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## Loans, Retail Installment Contracts, and Refinancing Programs

**Moving the Metal: The Auto Finance Podcast** 

**SPEAKERS** 

Brooke K. Conkle | Christopher J. Capurso | Jason M. Cover

In this episode, Brooke Conkle and Chris Capurso delve into the topic of refinancing and its impacts on the auto finance industry. They are joined by special guest Jason Cover, who provides insights and education on retail installment contracts, loans, and the impact of refinancing programs. Jason, a partner in the firm's Philadelphia office, routinely counsels providers of consumer financial services, including banks, licensed lenders, and fintech providers, on regulatory compliance matters and government supervisory and enforcement matters. He also regularly offers guidance on electronic payments and payment network rules; electronic contracting and mobile commerce; UDAAP statutes prohibiting unfair, deceptive, and abusive acts and practices; and the CFPB's Rule on Payday, Vehicle Title, and Certain High-Cost installment Loans (Payday Rule).

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