



**11th Annual AFSA State Government Affairs Forum
& NACCA Annual Meeting Agenda
September 22-24, 2009**

The Miami Beach Hotel
4833 Collins Avenue
Miami, Florida
(305) 532 – 3600

Tuesday, Sept. 22

Scheduled time & location **REGISTRATION & EARLY ARRIVAL RECEPTION**
5:30 p.m. – 7:00 p.m.
Pool Deck West (weather
back-up Oceanview Room)

Wednesday, Sept. 23 AFSA Industry Only Day

Scheduled time & location

7:00 a.m. – 3:00 p.m. Registration
Mediterranean West

7:30 a.m. – 8:30 a.m. Breakfast
Mediterranean West

8:30 a.m. **Welcome & Opening Remarks**
Mediterranean Center

Chris Stinebert *President & CEO, American Financial Services Association*

8:35 a.m. – 9:15 a.m. **SAFE Act Implementation** *What 2010 means for the future of state licensing*

Jim Beavers *Director, SAFE Act Office, U.S. Department of Housing and Urban Development (HUD)*

Bill Matchneer *Associate Deputy Assistant Secretary for Regulatory Affairs and Manufactured Housing, U.S. Department of Housing and Urban Development (HUD)*

Moderator: **Chris Stinebert** *President & CEO, American Financial Services Association*

9:15 a.m. – 10:00 a.m. **The Future of the Credit Card Industry** *How the CARD Act and Related Regulations Will Affect Consumer Credit for the Next 1-5 Years*

Karl F. Kaufmann *Partner, Sidley Austin LLP*

Richard Santoro *Vice President, Government Affairs, MasterCard Worldwide*

10:00 a.m. – 10:15 a.m.	Break
10:15 a.m. – 11:25 a.m.	<p>The Future of Dealer/Financial Institution Relations</p> <p>Heather DeSandre <i>Director, F&I Client Service, Auto Finance, J.D. Power & Associates</i></p> <p>Andrew D. Koblenz <i>Vice President & General Counsel, National Automobile Dealers Association</i></p> <p>Alex Kurkin <i>Partner, Kurkin Brandes, LLP</i></p> <p><u>Moderator:</u> Simon Keymer <i>Founder and Chief Executive, Keymer Inc.</i></p>
11:25 a.m. – 12:00 p.m.	<p>Good Faith and Fair Dealing <i>Examining the rapidly developing area of lending industry duties in the legislative and judicial arena</i></p> <p>Brett J. Ashton <i>Of Counsel, Kreig Devault LLP</i></p> <p>Craig Varga <i>Partner, Varga Berger Ledsky Hayes & Casey</i></p>
12:00 p.m. – 1:30 p.m. Mediterranean East	<p>Economic Update Lunch <i>A discussion of the Economy presented by Mark Zandi, Chief Economist and Co-Founder of Moody's Economy.com</i></p>
1:30 p.m. – 2:30 p.m. Mediterranean Center	<p>State Attorney General Enforcement of TILA and Other Laws <i>The pendulum swings toward expanded state power</i></p> <p>James R. Sheeran <i>General Counsel, Tidewater Finance Company</i></p> <p>Jack Norris <i>Special Counsel for Multistate Litigation, Florida Office of the Attorney General</i></p> <p>Matt Shors <i>Partner, O'Melveny & Myers, LLP</i></p> <p><u>Moderator:</u> Danielle Fagre Arlowe Sr. <i>Vice President, State Government Affairs, American Financial Services Association</i></p>
2:30 p.m. – 3:30 p.m.	<p>Learning from Our Critics <i>A candid conversation with the President of the Center for Responsible Lending</i></p> <p>Michael Calhoun <i>President, Center for Responsible Lending (CRL)</i></p> <p><u>Moderator:</u> Jeff Cash <i>Vice President of Industry Relations, Wells Fargo and Chair, AFSA State Government Affairs Committee</i></p>
After program ends	Open time for work and dinner on your own
Thursday, Sept. 24 Scheduled time & location	Joint AFSA/NACCA Program Day



7:30 a.m. – 8:25 a.m. Miramar North	State Association Executives Breakfast Meeting (State Association Execs Only)
7:30 a.m. – 4:15 p.m. Mediterranean West	Registration
7:30 a.m. – 8:30 a.m. Mediterranean West	Breakfast
8:30 a.m. – 8:35 a.m. Mediterranean Center	Welcome & Opening Remarks Jeff Cash <i>Vice President of Industry Relations, Wells Fargo and Chair, AFSA State Government Affairs Committee</i> Susan Hancock <i>Deputy Commissioner, Bureau of Financial Institutions, Virginia State Corporation Commission and President, NACCA</i>
8:35 a.m. – 9:45 a.m.	New Developments in State and Federal Law Robert A. Cook <i>Managing Partner, Hudson Cook, LLP</i>
9:45 a.m. – 10:15 a.m.	Break
10:15 a.m. – 11:15 a.m.	Financing a Car in 2010 and Beyond <i>How the industry has changed and where it goes from here</i> Frank Armstrong <i>President, World Omni Financial Corp. and Executive Vice President, JM Family Enterprises, Inc.</i> George Halloran <i>Auto Finance Program Manager, BenchMark Consulting International</i> <u>Moderator:</u> Joe Mulberry <i>Assistant Commissioner, Wyoming Division of Banking</i>
11:15 a.m. – 12:00 p.m.	The Good the Bad and the Ugly <i>Current Topics in Credit Counseling and Debt Settlement Organizations</i> Susan C. Keating <i>President and CEO, National Foundation for Credit Counseling</i> <u>Moderator:</u> Chris DiPietro <i>Executive Director, Mid-Atlantic Financial Services Association</i>
12:00 p.m. – 1:30 p.m. Mediterranean East	Political Update Lunch <i>A discussion of current campaign news and events presented by John Mercurio, executive editor of The Hotline, Washington's premier daily online source on American politics</i>

1:45 p.m. – 3:00 p.m. Mediterranean Center	<p>The Consumer Financial Protection Agency and Regulatory Reform</p> <p>Wright Andrews <i>Partner</i>, Butera & Andrews</p> <p>Rick Fischer <i>Partner</i>, Morrison & Foerster</p> <p><u>Moderator:</u> April Park <i>SVP & General Counsel</i>, CitiFinancial, Inc.</p>
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3:00 p.m. – 3:15 p.m.	Break
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3:15 p.m. – 4:15 p.m.	<p>HOT TOPICS <i>Increased State AG power, internet lending / jurisdiction, expansion of NMLSR, usury laws, foreclosure mediation, state licensing and examination trends: just a few of the topics that will be discussed in this fast-paced "town hall" style session</i></p> <p><u>Host:</u> Will Lund <i>Superintendent</i>, Maine Bureau of Consumer Credit Protection</p>
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4:30 p.m. – 5:15 p.m. Miramar North	<p>NACCA-AFSA Liaison Committee Meeting (Committee Members Only)</p>
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5:30 p.m. – 7:00 p.m. Vista Room	<p>Meet your Regulator / Meet the Industry</p>
