



## H. Blake Sims

May 30th, 2024

### Professional Experience



Blake is a trusted advisor to businesses in the consumer finance industry, helping them navigate the complexities of regulatory compliance, licensing, and fintech partnerships. As a partner in our Tennessee office, he counsels clients on:

- Alternative credit products and new product development
- Electronic payments and lead generation
- Privacy, data security, and debt collection
- Government examination and investigation response

Blake also advises on fintech and bank partnerships, ensuring compliance with state and federal consumer protection laws while fostering innovation in financial services.

Before joining Hudson Cook, Blake was a shareholder at Chambliss, Bahner & Stophel P.C. and previously served as in-house counsel for a multi-state consumer financial services company. Earlier in his career, he was a law clerk for The Honorable Houston M. Goddard with the Tennessee Court of Appeals.

A frequent speaker on consumer finance topics, Blake presents at national industry events and has authored articles for *The Business Lawyer*, the flagship journal of the American Bar Association. He also authored the Chapter 4 update to the ABA's *The Law of Truth In Lending*, 4th Ed. Blake has been recognized in *The Best Lawyers in America* for his work in Banking and Finance Law.

With a deep understanding of regulatory compliance and industry operations, Blake helps clients develop legally sound, innovative financial products while mitigating risk.

Blake is a college sports fan and avid gardener who enjoys time on the Sims Farm tending to his goats, sheep and chickens.

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## Practice Areas

**FinTech**

**Government Oversight and Enforcement**

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**Payment Systems****Small Dollar Lending and Alternative Consumer Financial Services**

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**Professional Affiliations & Certifications**

- Member, American Bar Association
- Member, Tennessee Bar Association
- Member, Georgia Bar Association

**Speaking Engagements**

- “Where the Consumer Financial Services Markets May be Headed in 2026: Some Legal and Compliance Considerations,” OLA Legal Issues Conference, February 2026
- “2025 Update on Small Dollar Lending and Rent-to-Own,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2025
- “Update on Alternative Consumer Financial Services,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2025
- “Legal Issues Lunch: Financial Services Compliance 2025 Legal and Regulatory Considerations,” Lend360, October 2025
- “Still of the Night, or Eye of the Hurricane?” OLA Compliance U, July 2025
- “State of the Installment and Small Dollar Lending Industry for 2025: Legal and Regulatory Considerations,” OLA Legal Issues Conference, February 2025
- “Beyond Buzzwords: Getting Into the Fintech Weeds,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2024
- “The CFPB’s Small-Dollar Rule: Compliance with the Payments Provisions,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2024
- “Small Dollar and Alternative Financial Services Updates,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2024
- “The Campaign Against Junk Fees; How Far Will It Go?” INFiN MoneyTrends, October 2024
- “The CFPB’s Small-Dollar Rule: Compliance with the Payments Provisions,” INFiN MoneyTrends, October 2024
- “Choose Your Own Compliance Adventure,” Lend360, September 2024
- “Harnessing the Power of AI for Enhanced Customer Experience,” Lend360, September 2024
- “Compliance Coffee Break Fintech: Hot Topics in Bank Partnerships, Including APR Caps and Licensing” September 2024
- “Bringing Compliance into Product Development,” OLA Compliance University, July 2024
- “Small Dollar Rule – Payments Provisions,” OLA Compliance University, July 2024
- “This is Happening! Compliance Requirements Following the CFSA Decision,” Hudson Cook Webinar, May 2024

