



Eric D. Mulligan

May 30th, 2024

Professional Experience



Eric helps financial institutions develop and maintain compliant consumer credit programs. As Counsel in our Maryland office, he advises federal and state-chartered depository institutions, mortgage bankers, finance companies, and licensed lenders on regulatory compliance for consumer mortgage, automobile finance, and other credit products. He also advises providers of small business financing, including sales-based financing providers, on their evolving compliance obligations under state law. Additionally, his practice includes advising clients on the mathematical aspects of credit transactions, Fair Credit Reporting Act, and federal privacy laws.

With a strong background in financial regulatory compliance, Eric works with clients to:

- Structure and maintain consumer lending programs that comply with federal and state laws.
- Analyze and apply complex mathematical calculations in financing transactions.
- Navigate federal privacy laws and implement effective data protection strategies.
- Stay ahead of evolving regulatory requirements impacting financial institutions.

Eric is a frequent contributor to industry publications and a regular writer for CounselorLibrary's monthly PrivacyLaw newsletter as well as its BizFinLaw newsletter.

Before joining Hudson Cook, Eric served as a Pro Bono Law Clerk for United States District Judge James K. Bredar in the United States District Court for the District of Maryland.

Eric earned his law degree from New York University School of Law, where he was Associate Editor of the New York University Moot Court Casebook. He holds a Bachelor of Arts in Biology from Swarthmore College.

Eric is committed to helping financial institutions navigate the complexities of consumer and small business finance laws while ensuring compliance and operational efficiency.

Eric is a seasoned classical singer and has performed Handel's "Messiah" with the Concert Artists of Baltimore Symphonic Chorale and the Baltimore Symphony Orchestra. He enjoys gaming and word and logic puzzles in his spare time.

Practice Areas

Business Funding

Credit Reporting, Privacy and Data Security

Litigation

Professional Affiliations & Certifications

- Member, New York State Bar Association

Speaking Engagements

- “Wiretapping on the Web: Applying State Privacy Laws to Session Replay and Chatbot Technology,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2024
- “Anti-Wiretapping Laws, Session Replay, and Recording of Online Chats,” Hudson Cook Compliance Coffee Break, June 2024
- “Interest and APR Calculations,” Hudson Cook Webinar, May 2019
- “Top 10 Tips for Data Governance: Managing Risk by Managing your Data Assets,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019

Publications

- “No Paper Necessary: Vehicle Titles in the Age of the Internet,” Spot Delivery, December 2024
- “Words Matter: Everything Counts in a Contract, Even the Boring Parts,” Spot Delivery, June 2024
- “CFPB’s Supervisory Highlights Cite Auto Loan Furnishers for Allegedly Deficient Credit Reporting Practices,” Spot Delivery, May 2024
- “Online Chat Features and California’s Two-Party Consent Rule for Recording Conversations,” Spot Delivery, August 2023
- “New Washington Health Data Privacy Law Will Encompass More than Health Care Data,” Spot Delivery, June 2023, co-authored with Webb McArthur
- “Utah Enacts Commercial Financing Disclosure Law,” Hudson Cook Insights, March 2022, co-authored with Katherine C. Fisher
- “How to Catch Disclosure Errors Through Numbers,” SubPrime Auto Finance News, July 2021
- “New Features in the CFPB Consumer Complaint Database,” Hudson Cook Insights, September 2020
- “Regulation of Student Loan Servicers: What’s Out There, and What’s Coming,” Hudson Cook Insights, May 2019, co-authored with Ryan S. Stinneford and Thomas P. Quinn
- “Don’t Assume What a Court Will Assume About Your Contract,” Hudson Cook Insights, April

2019

- “Do You Think You Understand a Statute of Limitations? Think Again!” Hudson Cook Insights, February 2019
- “What Makes a Contract?” Hudson Cook Insights, November 2018
- “Periodic Rate Re-Evaluations for Credit Card Accounts: Making a List, Checking It Twice (Every Year),” Hudson Cook Insights, November 2018
- “A New Wrinkle in Collection of Time-Barred Debts in California,” Hudson Cook Insights, October 2018
- “How Do You Find Potential Customers? The Answer Matters More than You Think,” Hudson Cook Insights, April 2018
- “California Supreme Court Rules Waivers of Right to Seek ‘Public Injunctive Relief’ Unenforceable,” Hudson Cook Insights, July 2017
- “New Utah Consumer Credit Laws Take Effect,” Hudson Cook Insights, May 2017
- “New Cybersecurity Requirements Take Effect in New York,” Hudson Cook Insights, April 2017