



Latif Zaman

May 30th, 2024

Professional Experience



As a partner in the Maryland office, Latif helps cutting edge financial services providers and investors navigate a constantly evolving regulatory landscape through guidance specifically tailored to each client's unique needs and vision. Latif works closely with financial services providers at various stages of development, including sales finance companies, FinTech platforms, legal funding companies and small business funding providers, to build and strategically grow their operations in compliance with state and federal standards. Latif also advises investors in financial services and financial services providers, across all asset classes, leveraging his regulatory compliance experience to both identify potential regulatory risk and provide recommendations for mitigating it.

Latif helps clients to:

- Develop customer-facing documentation, for consumer or business financing programs, that comply with state and federal law, as well as applicable industry best practices.
- Assess or develop compliance management systems to conform to state and federal standards.
- Develop and sustain nationwide sales finance programs and online sales platforms.
- Identify licensing requirements and other regulatory requirements applicable to loan and credit programs, money transmitter and money services businesses, bank partnerships, servicing and collection operations, and legal funding.
- Provide regulatory guidance to plaintiff and attorney funding companies.
- Provide regulatory guidance to merchant cash advance companies and small business lenders.
- Conduct regulatory due diligence on financial services providers on behalf investors.
- Assessing risks related to operating pursuant to a choice-of-law provision.

Latif earned his law degree from the University of Virginia School of Law and holds a Bachelor of Arts in Creative Writing from Skidmore College, receiving the 2003 English Department Award for Creative Writing.

He is Business Law Today's Executive Editor for Banking Law, Consumer Finance Law, Labor & Employment Law, and Tax Law, as well as part of the American Bar Association's Business Law Section since September 2020. He is also a member of the Alternative Finance Bar Association and the ABA Business Law Section. Previously, Latif served as the Young Lawyer Liaison for the

Federal and State Trade Practices Sub-committee of the ABA's Consumer Financial Services Committee from 2018 – 2020. Latif is licensed to practice in New York, Maryland, and Massachusetts.

Latif is committed to helping his clients navigate the intricacies of consumer finance and funding programs while ensuring compliance with ever-changing legal requirements.

Born and raised in Boston, and spending summers in Dhaka, Bangladesh, Latif now makes his home in Baltimore proper. Latif is an avid weightlifter and maintains a keen interest in Russian literature and film noir.

Practice Areas

Automotive and Personal Property Finance and Leasing

Business Funding

FinTech

Professional Affiliations & Certifications

- Executive Editor, Banking Law, Consumer Finance Law, Labor & Employment Law, and Tax Law, *Business Law Today*, American Bar Association's Business Law Section, August 2023 – Present
- Contributing Editor, Consumer Finance, *Business Law Today*, American Bar Association's Business Law Section, 2020 – 2023
- Young Lawyer Liaison, Federal and State Trade Practices Sub-committee, Consumer Financial Services Committee, American Bar Association, 2018 – 2020

Speaking Engagements

- "Update on Alternative Consumer Financial Services," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2025
- "FinTech Update," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, October 2023
- "Ethics- Legal funding and rules of attorney professional conduct," Alternative Finance Bar Association Conference, June 2023
- "Legal Updates- Revenue-Based Financing and Litigation Funding," Funders Forum and Brokers Expo, March 2023
- "SBFA Industry Certification for Small Business Finance Providers," Broker Fair, December 2021
- "Future of Consumer Legal Funding: Regulatory and Litigation Trends," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, May 2021

- “Consumer Litigation Funding in the Wake of COVID-19,” Hudson Cook Webinar, May 2020
- “Litigation Trends in Fintech,” CCFL Annual Consumer Financial Services Conference,” November 2019
- “Enforceability of Choice of Law Provisions in Credit Agreements,” ABA Business Law Section Consumer Financial Services Committee, January 2019

Publications

- “Alaska Settles Vehicle Advertising Claims with Dealership Group,” *Spot Delivery*, March 2026, co-authored with Tracy Wang
- “Court Allows Claim that Purchase of Ancillary Product Was Condition of Credit to Proceed, Based on Alleged Verbal Representation,” Hudson Cook *Insights*, November 2024
- “Government Accountability Office Annual Report Weighs Benefits and Risks of Consumer Fintech Products,” Hudson Cook *Insights*, April 2023, co-authored with Taylor A. Krowitz
- “CFPB Expands UDAAP Authority to Include Discrimination,” Hudson Cook *Insights*, April 2022, co-authored with Kristen Yarows
- “ABA Outlines Best Practices for Third-Party Litigation Funding,” American Bar Association’s *Consumer Financial Services Committee Newsletter*, November 2020
- “Hey, Big Lender,” *U.S. News & World Report and Best Lawyers Best Law Firms 2021*, 11th Edition, November 2020, co-authored with Catherine M. Brennan
- “OCC Issues True Lender Rule,” *ABA Business Law Today Month-in-Brief*, October 2020, co-authored with Catherine M. Brennan
- “Growth of Litigation Funding in the Wake of COVID-19,” Hudson Cook *Insights*, April 2020
- “New York DFS and Other Regulators Launch Investigation into Payroll Advance Industry,” Hudson Cook *Insights*, September 2019
- “States’ Divergent Approaches to Unfair, Deceptive, and Abusive Acts and Practices Reveal Consumer Protection Priorities,” Hudson Cook *Insights*, August 2019, co-authored with Allen Denson
- “True Lender Developments: Litigation and State Regulatory Actions,” Hudson Cook *Insights*, June 2019, co-authored with Catherine Brennan
- “Arbitration Clause in Vehicle Retail Installment Contract Applies to Buyers’ Defamation Claim Against Salesperson,” Hudson Cook *Insights*, February 2019
- “New Fintech Legislation: Madden and True Lender Bill,” *Business Law Today*, American Bar Association, March 2018, co-authored with Catherine Brennan
- “Online Lending Under Review in New York State,” Hudson Cook *Insights*, February 2018
- “Bills Introduced to Senate and House Aim to Defeat Madden v. Midland,” Hudson Cook *Insights*, August 2017
- “New York Court of Appeals to Consider Scope of Law Prohibiting Discrimination Based on a Criminal Conviction,” Hudson Cook *Insights*, May 2017, co-authored with Rebecca E. Kuehn

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- “Odometer Law: No Privity? No Problem!” *Spot Delivery*, August 2016
 - “CFPB Provides Guidance on RESPA Compliance and Marketing Services Agreements,” *Basis Points*, October 2015
 - “Using Academic Factors to Reach the Invisible Borrowers: Could It Run Afoul of ECOA?” *Business Law Today*, American Bar Association, September 2015, co-authored with Katie Hawkins
 - “Application of Kentucky Mortgage Recording Requirements to Promissory Note Transfers,” *Basis Points*, August 2015
 - “Customary Practice and Mortgage Recording in Kentucky,” *Basis Points*, May 2015
 - “New York Attorney Settles with Three National Credit Reporting Agencies to Reform Industry,” *Basis Points*, March 2015
 - “Equal Credit Opportunity Act: Consent Order Applies Extensive Restrictions to North Carolina Dealers,” *Spot Delivery*, March 2015
 - “State Notice Requirements and Constitutional Due Process,” *Basis Points*, February 2015