



Executive Summit Agenda

Tuesday, July 31

Pre-Summit Sponsored by The Bureaus, Inc.

Agenda is subject to change

8:30 – 9:00am **Pre-Summit Registration**

8:00am – 4:00pm

Golf—Cape Neddick Country Club
Sponsored by Crown Asset Management, LLC

9:00 – 9:50am

Compliance Considerations with FinTech Products

*Speakers: Greg Woodford, Absolute Resolutions Corp.
Nicole Strickler, Messer Strickler, Ltd.*

10:00 – 10:50am

Modern Communication Technology in Collections Workshop

Speakers: John Bedard Jr, Bedard Law Group, P.C. | Tim Collins, TrueAccord

10:50 – 11:10am

Networking Break

11:10am – 12:00pm

Immerging Issues in Bankruptcy

Speakers: Al Hochheiser, Maurice Wutscher LLP

12:10 – 1:00pm

**General Counsel Roundtable:
Legal and Compliance Workshop**

Speakers: Dara Tarkowski, Actuate Law, LLC | Jackson Walker, Resurgent Holdings

1:00 – 2:00pm

Networking Lunch

Sponsored by The Bureaus, Inc.

2:00 – 4:00pm

**Ethics as the Cornerstone of a
Compliance Management System**

*Sponsored by WEBRECON, LLC
Speakers: Kelly Knepper-Stephens, Stoneleigh Recovery Associates, LLC
Don Maurice, Maurice Wutscher LLP*

4:00 – 7:00pm

Registration Open

5:00 – 7:00pm

Opening Networking Reception

Sponsored by Venable, LLP

9:00pm

Networking Event: Fireside Nightcap

Sponsored by RIP Medical Debt



Executive Summit Agenda

Wednesday, August 1

Agenda is subject to change

8:00am – 4:00pm **Registration Open**

9:00 – 10:15am **Networking Breakfast**
Sponsored by Velocity Portfolio Group, Inc.

10:15 – 10:30am **Networking Break**

10:30 – 11:25am **Consumer Credit Industry Forecast: Clear Skies or Stormy Weather Ahead?**
Speaker: Christopher Peterson, Professor of Law at the University of Utah

11:30am – 12:20pm **Keeping the Waters Calm: A View from Our State Lobbyists**
*Speakers: Andrew Cashman, PretiFlaherty
Bridget Morris, Morris & DeMag, Inc. | Richard Tisei, Preti Solutions*

12:20 – 1:30pm **Networking Lunch**
Sponsored by CenterPoint Legal Solutions, LLC

A Conversation with our Federal Regulators
Speakers:
Dan Dwyer, Division of Financial Practices, Federal Trade Commission (FTC)
John McNamara, Bureau of Consumer Financial Protection (BCFP)
Thomas Pahl, Bureau of Consumer Financial Protection (BCFP)
Scott Steckel, Bureau of Consumer Financial Protection (BCFP)
Kristi Thornton, Federal Communications Commission (FCC)

3:00 – 3:15pm **Networking Break**

3:15 – 4:15pm **Market Trends: Fintech, Blockchain, and Cryptocurrency**
Speakers: Dara Tarkowski, Actuate Law, LLC | Randy Rivera, BBVA Compass

5:00pm **Lawn Games Challenge - Nubb's Lobster Shack**
Sponsored by BillingTree Payment Solutions

6:00pm **Lobster Bake Dinner & Silent Auction**
Nubb's Lobster Shack
Sponsored by VeriFacts, Inc. & EZ Messenger

9:00pm **Networking Event: Fireside Nightcap**
Sponsored by CompuMail Information Systems





Executive Summit Agenda

Thursday, August 2

Agenda is subject to change

8:00 – 10:00am **Registration Open**

8:00 – 8:45am **Networking Breakfast**
Sponsored by Security Credit Services, LLC

8:45 – 10:35am **Current Issues in the Debt Collection Industry:
Top Litigation Risks—Understanding Current Legal Trends**
Sponsored by WEBRECON, LLC
Speakers: Dara Tarkowski, Actuate Law, LLC
Tomio Narita, Simmonds & Narita, LLP | John Bedard Jr, Bedard Law Group, P.C.
Nicole Strickler, Messer Strickler, Ltd.

