

**Monday, April 3, 2017**

**2:45PM - 3:50PM**

CFPB, Default Management

Austin 4-6

**A Rising Tide: Increased Pushback by Companies in CFPB CID Matters**

The authority of the CFPB to investigate firms versus its authority to enforce laws is a critical nuance. In recent months, we have seen increasing challenges to both as manifest in court decisions related to the CFPB. This panel will provide an overview of three critical cases surrounding CID authority and a discussion of the PHH Mortgage and Intercept cases.

**Speaker(s):**

**Jenny Lee**, *Partner*, Dorsey & Whitney LLP

**4:00PM - 5:00PM**

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**CFPB's Servicing Rule: Are You Ready to Roll?**

Lenders will be required to modify policies and procedures to comply with the CFPB's comprehensive servicing rules. Experts will explore major components of the rule, various implementation considerations and solutions to servicer challenges.

**Speaker(s):**

**Jeffrey Rodgers**, *Senior Vice President, Deputy General Counsel, Mortgage & Consumer Banking, Legal Department*, Flagstar Bank

**Kendall Stensvad**, *Associate*, Alston & Bird LLP

**Vicki Vidal**, *Senior Vice President, Solutions Management*, Black Knight Financial Services

**Tuesday, April 4, 2017**

**9:55AM - 10:55AM**

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**Dialing-in on TCPA**

From iPhones to text messages, consumers communicate differently today than they did in decades past, and regulators need to keep up. Endangering consumer access to critical and time-sensitive financial information, the FCC's final Telephone Consumer Protection Act (TCPA) order imposes unworkable standards which disregard consumers' use of 21st century communication channels. Learn about the industry's pending court case, ACA International v. FCC., which challenges the FCC's final TCPA order.

**Speaker(s):**

**Eric Troutman**, *Partner*, Dorsey & Whitney LLP

**11:25AM - 12:25PM**

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**Regulators Gaze Ahead**

Change is a comin'. Regulators have issued many changes in the default management space, but the biggest ones are still ahead. Hear a panel of experts discuss what is in store for the industry.

**Speaker(s):**

**Dama Brown**, *Regional Director*, Southwest Regional Office, Federal Trade Commission

**Tom Fowler**, *Senior Vice President*, Consumer Banking Default Management Executive, SunTrust Bank

**Ken Lennon**, *Director for Community and Consumer Law*, Office of the Comptroller of the Currency

**John McNamara**, *Assistant Director*, Consumer Lending, Reporting, and Collections Markets, Consumer Financial Protection Bureau

**Larry Tewell**, *Senior Vice President*, Wells Fargo & Company

**1:30PM - 2:30PM**

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**Fair or Foul: Are Banks Debt Collectors?**

Going beyond debt collectors, the CFPB pitched a fastball at banks and first party debt lenders by imposing on them FDCPA-like requirements. Given the differences between lenders and debt collectors, how the Bureau will bridge these differences in its rulemaking remains unclear. Hear our expert panel discuss where the CFPB seeks to lead the industry.

**Speaker(s):**

**Stefanie Jackman**, *Partner*, Ballard Spahr LLP

**John McNamara**, *Assistant Director, Consumer Lending, Reporting, and Collections Markets*, Consumer Financial Protection Bureau

**3:00PM - 4:00PM**

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**Decedent Collections with Dignity**

Caring for customers and helping resolve credit obligations for decedents is an important and necessary service task for creditors. Helping survivors understand what to expect and answering questions is all part of concluding your customer's financial matters. Learn how industry leaders carefully navigate this challenging process.

**Speaker(s):**

**Adam Cohen**, *Co-Chairman & CEO*, Phillips & Cohen Associates, Ltd.

**4:10PM - 5:10PM**

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**Achieving Excellence in Consumer Reporting Compliance**

Are you addressing all the necessary elements to meet the increased regulatory expectations for credit reporting and disputes handling? This session will highlight best practices and actual examples to bring these efforts to life and provide takeaways to improve your programs. Learn how to minimize risk, enhance the customer experience, and satisfy regulatory expectations for data furnishing, disputes handling, and usage of consumer data.

**Speaker(s):**

**John Jensen**, *Director - US Practice*, Bridgeforce LLC

**Michelle Macartney**, *Managing Director - US Banking Practice*, Bridgeforce LLC

**Brian Reiss**, *President*, Bridgeforce LLC

**John Sanders**, *Co-Founder and Managing Director – Nonbank Lenders/Capital Markets Practice*, Bridgeforce LLC