- “Preparing for a Government Investigation or Consumer Litigation,” OLA Legal Issues Conference February 2024
- “The CFPB Payments Rule: Is It Time to Comply?” INFiN Webinar, January 2024
- “TILA & Regulation Z: Common Material Violations,” ACUIA 32nd Annual Conference & One Day Seminar, June 2022
- “Harnessing Risk Assessment to Meet Compliance Goals,” OLA Compliance University, July 2022
- “Keeping Your Leads Compliant,” OLA Compliance University, July 2022
- “Compliance Considerations,” Alternative Finance Bar Association Annual Conference, June 2022
- “The 2022 State of the Industry Panel with DC’s Top Lending Experts,” Leaders in Lending, June 2022
- “Things You Need to Know to Lend in Multiple States in 2022,” Leaders in Lending, June 2022
- “A Fresh Look at Lead Generation – Risk Mitigation and Best Practices,” OLA Legal Issues Conference, February 2022
- “CFPB Rulemaking: It’s (Maybe) Time to Comply with the Payment Provisions,” INFiN MoneyTrends, November 2021
- “Expanding Your Business: New Products and Innovative Practices,” INFiN MoneyTrends, November 2021
- “Loan Life Cycle-Strategic Optimization to Impact Your Bottom Line,” Lend360, October 2021
- “Enforcement Trends under the Biden Administration,” 2021 OLA Legal Issues Conference, July 2021
- “Nuts and Bolts Compliance: Federal and State Exam Prep for Lenders and MSBs,” INFiN Webinar, May 2021
- “Navigating the Legal Labyrinth,” OLA Virtual Event: How to Take Your Business Online, March 2021
- “Industry Attorneys Weigh In: Alternative Credit – Where Do We Go from Here?,” The Consumer Lending Summit, March 2021
- “Bank Fintech Partnerships and the Courts: How the Legal Landscape is Shifting,” Lend360 Virtual Conference, November 2020
- “Chasing Volume: Advertising, Discrimination, and Other Risks,” OLA Compliance University Virtual Conference, July 2020
- “Strategies for Successful Compliance,” OLA Compliance University Virtual Conference, July 2020
- “What Does the Future Hold For CFPB’s Small Dollar Rule And How That Could Impact Your Business,” OLA Executive Policy Summit Virtual Conference, July 2020
- “COVID Era Loans: First Data and Insights,” LeadsMarket Webinar, May 2020
- “Emerging from Quarantine: Unmasking Key Considerations for Small Dollar Lenders,” Hudson

Cook Webinar, May 2020

- “How to Fund Loans under COVID-19,” LeadsMarket Webinar, April 2020
- “Consumer Protection Considerations for Small Dollar Lenders During Covid-19,” Hudson Cook Webinar, April 2020
- “The 2020 State of the Industry Panel with DC’s Top Lending Experts,” Leaders in Lending 2020, March 2020
- “Things You Need to Know to Lend in Multiple States in 2020,” Leaders in Lending 2020, March 2020
- “From Storefront to Online – The S.A.A.L.T Method (Panel of Experts),” Leaders in Lending 2020, March 2020
- “Year in Review and 2020 in Focus – New Regs, New Laws, New Bureau and New Products,” Inside Credit Conference, February 2020
- “Essential Ingredients for Going and Growing Online,” Inside Credit Conference, February 2020
- “Installment Lending: 2019 in a Nutshell,” Short-Term Loan Bar Association, November 2019
- “Regulatory Favor or Fervor – Decoding mixed messages about Wage Advance,” Short-Term Loan Bar Association, November 2019
- “Challenges to Bank-Fintech Partnerships: A Legal Landscape and Potential Solutions,” Lend360, September 2019
- “Navigating Consumer Privacy and Strategies for Safeguarding Data,” Online Lenders Alliance Compliance University, July 2019
- “Compliant Third Party Oversight: Keys to Successful Vendor Management,” Online Lenders Alliance Compliance University, July 2019
- “Update on Small Dollar Lending and Alternative Financial Services,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- “Compliance: 2019 and Beyond” and “How Can Storefronts Move Online?,” CFSA, March 2019
- “Innovative Fintech Payments Trends and Solutions,” Lend360, October 2018
- “Alternatives to Payday Loans: Developments in Lending and Other Products” and “Current Issues in Payment Processing (Part 2),” FiSCA Annual Conference & Expo, October 2018
- “Best Practices in Payment Processing: Rules of the Road for Receiving Payments” and “Teaching to the Test: The Importance of OLA Accreditation,” Online Lenders Alliance 2018 Compliance University, July/August 2018
- “An Update on Small Dollar Lending and Alternative Financial Services,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018
- “The Laboratory of the States: Challenges and Opportunities for Financial Service Center Operators,” FiSCA Conference & Expo, October 2017
- “The CFPB’s Small-Dollar Loan Rule: What Just Happened?” FiSCA Conference & Expo, October 2017
- “First Takes on the Final Rule,” FiSCA Conference & Expo, October 2017