10:35 – 11:00am **Networking Break**

11:00am – 12:00pm **Federal and State Legislative and Regulatory Update**
Dan Crowley, K&L Gates | Jim Mastriani, Velocity Portfolio Group, Inc.
David Reid, RMA | Don Maurice, Maurice Wutscher LLP

Compliance Considerations with FinTech Products

Tuesday, July 31 9:00 - 9:50am

Course Description

Chain of title concerns, original creditor issues, interest calculations post Madden, and cause of actions to plead; this session will cover the compliance considerations with all aspects of fintech products from post purchase through judgments.



Speakers



Greg Woodford
Absolute Resolutions Corp.
Greg Woodford is the
General Counsel for Absolute

Resolutions Corp. In this role his work focuses on the analysis of regulatory compliance standards, the guidance of business and operational functions of the company, development of strategies to comply with those regulatory standards, and general risk analysis and mitigation. He is an RMA Certified Receivables Compliance Professional (CRCP).



Nicole Strickler
Messer Strickler, Ltd.

Ms. Strickler concentrates her practice in the defense of consumer financial litigation throughout the country. This includes representing clients in both individual and class actions involving state and federal consumer laws. In addition to her substantial experience in courtroom and trial practice, Ms. Strickler routinely speaks before industry trade organizations on issues affecting the consumer financial services industry.



Modern Communication Technology in Collections Workshop

Tuesday, July 31 10:00 - 10:50am

Course Description

Artificial Intelligence (AI), live chat, voicemail drops, and texting; this session will provide practical considerations and discuss new case law concerning the use of technology to communicate effectively with the modern consumer.



Speakers



John Bedard Jr.
Bedard Law Group, P.C.

John H. Bedard, Jr. is the managing attorney of Bedard Law Group, P.C. located in Atlanta, Georgia. John represents creditors, asset buyers, and debt collectors nationwide helping them stay in compliance with state and federal law. He also manages the nationwide litigation for several collection agencies and focuses his litigation practice on FDCPA, TCPA, and FCRA defense. John's practice also focuses on defending regulatory actions including BCFP investigations and travels the country performing BCFP readiness audits for the collection industry.



Tim Collins
TrueAccord

Tim Collins joined TrueAccord in 2017 as their Chief Compliance Officer to help scale their Audit, Compliance, and Legal Departments. He has over twenty years of experience in the accounts receivable management industry including first-hand experience in litigating cases. He is currently serving on the ACA International Federal Affairs Committee.



Emerging Issues in Bankruptcy

Tuesday, July 31 11:10am - 12:00pm

Course Description

Over the last year we have seen an increase in bankruptcy litigation pertaining to proof of claim filings. This session will discuss Bankruptcy Rule 3001 dealing with the issue of interest, fees and costs. In addition we will address how to avoid objections to claims, FDCPA actions and Motions for Sanctions. During our session we will discuss recent claim litigation in Virginia, the UST action in Missouri and the class action in Florida. We will look at the current trends and the steps that your company can take to protect your interest when filing proof of claims.



Speaker



Alan C. Hochheiser
Maurice Wutscher LLP

Alan C. Hochheiser is a leading practitioner in the areas of creditors' rights and bankruptcy law. Based in Maurice Wutscher's Cleveland office, he advises and represents businesses, regional and national banks, credit unions, equipment lessors and other lenders, as well as secured and unsecured creditors.



General Counsel Roundtable: Legal and Compliance Workshop

Tuesday, July 31 12:10 - 1:00pm

Course Description

This session will discuss issues affecting general counsel's offices, both large and small, including new trends as well as management of vendors, including outside counsel. The panelists will then open up the session for discussion with attendees about topics affecting their organizations or general questions.



Speakers



Dara Tarkowski
Actuate Law, LLC

Dara Tarkowski concentrates her practice on the defense of creditors in litigation and regulatory matters, state consumer protection laws, licensing, and regulatory advocacy. Dara acts as outside general counsel to debt buyers and collection agencies and counsels her debt collection and debt buying clients with respect to policies and procedures, preparation for regulatory audits and BCFP exams, and responding to consumer complaints.



