



Thomas B. Hudson

May 30th, 2024

Professional Experience



Tom, now retired, is a founding partner of Hudson Cook. When in practice, he was a nationally recognized authority in consumer financial services law, with a career spanning five decades. Since 1973, he focused his practice on vehicle financing and leasing, advising captive foreign and domestic auto finance companies, major banks, independent finance companies, trade associations, and service providers in the auto finance and lease industry.

With deep expertise in automotive finance, Tom has:

- Served as outside general counsel to the National Automotive Finance Association.
- Chaired the American Bar Association Consumer Financial Services Committee's Personal Property Finance Subcommittee.
- Been a member of the Governing Board of the Conference of Consumer Finance Law.
- Authored numerous books on auto finance and regulatory compliance, including CARLAW®, CARLAW® II – Street Legal, and CARLAW® F&I Legal Desk Book.

Tom is the former CEO of CounselorLibrary.com, LLC, and served as the Senior Editor of CARLAW®, a widely regarded monthly legal reporting service for the auto finance and lease business. A frequent writer and speaker on vehicle sales, finance, and leasing, he played a pivotal role in shaping industry best practices.

His contributions to consumer financial services law have earned him widespread recognition, including:

- Inclusion in the 2021 Edition of The Best Lawyers in America® in Financial Services Regulation Law.
- Recognition as Best Lawyers® 2015 Baltimore Financial Services Regulation Law “Lawyer of the Year.”
- Honored with the 2009 American College of Consumer Financial Services Lawyers Lifetime Achievement Award.

Tom's retirement interests include writing, older Jaguar automobiles, gardening and blogging about gardening (he is a Master Gardener), dogs and fitness walking.

Practice Areas

Automotive and Personal Property Finance and Leasing

Professional Affiliations & Activities

- Former President and Founding Member, American College of Consumer Financial Services Lawyers
- Founding Member and Counsel to the, National Association of Dealer Counsel, 2004 to 2020
- Chair, Subcommittee on Personal Property Finance, Consumer Financial Services Committee, Business Law Section, American Bar Association, 1991-95; Vice Chair, 1988-91
- Chair, Task Force on Forfeiture Provisions of the Uniform Controlled Substances Act, Business Law Section, American Bar Association, 1990
- Member, American Bar and Maryland State Bar Associations
- Former Member, District of Columbia Bar Association
- Founder and former Senior Editor, **CARLAW**, a monthly review of current federal and state developments in automobile finance, including activities of the Consumer Financial Protection Bureau, the Federal Trade Commission and other Dodd-Frank related activity
- Former Senior Editor of *Spot Delivery*, a monthly legal newsletter for car dealers

Speaking Engagements and Publications

Books

- Cokie's Chronicles, The Adventures of a Pandemic Puppy, 2025
- CARLAW® F&I Legal Desk Book (8th Edition), 2018
- CARLAW® F&I Legal Desk Book (7th Edition), 2017
- CARLAW® IV – The Federal Government's War on Car Dealers, 2017
- CARLAW® F&I Legal Desk Book (6th Edition), 2014
- CARLAW® F&I Legal Desk Book (5th Edition), 2013
- CARLAW® F&I Legal Desk Book (4th Edition), 2011
- Tales from Acworth and Other Stories, a Southern Journey, June 2010
- CARLAW® F&I Legal Desk Book (3rd Edition), 2010
- CARLAW® III – Reloaded, May 2010
- CARLAW® F&I Legal Desk Book (2nd Edition), June 2008
- CARLAW® II – Street Legal, January 2008
- CARLAW® F&I Legal Desk Book (1st Edition), December 2006
- CARLAW® A Southern Attorney Delivers Humorous Practical Legal Advice on Car Sales and Financing!, April 2006

Recent Speeches

2018

- Co-Presenter, “BHPH 101: Basic Building Blocks for Success” – National Independent Automobile Dealers Association/National Alliance of Buy Here Pay Here Dealers (NIADA/NABD), Las Vegas, NV, October 8-11, 2018

2017

- Co-Presenter, “Legal Regulatory Update” – Georgia Independent Automobile Dealers Association (GIADA), Stone Mountain, GA, July 14, 2017
- Co-Presenter, “Navigating a Century’s Worth of Auto Law” – NIADA, Las Vegas, NV, June 14, 2017
- Co-Presenter, “Compliance Hot Spots and What To Do About Them” – NABD, Las Vegas, NV, May 23-25, 2017
- Co-Presenter, “Legal Regulatory Update” – NABD, Las Vegas, NV, May 23-25, 2017
- Co-Panelist, “A Century’s Worth of Compliance Advice” – NADA, New Orleans, LA, January 26-28, 2017

