi-state licensing and regulatory matters related to originators, brokers, and servicers of commercial credit facilities. Her work includes advising on the creation, perfection, and assignment of security interests, particularly those governed by certificate of title laws.

With extensive experience in due diligence, mergers, acquisitions, and transactional matters, Aline helps clients manage license transfers, control changes, and asset pledges.

Before joining Hudson Cook, Aline was a partner at Venable LLP's Banking Group, where she advised regulated financial services entities on consumer products generally and assisted banks with acquisitions and sales. She also represented institutions in securitizations and multi-lender credits. Earlier in her career, she was a partner at Semmes, Bowen & Semmes' Corporate and Banking Department.

Her deep knowledge of consumer and commercial finance law, combined with her transactional experience, makes her a key resource for financial institutions and investors navigating regulatory and operational challenges.

Aline tells friends and colleagues she became an attorney to have a career outside of the hospitality services business. (For a year after college she worked on Hilton Head Island, SC bartending and waitressing.) She laughs now because she believes she is still somewhat in the hospitality business, but instead of taking care of vacationers she now takes care of clients, which she finds is one of the more challenging and fulfilling aspects of day-to-day lawyering.

Practice Areas

Automotive and Personal Property Finance and Leasing

Credit and Debit Cards

Small Dollar Lending and Alternative Consumer Financial Services

Professional Affiliations & Certifications

- Member, Maryland State Bar Association
- Member, American Bar Association, Banking Law Committee, Commercial Financial Services Committee, Consumer Financial Services Committee, and Opinion Committee
- Liaison to the Committee on Consumer Financial Services of the Banking Law Committee of the American Bar Association, 2005-17
- Chair, Subcommittee on Retail Banking and Consumer Law of the Banking Law Committee of the American Bar Association, 2002-05
- Vice-Chair, Subcommittee on Retail Banking and Consumer Law of the Banking Law Committee of the American Bar Association, 2001-02
- Member, Section Council, Business Law Section, Maryland State Bar Association, 1990-93
- Chair, Usury Subcommittee of the Maryland State Bar Association and Baltimore City Law Association Special Joint Committee on Lawyers' Opinions in Commercial Transactions, 1987-90