Jackson Walker
Resurgent Holdings

Jackson's background includes over 20 years of legal and compliance experience in consumer finance and insurance organizations. His experience includes working for both public and privately-held organizations in the insurance, consumer finance and healthcare sectors. Currently, Jackson serves as the General Counsel for Resurgent Capital Services.



Ethics as the Cornerstone of a Compliance Management System

**required for certification/re-certification*

Tuesday, July 31 2:00 - 4:00pm

Course Description

A robust Compliance Management System (CMS) is critical to your success in the consumer financial services industry. This updated course will examine the impact ethical behavior has on commercial activities and how it often determines whether institutions can succeed when faced with adversity. In this presentation you will learn: 1) The principles of business ethics, 2) Ethics principles in use in the financial services industry, 3) The role ethical behavior has played in the outcome of civil and regulatory actions, 4) Ethics models used by successful organizations in other industries, 5) How businesses have integrated ethical principles into their operations to weather challenges, 6) How ethics models influence positive organizational and individual behavior, and 7) Examples of when an organization's weak ethics practices have resulted in civil and criminal liability. Whatever stage of development your CMS is at, you can benefit from this in-depth look at the theory and practice of ethics-driven compliance management.



Speakers



Don Maurice
Maurice Wutscher LLP

Don Maurice is a partner at Maurice Wutscher LLP, a law firm with offices in 11 states, representing the financial services industry nationwide. For nearly 30 years, Don has defended the financial services industry in bench and jury trials before various state and federal courts in both individual and class actions. Don serves as outside counsel to RMA.



Kelly Knepper-Stephens
Stoneleigh Recovery Associates, LLC

Kelly Knepper-Stephens is General Counsel and Chief Compliance Officer for Stoneleigh Recovery Associates, LLC, a debt recovery solutions company. Kelly focuses on government regulation, compliance, and litigation, advising her employer and its clients on regulations governing the industry. Kelly serves on the RMA Board of Directors, the Editorial Review Board for the Compliance Professionals Forum and as an ACA Certified Instructor.



Consumer Credit Industry Forecast: Clear Skies or Stormy Weather Ahead?

Wednesday, August 1 10:30 - 11:25am

Course Description

Donald Maurice, RMA's outside counsel and a regent of the The American College of Consumer Financial Services Lawyers (ACCFSL), sits down with Professor Peterson to discuss the state of regulation of the consumer credit industry and speculate on what is on the horizon in the coming years.



Speakers



Christopher Peterson
Professor of Law at the
University of Utah

Christopher Peterson teaches contracts, commercial law, and consumer protection courses. From 2012 to 2016 he served as a Special Advisor in the Office of the Director at the BCFP, in the Office of Legal Policy for Personnel and Readiness in the United States Department of Defense, and as Senior Counsel for Enforcement Policy and Strategy in the BCFP's Office of Enforcement.



Keeping the Waters Calm: A View from Our State Lobbyists

Wednesday, August 1 11:30am - 12:20pm

Course Description

New England is home to some of the most progressive state legislative bodies in the nation. It is no wonder that RMA has retained lobbyists in all six New England states over the past five years. Hear first-hand analysis and insights from three of RMA's New England lobbyists.



Speakers



Andrew Cashman

PretiFlaherty

Andy is a Partner in Preti Flaherty's Government Affairs

Group. He represents a wide range of clients at every level of Maine government including the Maine Legislature, the Executive branch, and state agencies. His practice focuses on general business regulation and improving the regulatory climate for businesses. He has been recognized twice by his peers for inclusion as a Rising Star in Lobbying by Super Lawyers.



Bridget Morris

Morris & DeMag, Inc.

Bridget has rejoined the firm after five years in the financial

services and insurance industries. As a licensed investment advisor, she gained working knowledge of the financial markets, personal finance, group health insurance, captive insurance, and financial governance for endowments and foundations. Prior to that she worked with Morris & DeMag, Inc., representing clients across a number of sectors to include manufacturing, energy and healthcare.



