



## Robert F. Gage

May 30th, 2024

### Professional Experience



With decades of experience in consumer and commercial financial services, Bob helps financial institutions navigate complex regulatory and compliance challenges. As a partner in our Michigan office, Bob is committed to helping clients structure compliant and sustainable finance programs while mitigating regulatory risk. He advises banks, finance companies, and alternative finance providers on licensing, disclosure, servicing, e-commerce, privacy, and compliance management systems.

In the consumer financial services space, Bob primarily helps clients develop forms, contracts, policies, procedures, and processes designed to ensure compliance with both federal and state laws and regulations.

In the commercial financial services space, Bob leverages his consumer finance experience to help clients understand the increasingly complex regulation of commercial finance, with a special focus on revenue-based finance, factoring, and other alternative forms products designed to provide small and medium-sized businesses with working capital.

Before joining Hudson Cook, Bob spent over 12 years as in-house counsel for BMW Financial Services, where he handled regulatory compliance, product development, and legal risk management. His in-house experience gives him a practical, business-focused approach to legal challenges in financial services.

Bob is a member of the Alternative Finance Bar Association and frequently speaks and writes on topics relating to consumer and commercial finance.

In his spare time, Bob enjoys hiking in the winter and beaches in the summer. He's also a decent cook and gets rave reviews (from his kids) for his quesadillas.

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### Practice Areas

**Automotive and Personal Property Finance and Leasing**

**Business Funding**

**Professional Affiliations & Certifications**

- Member, Alternative Finance Bar Association

**Speaking Engagements**

- “Maintaining State and Federal Compliance Amid Shifting Regulatory Focus,” Auto Finance Risk Summit, April 2022
- “Auto Finance Regulatory Session,” CBA Live, March 2022
- “Commercial Finance Disclosures and Expanded State Enforcement Powers – Are You Ready?,” 2021 Virtual Financial Services Conference, May 2021
- “Navigating the Legal Labyrinth,” OLA Virtual Event: How to Take Your Business Online, March 2021
- “Compliance in a Digital-First Era,” Auto Finance Innovation Summit, March 2021
- “FAQs on Electronic Transactions in Auto Finance,” Hudson Cook webinar, April 2020
- “Conducting Remote Sales and Electronic Signatures – Hazards, Pitfalls and Traps,” Hudson Cook webinar, April 2020
- “Special Compliance Coffee Break – Payment Accommodations and Modifications During a Crisis (Auto & Installment Lending): A Two-Part Series for Navigating COVID-19,” Hudson Cook Webinar, March/April 2020
- “Legal Issues in Fitting New Vehicle Subscription Models into Existing Regulatory Framework,” Hudson Cook webinar, October 2019
- “Developing a Compliance Strategy in the Age of Trump,” Auto Finance Summit, October 2018
- “Merchant Cash Advance and Small Business Lending Session: Compliance Risk from Unlikely Sources,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018

**Publications**

- Co-author of “California Commercial Financing Disclosures Guide – Sales-Based Financing” published by CounselorLibrary LLC, March 2023
- “Federal Agencies Take Another Shot at GAP Coverage for Buyers Covered by the Military Lending Act,” *Non-Prime Times*, March 14, 2022
- “E-Signatures Can Help with Remote Sales but Can Create Problems for Dealers and Their Finance Sources,” Hudson Cook *Insights*, May 2020
- “FTC Forum on Small Business Financing,” Hudson Cook *Client Alert*, May 2019
- “Mind the Gap,” *Spot Delivery*, November 2018
- “Michigan Reverses Longstanding Ban on Loan Referral Payments,” Hudson Cook *Insights*,

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November 2017

- “Much Ado About Technicalities: A Retail Installment Sale Is Not a Loan,” Hudson Cook *Insights*, June 2016