- “Compliance Director: Roles and Responsibilities,” OLA Compliance University, July 2017
- “Getting Ready for CFPB Supervision,” OLA Compliance University, July 2017
- “Alternative Finance Panel,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- “Transforming Your Business: New Products and Customer Acquisition Tools,” 2017 CFSA Annual Meeting & Conference, March 2017
- “CFSA Compliance School,” 2017 CFSA Annual Meeting & Conference, February 2017
- “Financial Services Law I,” The EDGE, AFSA Education Foundation, June 2017
- “CFPB Small-Dollar Loan Rules: A Deep, Deep Dive,” 2016 Annual FiSCA Conference & Exposition, October 2016
- “Federal Rulemaking – Small Dollar Lending,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- “2015 Payment Processing Developments,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- “Federal Rulemaking in 2016 – What to Expect and Alternative Products to Consider,” 2016 CFSA Annual Meeting & Conference, March 2016
- “Federal Regulatory Encroachment – Small Dollar Lending and Military Lending 2015,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- “Regulatory Recap: Discussion of Regulatory Impact on the Industry,” Online Lenders Alliance Spring Summit, April 2015
- “New Horizons: Latest Developments in Products and Compliance Issues,” 15Th Annual CFSA Annual Meeting & Conference, March 2015

## Publications

- “How Artful Drafting and Good Compliance Practices Can Save Contracts from an Untimely Death,” Hudson Cook *Insights*, January 2019, co-authored with Dailey Wilson
- “CFPB Zeroing in on Creditor/Vendor Relationship,” *Spot Delivery*, October 2017, co-authored with Erica A.N. Kramer
- “The CFPB’s ‘Data-Driven Analysis’ of Payday Lending,” *E-Finance & Payments Law & Policy*, May 2016
- “A Royal Flush – Five Lessons Learned from the ACE Cash Express Consent Order,” *Spot Delivery*, Vol. 17, Issue 3, September 2014
- “Update on Tribal Loans to State Residents,” *The Business Lawyer*, Vol. 68, No. 2, February 2013
- “Forgiveness Isn’t Easy . . . and May Have Tax Consequences,” *Spot Delivery*, Vol. 15, Issue 7, January/February 2013
- “Compliance Strategies: Preparing for CFPB and State Examinations in 2012 and into the Future,” *Checklist: Official Program Guide to the 2012 CFSA Annual Meeting &*

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*Conference, March 2012*

- “Tribal Loans to State Residents – The Next Test of Sovereign Immunity,” *ABA Consumer Financial Services Newsletter*, Winter 2011
- Quoted in TRANEWS – “Line of Credit Product Provides Diversification Opportunities,” April 2010
- “Marketing with Text Messaging,” FiSCA’s *Currents* magazine
- “Constitutional Law: The Sixth Amendment Right to Counsel Admissibility of Testimony from a Voluntary Active Informant,” *Tennessee Law Review*, 63 Tenn. L. Rev. 453

### **Recognition and Accomplishments**

- Best Lawyer designation
- Chair of OLA Lawyer Council
- Downtown Chattanooga Lions Club – Member of the Year
- Tennessee Law Review, editor
- NC State Philosophy Dept. Award