Richard Tisei

Preti Solutions

Richard Tisei holds the distinction of being the youngest

Republican ever elected to the Massachusetts Legislature. First elected in 1984, Richard served 6 years in the Massachusetts House of Representatives followed by 20 years in the Massachusetts Senate. From 2007 to 2011, Richard served as Senate Minority Leader and, in 2010 he was the Republican Party nominee for Lieutenant Governor.

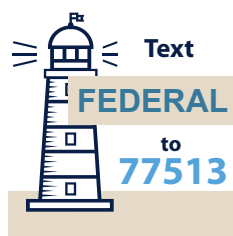


A Conversation with our Federal Regulators

Wednesday, August 1 1:30 - 3:00pm

Course Description

To say the receivables industry is highly regulated may be an understatement. Join the conversation with our federal regulators. The panel will include representatives from the BCFP, FTC, and FCC; each will share their recent activities, provide updates, and discuss how the agencies work together when regulating the industry.



Speakers



Dan Dwyer
Division of Financial
Practices, Federal Trade
Commission (FTC)

Dan Dwyer is an attorney in the Division of Financial Practices at the Federal Trade Commission. He works on a variety of consumer credit and financial services issues, including debt collection, mortgage advertising, and automobile sales and financing. Mr. Dwyer was a primary contributor to the FTC report *The Structure and Practices of the Debt Buying Industry* (2013). He is currently litigating several debt collection matters and speaks frequently on consumer protection issues in debt collection.



John McNamara
Bureau of Consumer
Financial Protection (BCFP)
John McNamara is the Assistant

Director of Consumer Lending, Reporting, and Collections Markets and the Debt Collections Program Manager in the Research, Markets and Regulation division of the Bureau of Consumer Financial Protection. He has over 34 years of experience in the accounts receivable management (ARM) and call/contact center industries, in addition to all phases of collections, recovery and call center operations with deep focus on technology, process improvement and compliance management systems.



Thomas Pahl
Bureau of Consumer
Financial Protection (BCFP)

Thomas B. Pahl is the Policy

Associate Director of Research, Markets, and Regulations at the Bureau of Consumer Financial Protection. Before joining the Bureau, he was the Acting Director of the Bureau of Consumer Protection at the Federal Trade Commission, where he also served in a number of other senior policy roles.





Speakers (cont.)



Scott Steckel
Bureau of Consumer
Financial Protection (BCFP)

Scott is responsible for

Consumer Response's relationships with the industry and their trade associations, working to ensure engagements with these stakeholders align with Bureau priorities. Before joining the Bureau in 2011, Scott worked at the FDIC's Division of Resolutions and Receiverships where he was certified in FDIC Claims Regulations. His experience includes residential construction lending, consumer and mortgage loan underwriting and wholesale/correspondent mortgage banking.



Kristi Thornton
Federal Communications
Commission (FCC)

Kristi Thornton is the Associate

Division Chief in the Consumer Policy Division of the Consumer and Governmental Affairs Bureau at the Federal Communications Commission. She works almost exclusively on regulatory policy matters related to the Telephone Consumer Protection Act.

Notes

Market Trends: FinTech, Blockchain and Cryptocurrency

Wednesday, August 1 3:15 - 4:15pm

Course Description

This session will provide an overview of emerging technologies as well as the regulatory landscape surrounding them. Panel will discuss some of the newest innovations, the types of opportunities they present for the receivables management community and opportunities for collaboration and partnerships within the fintech ecosystem.



Speakers



Dara Tarkowski
Actuate Law, LLC
Dara Tarkowski concentrates her practice on the defense

of creditors in litigation and regulatory matters, state consumer protection laws, licensing, and regulatory advocacy. Dara acts as outside general counsel to debt buyers and collection agencies and counsels her debt collection and debt buying clients with respect to policies and procedures, preparation for regulatory audits and BCFP exams, and responding to consumer complaints.



Randy Rivera
BBVA Compass
Randy Rivera has over fifteen years of experience in the

financial services industry and is a Senior Vice President focused on client and business development for BBVA Compass. During his career, he has worked as a commercial lender, private banker and senior manager in the banking space. Randy volunteers as a mentor for Startup boot-camp NYC an industry focused startup accelerator program targeting FinTech companies. He is also a judge for BBVA's Open Talent competition, the world's biggest FinTech challenge for startups.



