

Press Coverage | September 9, 2025

FTC's Holder Rule Interpretation Adds New Pressure on Auto Dealers, Lenders

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[Brooke K. Conkle](#) | [Christopher J. Capurso](#)

Brooke Conkle and Chris Capurso, attorneys in Troutman Pepper Locke's Auto Finance Group and hosts of [Moving the Metal: The Auto Finance Podcast](#), were quoted in the September 9, 2025 *Car Dealership Guy* article, "[FTC's Holder Rule Interpretation Adds New Pressure on Auto Dealers, Lenders](#)."

Here's how Chris Capurso, associate with Troutman Pepper Locke, explained it: "So in our case, the dealer sells the paper to the finance company or transfers it, the finance company is now subject to any claims or defenses that could have been made against the dealer. And when you say any claims or defenses, it is truly any claims or defenses that the consumer could assert."

...

"What we tend to advise clients is to really have good hygiene when it comes to maintenance of complaints and responding to complaints, responding to customer complaints, responding to auto finance company concerns," Brooke Conkle said.

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