2016

- Co-Panelist, “A Compliance Conversation” – SubPrime Forum, Las Vegas, NV, November 15, 2016
- Co-Presenter, “Compliance Issues/Ways to Protect Your Operation” – NABD East Coast Conference, Orlando, FL, November 3, 2016
- Co-Presenter, “Making Your Deal Jackets Compliant” – NABD East Coast Conference, Orlando, FL, November 1, 2016
- Co-Presenter, “Building a Culture of Compliance” – DealerSocket User Summit, San Antonio, TX, October 5, 2016
- Speech, “Does Size Matter? When It Comes to the CFPB, it Doesn’t. Understand Why Compliance Should be a Priority No Matter your Size” – DealerSocket User Summit, San Antonio, TX, October 4, 2016
- Webinar Presenter, “What Recent Federal Enforcement Actions Mean for Dealers” – Nextgear Capital, Inc., August 25, 2016
- Co-Presenter, “You’re Busted!” – Carolinas Independent Automobile Dealers Association (CIADA), Myrtle Beach, SC, August 12, 2016
- Co-Presenter, “Life After Herbies: Cash vs. Credit Pricing and the CFPB” – Texas Independent Automobile Dealers Association (TIADA), San Antonio, TX, July 26, 2016
- Co-Panelist, “Handling Customer Complaints – Big Brother is Watching . . . what’s your process?” – Texas Independent Automobile Dealers Association (TIADA), San Antonio, TX, July 25, 2016
- Co-Presenter, “Pitfalls In Pricing and Finance Charges” – NIADA, Las Vegas, NV, June 14,

2016

- Co-Presenter, “How Regulators are Changing Your Business” – NABD, Las Vegas, NV, May 26, 2016
- Co-Presenter, “Deal Jacket Reviews” – NABD, Las Vegas, NV, May 25, 2016
- Speech, “Subprime and BHPH Dealers: How Regulators Have Changed Your Business Model” – Dealer Summit, Tampa, FL May 4, 2016
- Co-Panelist, “Busting Compliance Myths” F&I Think Tank Panel – Dealer Summit, Tampa, FL May 3, 2016

2015

- Speech, “Looking to the Future: How laws and regulations will change the way you do business” – SubPrime Forum, Scottsdale, AZ, November 17, 2015
- Co-Panelist, “How Regulatory Issues May Change BHPH” – NABD East Coast Conference, Orlando, FL, November 5, 2015
- Co-Panelist, “Is LHPH Better? A 30,000-foot Level View” – NABD East Coast Conference, Orlando, FL, November 5, 2015
- Co-Panelist, “Affordable Compliance Resources” – NABD East Coast Conference, Orlando, FL, November 4, 2015
- Co-Panelist, “What BHPH Can Learn from the Small Loan Industry” – NABD East Coast Conference, Orlando, FL, November 3, 2015
- Co-Panelist, “CFPB Rule-Making and Consumer Arbitration Update” – NADC Conference, Chicago, IL, November, November 2, 2015
- Speech, “Looking to the Future: Where is Auto Finance Heading the Next 5 Years” – Innovate Conference, Fort Worth, TX, September 20, 2015
- Speech, “The Definitive Word on the Use of Text Messages and How to Avoid a Federal or State Advertising Enforcement Action – The Rules for Text Messages, Online Ads, Radio, TV and Social Media” – Industry Summit, Las Vegas, NV, September 9, 2015
- Speech, “Looking to the Future: Where is Auto Finance Heading the Next 5 Years” – Industry Summit, Las Vegas, NV, September 8, 2015
- Speech, “Will You be Selling and Financing Cars in 2020?” – Georgia Independent Automobile Dealers Association (GIADA), Lake Lanier Islands, GA, July 24, 2015
- Speech, “Federal Enforcement Efforts – Meet the 800-pound Gorilla” – Alabama Consumer Finance Association, Orange Beach, AL, July 13, 2015
- Speech, “Federal Enforcement Efforts – Meet the 800-pound Gorilla” – Georgia Industrial Loan Association, Jacksonville, FL, June 13, 2015
- Speech, “Federal Enforcement Efforts – Meet the 800-pound Gorilla” – Independent Consumer Finance Association, South Carolina Educational Seminar, Savannah, GA, June 9, 2015
- Speech, “The Fault in Our Starts”, “The Practice of Corporate, Banking and Securities Law in 2015” and “The Consumer Financial Protection Bureau and the Auto Finance Marketplace – A

Cautionary Tale” – South Carolina Bar Association, Columbia, SC, January 23, 2015

- Co-Panelist, “Regulatory Update” and Legal Q&A” – NABD Buy Here Pay Here, Dallas, TX, January 18-20, 2015

Frequent writer on auto dealership and auto finance issues. Published in:

- *World of Special Finance*
- *Auto Dealer Monthly F&I Magazine*
- *eDealerNews.com Auto Finance Update*
- *F&I Management and Technology, Auto Lending and Marketing Magazine, Spot Delivery* and others

Frequent presenter/speaker on legal topics for organizations including:

- The American Financial Services Association
- The National Automotive Finance Association
- The National Vehicle Leasing Association
- The American Bar Association
- The National Alliance of Buy-Here, Pay-Here Dealers
- Northwood University
- The Banking Law Institute
- Others, including:
- State Auto Dealer Associations
- State Independent Auto Dealer Associations
- Auto Dealer Twenty Groups

Recognition and Accomplishments

- Selected for inclusion in the 2011-2021 Editions of *The Best Lawyers in America*® in the practice area of Financial Services Regulation Law
- Named the *Best Lawyers*® 2015 Baltimore Financial Services Regulation Law “Lawyer of the Year.” Only a single lawyer in each practice area, in each community is honored as a “Lawyer of the Year.”
- Named to the National Independent Automobile Dealers Association Ring of Honor, 2017
- 2012 edition of *The Best Lawyers in America*® in the practice area of Financial Services Regulation Law
- Recipient of American Financial Services Association Distinguished Service Award, 2009
- Recipient of American College of Consumer Financial Services Lawyers’ Senator William Proxmire Lifetime Achievement Award, 2009