

In Auto Finance News Story, Dustin Alonzo Discusses New Commercial Financing Disclosure Regulations

In The News | 1 min read

Dec 14, 2022

Hinshaw partner Dustin Alonzo discussed in an *Auto Finance News* article how several states have enacted or are considering laws that require improved disclosure practices in commercial financing transactions.

Alonzo said that the laws bring a new level of regulatory oversight to a largely unregulated industry, prompting unexpected costs for commercial lenders. The new laws provide specific borrower-facing disclosure requirements.

Significantly, however, Alonzo noted the new disclosure laws largely exempt floorplan loans to dealers that finance the purchase of inventory. “It is good for the auto finance industry that these laws do not require that very common practice of commercial loans to dealers to include these disclosures,” he stated.

[Read the full article \(subscription required\)](#)

“New commercial finance disclosure laws exempt floorplan,” *Auto Finance News*, December 12, 2022.

Alonzo, Stephen Stroschein, and Dana Briganti recently spoke on these topics in an episode of the ongoing [Automotive Finance Virtual Series](#).

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