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ACCFSL | American College of
Consumer Financial Services Lawyers

PRACTICE AREAS



Automotive and Personal
Property Finance and Leasing



FinTech



Government Investigations,
Examinations and Enforcement

Professional Experience

Michael is a partner in the firm's Washington DC office. He advises banks, sales finance companies, auto dealers, leasing companies, and other creditors and technology providers on a wide range of consumer financial services law, and provides federal legislative and regulatory advice and support to financial services trade associations. His practice includes consumer credit, electronic commerce, privacy, telemarketing, personal property financing and leasing, as well as creditor-based collection practices. He assists CFPB-regulated clients in preparing for supervisory exams, and represents clients in investigation and enforcement matters involving the Federal Trade Commission and the Consumer Financial Protection Bureau.

Michael is actively involved in a number of trade associations, including the American Financial Services Association, where he is Counsel to the association's Vehicle Finance Committee, and the Consumer Credit Industry Association, where he serves as regulatory counsel.

Along with several of his Hudson Cook colleagues, Michael is honored to be a Fellow of the American College of Consumer Financial Services Lawyers, "a professional association of lawyers particularly skilled and

experienced in handling consumer financial services matters and dedicated to the improvement and enhancement of the skill and practice of consumer financial services law and the ethics of the profession."

Michael is a frequent speaker and author on a variety of consumer financial services law topics. His articles have appeared in the American Bar Association's Business Law Journal, the Mortgage Banker Magazine, among others. Speaking engagements include the Auto Finance Summit, the Consumer Bankers Association CBA Live!, the American Financial Services Association (AFSA) Vehicle Finance Conference, the AFSA Independent's Conference, the American Bar Association, and numerous other national programs.

Michael received his law degree in 1993 from the Case Western Reserve University School of Law. He holds a Bachelor of Music degree from the University of Miami and Master of Music degree from the University of Michigan. He started his professional life as a symphony musician, an experience that laid the foundation for his collaborative approach to client service and creative problem solving.

Professional Activities

Fellow, American College of Consumer Financial Services Lawyers

Advisory Board, Carsfast

Advisory Board, LexAlign

Member, American Bar Association, Section of Business Law, Consumer Financial Services Committee, Personal Property Subcommittee

Member, American Financial Services Association, Law Committee and State Governmental Affairs Committee

Counsel to Vehicle Finance Subcommittee of the American Financial Services Association Law Committee

Charter member, American National Standards Institute X9 E-Contracting Standards Task Force

Past Member, Executive Committee, Mortgage Bankers Association, Alt-A and Nonprime Council

Past Director, National Home Equity Mortgage Association

Past Chair, National Home Equity Mortgage Association, Business Technology Committee

Recognition and Accomplishments

Ranked in Chambers USA Nationwide, Band 2, Financial Services Regulation: Consumer Finance (Compliance)

Distinguished Service Award, American Financial Services Association, 2020

Fellow, American College of Consumer Financial Services Lawyers

2014 Auto Finance Excellence Award, *Auto Finance News*

Education

Case Western Reserve University School of Law, J.D., *cum laude*, 1993

The University of Michigan, Master of Music, 1987

University of Miami, Bachelor of Music, *magna cum laude*, 1984

Admissions

District of Columbia, 2004

Ohio 1993 (currently inactive)