



Non-Prime Times publishes monthly article by Partner Eric Johnson

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In the January/February edition of the NAF Association's Non-Prime Times magazine, [Eric Johnson](#) offers advice to dealers on how to prepare for possible federal and state regulatory activity in 2019. First, the Consumer Financial Protection Bureau isn't going anywhere, and we would expect a similar approach under Kathy Kraninger as we saw with her predecessor. State attorneys general (AG) have been getting more aggressive about prosecuting cases in which financial fraud or discrimination are suspected and where consumers have been harmed. With four more Democratic AG's in the country, this could lead to increased activity in those states.

Eric Johnson is a partner in the firm's Oklahoma office. He assists national and state banks, savings associations, credit unions, mortgage bankers, other licensed lenders, motor vehicles dealers and automotive finance companies in the development and maintenance of nationwide consumer mortgage and [automobile finance](#) programs; online motor vehicle sales programs; litigation funding programs; and electronic payment programs.

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