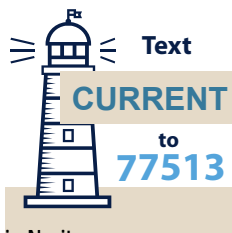
Current Issues in the Debt Collection Industry: Top Litigation Risks— *Understanding Current Legal Trends*

**required for re-certification*

Thursday, August 2 8:45 - 10:35am

Course Description

Always our most popular session; this timely presentation provides the latest recommendations on insuring your business is compliant and focusing on the best strategies to prevent consumer litigation.



Speakers



Dara Tarkowski
Actuate Law, LLC

Dara Tarkowski concentrates her practice on the defense of creditors in litigation and regulatory matters, including matters involving the FDCPA, FCRA, TCPA, state consumer protection laws, licensing, and regulatory advocacy. Dara acts as outside general counsel to debt buyers and collection agencies and counsels her debt collection and debt buying clients with respect to policies and procedures, preparation for regulatory audits and BCFP exams, and responding to consumer complaints.



Tomio Narita
Simmonds & Narita, LLP

Tomio B. Narita is a partner with the California law firm, Simmonds & Narita LLP. His practice focuses on defending creditors, debt buyers, collection law firms and collection agencies in consumer litigation in federal and state courts throughout the country, including in class actions arising under the FDCPA, FCRA, TCPA, and other federal and state laws governing the credit and collection process. Mr. Narita provides compliance advice relating to collection issues and is a frequent speaker at events relating to the collection industry.



John Bedard Jr.
Bedard Law Group, P.C.

John is the managing attorney of Bedard Law Group, P.C. and represents creditors, asset buyers, and debt collectors nationwide helping them stay in compliance with state and federal law. He manages the nationwide litigation for several collection agencies and focuses his litigation practice on FDCPA, TCPA, and FCRA defense. John's practice also focuses on defending regulatory actions including BCFP investigations and travels the country performing BCFP readiness audits for the collection industry.



Nicole Strickler
Messer Strickler, Ltd.

Ms. Strickler concentrates her practice in the defense of consumer financial litigation throughout the country. This includes representing clients in both individual and class actions involving state and federal consumer laws. In addition to her substantial experience in courtroom and trial practice, Ms. Strickler routinely speaks before industry trade organizations on issues affecting the consumer financial services industry.



Federal and State Legislative and Regulatory Update

Thursday, August 2 11:00am - 12:00pm

Course Description

State and federal legislative and regulatory activities continue to be the source of great stress and confusion for the receivables industry. The lack of consistency, clarity, and focus that often comes from governmental oversight bodies creates what can seem like never ending compliance challenges for the business community. Learn the latest developments and how RMA is responding.



Speakers



Dan Crowley
K&L Gates

Dan Crowley is a partner in the firm's Washington, D.C. office.

His practice is focused on public policy issues relating to financial services and capital markets. He leads the firm's global financial services policy practice and facilitates coordination among these practice areas on behalf of the firm's policy clients. Dan serves as an outside counsel to RMA.



David Reid
RMA

David Reid serves as Director of Government Affairs & Policy for the Receivables Management Association (RMA). In this capacity, David manages the state legislative, regulatory, and advocacy activities of the association. David also serves as staff liaison to the RMA Certification Council and its Standards and Remediation Committees.



James Mastriani
Velocity Portfolio Group, Inc.
James J. Mastriani is President of Velocity Portfolio Group, Inc.

Founded in 2003, the company is in the business of acquiring assets originated by federal and state banks and other sources for the purpose of generating income and cash flow from the management and collection of these assets. The company also provides outsourced legal collection solutions for credit grantors, debt buyers, and other owners and originators of consumer receivables. James currently serves as the RMA Board Treasurer.



Don Maurice
Maurice Wutscher, LLP

Don Maurice is a partner at Maurice Wutscher, LLP, a law firm with offices in 11 states, representing the financial services industry nationwide. For nearly 30 years, Don has defended the financial services industry in bench and jury trials before various state and federal courts in both individual and class actions. Don serves as outside counsel to RMA.

