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Auto Finance Year in Review, Part 1: From FTC CARS Rule Collapse to a State-Led Patchwork

SPEAKERS

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In this episode of *Moving the Metal: The Auto Finance Podcast*, hosts Brooke Conkle and Chris Capurso kick off a two-part Auto Finance Year in Review by unpacking the Fifth Circuit's vacatur of the FTC CARS Rule, the decision by the Trump 2.0 administration not to appeal, and how states — led by California's CARS Act and Oregon's new auto finance law — are quickly filling the gap with their own disclosure, add-on, cancellation, and recordkeeping requirements, creating a growing state-by-state patchwork that challenges truly uniform national compliance programs for dealers, finance companies, and servicers.

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