



Agenda

June 6, 2013

8:00 **Registration**

9:00 **Welcoming Remarks**

Julie Brill

Commissioner
FTC

Steven Antonakes

Acting Deputy Director
CFPB

9:30 **Presentation**

Understanding the Model: The Life Cycle of a Debt

PRESENTER:

Bob Hunt

Vice President & Director
Payment Cards Center
Federal Reserve Bank of Philadelphia

10:10 **Presentation**

How Information Flows Throughout the Collection Process

PRESENTER:

John Tonetti

Program Manager
Office of Deposits, Cash, Collections, and Reporting Markets
CFPB



10:30 **Break**

10:45 **Presentation**
Overview of the FTC's Debt Buyer Study

PRESENTER:

Heather Allen
Senior Attorney
Division of Financial Practices
FTC

11:05 **Panel 1**
Information Available to Debt Collectors at Time of
Assignment or Sale

MODERATOR:

Thomas Kane
Senior Attorney
Division of Financial Practices
FTC

PANELISTS:

Manoj Hastak
Professor of Marketing
Kogod School of Business
American University

Loraine Lyons
Senior Vice President and General
Counsel
FMA Alliance, Ltd.

David Pauken
Chief Executive Officer
Convoke Systems

Ira Rheingold
Executive Director
National Association of Consumer
Advocates

Larry Tewell
Senior Vice President
Consumer Credit Solutions Division
Wells Fargo

12:15 **Lunch**

1:00

Panel 2

Verifying Disputed Debts Under the FDCPA and Investigating Disputed Debts Under the FCRA

MODERATOR:

Corey Stone

Assistant Director
Office of Deposits, Cash, Collections, and Reporting Markets
CFPB

PANELISTS:

Chad Benson

President and Chief Operating
Officer
CBE Group

Ian Lyngklip

Partner
Lyngklip & Associates
Consumer Law Center, PLC

Richard Munroe

President
Capital Financial Group, Inc.

Manuel Newburger

Partner
Barron & Newburger, P.C.

Denise Norgle

Vice President and Division
General Counsel
TransUnion

2:25

Presentation

Overview of the FTC's collection litigation and arbitration report, "Repairing a Broken System," and changes in the law since the Report's issuance in 2010

PRESENTERS:

Bevin Murphy

Senior Attorney
Northeast Region
FTC

Colin Hector

Attorney
Division of Financial Practices
FTC

2:45

Break

3:00

Panel 3

Debt Collection Litigation

MODERATOR:

Christopher Koegel

Assistant Director
Division of Financial Practices
FTC

PANELISTS:

Brandon Black

Consultant/Former Chief
Executive Officer
Encore Capital Group, Inc.

Peter Holland

Clinical Instructor
Consumer Protection Clinic
University of Maryland Carey
School of Law

W. Thomas Lawrie

Assistant Attorney General
Office of the Maryland Attorney
General

Joann Needleman

Vice President
Maurice & Needleman, P.C.
President-Elect
National Association of Retail
Collection Attorneys (NARCA)

Hon. Annette Rizzo

First Judicial District of
Pennsylvania, Philadelphia
Court of Common Pleas

4:20

Panel 4

Time-Barred Debts

MODERATOR:

Alice Hrdy

Deputy Assistant Director
Office of Supervision Policy
CFPB

PANELISTS:

Lawrence Costa

Executive Vice President of
Business Development
Capital Management Services, LP

Karen Meyers

Director
Consumer Protection Division
Office of the New Mexico
Attorney General

David Philipps

Senior Partner
Philipps & Philipps, Ltd.

Tom Thurmond

Division President
Resurgent Capital Services

5:10

Wrap-up

Jessica Rich

Associate Director
Division of Financial Practices
FTC
