



Understanding Indirect Lending Compliance: A Guide for Dealer Counsel

May 6th, 2025 | [Eric L. Johnson](#) and [Mark D. Metrey](#)

NADA Annual Meeting

Tuesday May 6, 2025, 9:45 – 10:45 AM EDT

Session 7: Understanding Indirect Lending Compliance: A Guide for Dealer Counsel | Tiburon Ballroom

- Eric Johnson, Hudson Cook, LLP
- Mark Metrey, Hudson Cook, LLP

This presentation will cover: • An overview of federal and state compliance requirements for sales finance companies, including Truth in Lending Act (TILA), Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), and state specific dealer reserve and markup regulations. • How sales finance companies manage dealer oversight, mitigate risks, and address red flags like power booking or undisclosed fees. • Key challenges faced by indirect lenders, including fraud detection, fair lending compliance, and data privacy concerns. • Practical insights into dispute resolution, consumer complaints, and responding to regulatory scrutiny in indirect auto lending. • Actionable strategies for dealer counsel to collaborate with sales finance companies to reduce shared risks, align compliance efforts, and foster trust.