



Thomas J. Buiteweg

May 30th, 2024

Professional Experience



Tom Buiteweg helps financial institutions, sales finance companies, motor vehicle dealers, and manufacturers navigate the complex landscape of motor vehicle and personal property financing and leasing. As a partner with over 30 years of legal experience, Tom also advises FinTech and other companies on establishing and maintaining electronic financial services programs. His extensive work with the Uniform Law Commission (ULC) and other professional organizations places him at the forefront of emerging legal issues in financial services, including virtual currency regulation, highly automated vehicles, and smart contracts.

Tom works with clients to:

- Develop and maintain motor vehicle and personal property financing and leasing programs that comply with state and federal regulations.
- Structure and implement electronic financial services programs for FinTech companies and financial institutions.
- Address regulatory challenges in rapidly evolving industries, including virtual currency businesses and automated vehicle financing.
- Ensure compliance with consumer financial protection laws related to collections, repossessions, and electronic commerce.
- Provide strategic guidance on Uniform Commercial Code (UCC) compliance and regulatory developments affecting financial services.

Clients rely on Tom's deep industry knowledge and practical approach to solving regulatory challenges. His experience in both private practice and in-house roles, including serving as lead compliance counsel for GMAC Financial Services U.S. consumer auto financing operations and general counsel for GMAC Insurance, provides a well-rounded perspective on compliance, risk management, and operational strategy.

In addition to his legal practice, Tom is actively involved in shaping financial services law and policy. He serves as Chair of the Michigan Commission on Uniform State Laws and as Treasurer and Executive Committee Member of the ULC. His leadership in ULC projects has contributed to significant developments in areas such as automated vehicles, virtual currency regulation, and revisions to the UCC. Tom has also served as an Adjunct Professor at the University of Michigan

Law School, where he taught courses on sales and secured financing with a focus on motor vehicle transactions.

A frequent speaker and author, Tom has presented at industry conferences and contributed to legal publications on topics including electronic financial services, UCC developments, vehicle leasing, and regulatory compliance. He is a Fellow of both the American College of Commercial Finance Lawyers and the American College of Consumer Financial Services Lawyers, one of the few attorneys to hold both distinctions.

Tom's leadership in financial services law, combined with his practical, client-focused approach, makes him a trusted advisor in the industry.

Practice Areas

Automotive and Personal Property Finance and Leasing

Debt Collection Practices

FinTech

Professional Affiliations & Certifications

- Chair, ULC Virtual Currency Customer Protection Drafting Committee, 2023 to present
- Chair, ULC Consumer Recurring Charges Drafting Committee, 2022 to present.
- Chair, Michigan Commission on Uniform State Laws, 2016 to present
- Member, ULC Scope and Program Committee, 2025 to present
- Member, ULC, 2004 to present
- Treasurer and Executive Committee Member, ULC, 2015 to present
- Chair, ULC Committee on Technology Law, 2015 to present
- Member, ULC Assignment for Benefit of Creditors Drafting Committee, 2023 to 2025
- Member, ULC Style Committee, 2023 to 2025
- Adjunct Professor, University of Michigan Law School, 2009 to 2023, course in sales and secured financing focused on dealer and consumer motor vehicle sales and financing
- Member, ULC Uniform Commercial Code 2022 Amendments Drafting Committee, 2019 to 2022
- Chair, ULC Highly Automated Vehicles Drafting Committee, 2017 to 2019
- Vice-chair, Consumer Financial Service Committee, Business Law Section, American Bar Association, 2015 to 2018
- Vice-chair, Uniform Commercial Code Committee, Business Law Section, American Bar Association, 2009 to 2012
- Member, ULC Executive Committee, 2011 to 2013
- Member, Amendments to Uniform Commercial Code Articles 1, 3, 8 and 9 Drafting Committee (relating to the proposed enactment of federal electronic mortgage note registry), 2016 to 2018
- Member, ULC Regulation of Virtual Currencies Drafting Committee, 2015 to 2017

