



## Robert F. Gage

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### Michigan

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## PRACTICE AREAS



Automotive and Personal  
Property Finance and Leasing



Business Funding



FinTech

## Professional Experience

Robert ("Bob") Gage is a partner in Hudson Cook's Michigan office.

Bob's practice focuses on a wide range of issues affecting consumer and commercial financial services. He frequently speaks and writes on issues affecting consumer and commercial financial services.

In the consumer financial services industry, Bob advises clients on matters relating to licensing, disclosure, servicing, e-commerce, privacy and compliance management. He also assists licensed lenders and finance companies respond to regulatory examinations. Though he concentrates on automobile finance and leasing, he has significant experience with other types of consumer finance program.

Bob also regularly represents clients who provide financing to small and medium size businesses in the form of loans, credit sales, leasing, factoring and revenue-based financing. . He regularly helps banks, finance companies, and other providers of funds establish new programs and products, reviews, drafts and negotiates contracts and related documents, and advises on recharacterization risk, regulatory compliance, and legal risk

management.

Bob is a member of the Alternative Finance Bar Association.

Before joining Hudson Cook, Bob was in-house counsel for BMW Financial Services for over 12 years. He received his law degree from The Ohio State University, Moritz College of Law, and holds a bachelor's degree in Political Science from the University of Michigan. Bob is admitted to practice in Michigan and Ohio.

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## Professional Activities

Member, Alternative Finance Bar Association

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## Speaking Engagements

"Maintaining State and Federal Compliance Amid Shifting Regulatory Focus," Auto Finance Risk Summit, April 2022

"Auto Finance Regulatory Session," CBA Live, March 2022

"Commercial Finance Disclosures and Expanded State Enforcement Powers - Are You Ready?," 2021 Virtual Financial Services Conference, May 2021

"Navigating the Legal Labyrinth," OLA Virtual Event: How to Take Your Business Online, March 2021

"Compliance in a Digital-First Era," Auto Finance Innovation Summit, March 2021

"FAQs on Electronic Transactions in Auto Finance," Hudson Cook webinar, April 2020

"Conducting Remote Sales and Electronic Signatures - Hazards, Pitfalls and Traps," Hudson Cook webinar, April 2020

"Special Compliance Coffee Break - Payment Accommodations and Modifications During a Crisis (Auto & Installment Lending): A Two-Part Series for Navigating COVID-19," Hudson Cook Webinar, March/April 2020

"Legal Issues in Fitting New Vehicle Subscription Models into Existing Regulatory Framework," Hudson Cook webinar, October 2019

"Developing a Compliance Strategy in the Age of Trump," Auto Finance Summit, October 2018

"Merchant Cash Advance and Small Business Lending Session: Compliance Risk from Unlikely Sources," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018

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## Publications

"Federal Agencies Take Another Shot at GAP Coverage for Buyers Covered by the Military Lending Act," *Non-Prime Times*, March 14, 2022

"E-Signatures Can Help with Remote Sales but Can Create Problems for Dealers and Their Finance Sources," Hudson Cook *Insights*, May 2020

"FTC Forum on Small Business Financing," Hudson Cook *Client Alert*, May 2019

"Mind the Gap," *Spot Delivery*, November 2018

"Michigan Reverses Longstanding Ban on Loan Referral Payments," Hudson Cook *Insights*, November 2017

"Much Ado About Technicalities: A Retail Installment Sale Is Not a Loan," Hudson Cook *Insights*, June 2016

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## Education

The Ohio State University, Moritz College of Law, J.D., 1993

University of Michigan, B.A. in Political Science, 1990

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## Admissions

Michigan, 2016

Ohio, 1994