



## Tom Hudson and Eric Johnson publish compliance trends for 2019 in RV News

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In the January edition of *RV News*, [Eric Johnson](#) and [Tom Hudson](#) discuss several regulatory trends they advise could be coming for 2019. The Consumer Financial Protection Bureau, under new director Kathy Kraninger, could write fewer rules, continue to handle issues in the supervision process but not in enforcement, and extend ongoing emphasis on dealer add-on products. Eric and Tom also expect to see more compliance sweeps and enforcement activity from the Federal Trade Commission on dealer print, TV, radio and YouTube ads that use “mouse type” disclosures.

Tom Hudson is a founding partner of Hudson Cook, now Of Counsel to the firm, and has practiced consumer financial services law since 1973. He has focused his practice on matters relating to vehicle financing and leasing. The newest edition of Tom’s *CARLAW® F&I Legal Desk Book (8th edition) – The Answer Book for Finance and Insurance Professionals*, has just been released.

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.

[Click here](#) to read this month’s article in *RV News* (pages 70-71).

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