- Member, ULC Uniform Home Foreclosure Procedures Act Drafting Committee, 2012 to 2015
- Member, American Law Institute (“ALI”), 2009 to present
- Adviser, ALI’s Restatement of the Law of Consumer Contracts, 2013 to present
- Fellow, American College of Commercial Finance Lawyers, 2013 to present
- Member, American College of Consumer Financial Services Lawyers, 2010 to present
- Treasurer, Conference on Consumer Finance Law, 2019 to present
- Member, Governing Committee of the Conference on Consumer Finance Law, 2005 to present
- Fellow, American Bar Foundation, 2015 to present
- Member, Consumer Financial Services Committee, Business Law Section, American Bar Association, 1995 to Present

Speaking Engagements

- “What’s New in Auto Financing?,” CCFL Annual Consumer Financial Services Conference, May 2022
- “A Fresh Look at UCC Article 9 Repossession Notice Requirements Through a Litigation Lens,” NAF Annual Non-Prime Auto Financing Conference, August 2021
- “The CFPB’s New Debt Collection Rule: What Does It Mean for Creditors?,” 2021 Virtual Financial Services Conference, May 2021
- “A Fresh Look at UCC Article 9 Repossession Requirements through a Litigation Lens,” 2021 Virtual Financial Services Conference, May 2021
- “FAQs on Electronic Transactions in Auto Finance,” Hudson Cook webinar, April 2020
- “Evaluating Legal Risks of Voluntary Protection Products,” LPHH Summit 2019, November 2019
- “Comparing Reg M Lease & Non-Reg M Subscription-Type Lease,” LPHH Summit 2019, November 2019
- “Handling Confiscations Seizures & Forfeitures,” CCFL Annual Consumer Financial Services Conference, November 2019
- “Issues for New Lease Models,” ACVL, September 2019
- “State and Federal Update on Debt Collection Regulation,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- “Who Gets the Ticket? Who or What is the Legal Driver, and How Should Law Be Enforced Against Them?,” University of Michigan Journal of Law & Mobility 2019 Conference, March 2019
- “Auto Finance and Dealer Developments,” 2018 Fall CLE Conference, Conference on Consumer Finance Law
- “What’s New is Old: Emerging Leasing Models Fit into the Existing Regulatory Framework,” 2018 Annual Meeting, Association of Consumer Vehicle Lessors
- “Legal Issues Related Lease Purchase Options,” 2018 Annual Meeting, Association of Consumer

Vehicle Lessors

- “Choice of Law Issues in Online Vehicle Sales and Leases,” 2018 Annual Meeting, Association of Consumer Vehicle Lessors
- “Recent Innovations in Auto Fintech,” 2018 Spring CLE Conference, Conference on Consumer Finance Law
- “Collection and Recovery Q&As,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- “The CFPB and Repossessions,” 2017 Annual Consumer Financial Services Conference, Conference on Consumer Finance Law
- “Highly Automated Vehicles panel,” Automotive Trade Association Executives Meeting, National Automobile Dealers Association
- “Is a Paperless Consumer Auto Lease Possible?,” 2016 Annual Meeting, Association of Consumer Vehicle Lessors
- “The Paperless Auto Finance Transaction,” 2016 Consumer Financial Services Committee Meeting, Business Law Section, American Bar Association
- “Merchant Cash Advance and Small Business Lending: Legal Issues with Collection of Alternative Business Finance Contracts,” Consumer Financial Services Conference Hudson Cook/CounselorLibrary, April 2016
- “CFPB Regulation of Non-Bank Auto Finance: Larger Participant Rule and Examination Manual,” 2015 Annual Consumer Financial Services Conference, Conference on Consumer Finance Law
- “Hot Topics & the Regulatory Landscape: Risk with Different Business Models, Uniform Commercial Code Issues and Regulatory Update,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2015
- “CFPB Exams and Enforcement: Lessons Learned,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2015
- “Auto Finance: Larger Participant Rule and Examination Manual,” 2015 Annual Meeting, Association of Consumer Vehicle Lessors

Publications

- “For Dealers, Many COVID-19 Questions, but Not Many Answers,” Hudson Cook *Insights*, April 2020, co-authored with Patricia E.M. Covington