



# Educational Offerings

## Demand Letters and Disclosure Requirements

January 31, 2019 – 9:00am PT/11:00am CT/12:00pm ET

One (1) Education Credit toward Certification/Recertification

Sponsored By:

**AKERLY LAW** P.L.L.C.

This panel will discuss the necessary components of an FDCPA-compliant validation notice (also referred to as a “1692g” notice or more simply, a “g” notice). We will address the statutory requirements and the evolving case law that has complicated the way debt buyers and debt collectors craft their notices. We will also discuss the kinds of disclosures that have to appear in the debt validation notice or other written communications, including disclosures related to the statute of limitations and fluctuating account balances. The panel will outline some risk management techniques in the context of letter writing and make practical recommendations for how to avoid compliance pitfalls.

### Pricing:

**Member:** \*Free

(\*One free webinar per company per month, all other registration will be billed at the member rate of \$64)

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### Course Presenters:



**Shannon Miller** focuses his practice on various aspects of financial services law, with an emphasis on consumer financial services litigation. He has successfully represented financial institutions and law firms throughout the country for claims filed under the Fair Debt Collection Practices Act, Fair Credit Reporting Act, and various state consumer protection statutes. Shannon has first-chaired more than 100 jury trials. He is a former prosecutor for the Delaware County Office of the District Attorney, where he investigated and prosecuted white collar crimes, and other felonies. He earned his Juris Doctor from Widener University School of Law and his Bachelor of the Arts from Wittenberg University. He is a member of the national Mortgage Bankers Association, the American Bankers Association, and the American Bar Association. Shannon is admitted to practice law in Pennsylvania, the United States District Courts for the Eastern, Middle, and Western Districts of Pennsylvania, the Eastern District of Tennessee, the Northern District of Illinois, and the United States Court of Appeals for the Third Circuit.



**Chuck Dodge** is a financial services regulatory compliance lawyer and a partner in Hudson Cook’s Maryland office. His practice focuses on state and federal legal issues related to consumer and commercial debt servicing and collection by creditors, asset purchasers and debt collectors. Chuck also works regularly with national, regional and local creditors on consumer credit compliance issues from origination through servicing and recovery. Chuck is a member of RMAI’s Education Committee and ACA International’s Member Attorney Program. He is a graduate of the Francis King Carey School of Law at the University of Maryland and graduated with a dual degree in Economics (with honors) and Spanish from Lafayette College.



**Chad Echols** received his law degree in 2002 from the University of South Carolina School of Law, where he was a member of the South Carolina Environmental Law Journal. Following law school, Chad was a law clerk for the Honorable John C. Hayes III in the Sixteenth Judicial Circuit of South Carolina. Before forming The Echols Firm, LLC, Chad served as Vice President and General Counsel for Williams & Fudge, Inc., a national student loan collection agency located in Rock Hill, and was an attorney with the law firm Hamilton, Martens & Ballou, LLC. He continues to serve as outside general counsel to Williams & Fudge, Inc. The firm's practice focuses on the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Telephone Consumer Protection Act, compliance for collection agencies and debt purchasers, business law, litigation, and commercial collections. He is a member of the South Carolina Bar Association.