

**SIXTH ANNUAL  
HOUSING AND AUTO FINANCE WORKSHOP**

THE WESTIN ANNAPOLIS  
ANNAPOLIS, MARYLAND  
MAY 3 - 5, 2009

**SUNDAY, MAY 3, 2009**

2:00 – 5:00 pm            Reception at Tom and Lily Grace Hudson's Home  
(Rain or Shine. Transportation provided from hotel; first bus leaves at 1:45 pm)

**MONDAY, MAY 4, 2009**

8:00 – 8:30 am            Light Breakfast Buffet and Registration

8:30 – 8:45 am            OPENING REMARKS  
Robert A. Cook, Hudson Cook, LLP, Hanover, MD  
Thomas B. Hudson, Hudson Cook, LLP, Hanover, MD

8:45 – 9:45 am            UNFAIR AND DECEPTIVE TRADE PRACTICES: AN OLD TOOL REINVENTED AND  
REINVIGORATED BY THE BANKING AGENCIES  
*A discussion of recent developments in application of federal and state unfair  
and deceptive trade practices standards*  
Panelists:  
Robert A. Cook, Hudson Cook, LLP, Hanover, MD  
Michael A. Goodman, Hudson Cook, LLP, Washington, DC  
Timothy P. Meredith, Hudson Cook, LLP, Hanover, MD

9:45 – 11:00 am            WHAT'S NEW: TRUTH-IN-LENDING AND OTHER COMPELLING FEDERAL  
LENDING REGULATIONS  
*A discussion of recent developments and important issues under certain federal  
regulatory schemes*  
Panelists:  
Lynette I. Hotchkiss, Hudson Cook, LLP, Hanover, MD  
James A. McCaffrey, Phillips Murrah P.C., Oklahoma City, OK  
Fred H. Miller, Phillips Murrah P.C., Oklahoma City, OK  
Timothy O. Naughton, Hudson Cook, LLP, Hanover, MD

11:00 – 11:15 am            Break

11:15 am – 12:30 pm        RECENT DEVELOPMENTS CONCERNING THE FAIR CREDIT REPORTING ACT, THE  
EQUAL CREDIT OPPORTUNITY ACT AND FAIR LENDING  
*A discussion of recent regulatory developments, enforcement actions, case law,  
and related issues, including FCRA reasonable reinvestigations and the Address  
Discrepancy Rule*  
Panelists:  
Anne P. Fortney, Hudson Cook, LLP, Washington, DC  
Jean Noonan, Hudson Cook, LLP, Washington, DC  
John L. Ropiequet, Arnstein & Lehr, LLP, Chicago, IL

12:30 – 2:00 pm Lunch on your own

**BREAKOUT SESSIONS**

2:00 – 3:00 pm HOUSING FINANCE SESSION: NAVIGATING THE NEW SEASCAPE: LATEST DEVELOPMENTS AFFECTING MORTGAGE ORIGINATION  
*Deep dive into the latest TILA mortgage lending developments; That Rascally RESPA; State Laws to Think About; and What Else is in the Weather Today?*

Panelists:

Catharine Andricos, Hudson Cook, LLP, Washington, DC

Dana Clarke, Hudson Cook, LLP, El Segundo, CA

Grace Sterrett, Hudson Cook, LLP, Clifton Park, NY

AUTO FINANCE SESSION: PART I: HOT VEHICLE FINANCING ISSUES UNDER UCC ARTICLE 9

*Bankruptcy PMSI Negative Equity Litigation and Bankruptcy Surrender-in-Full Satisfaction Cases*

Panelists:

Thomas J. Buiteweg, Hudson Cook, LLP, Ann Arbor, MI

Barkley Clark, Stinson Morrison Hecker, LLP, Kansas City, MO

3:00 – 4:00 pm HOUSING FINANCE SESSION: LOAN MODIFICATIONS, LOAN SERVICING AND WORKOUTS: TRUTH-IN-LENDING TRAPS AND FAIR LENDING CONSIDERATIONS  
*Heightened pressure to promote modifications and workouts: Recognizing and addressing TILA traps and understanding new focus in Fair Lending examinations*

Panelists:

Robert A. Cook, Hudson Cook, LLP, Hanover, MD

Jean Noonan, Hudson Cook, LLP, Washington, DC

AUTO FINANCE SESSION: PART II: HOT VEHICLE FINANCING ISSUES UNDER UCC ARTICLE 9

*Proposed Revisions to UCC Article 9, Certificate of Title Issues and Article 9 Enforcement and Damages*

Panelists:

Thomas J. Buiteweg, Hudson Cook, LLP, Ann Arbor, MI

Barkley Clark, Stinson Morrison Hecker, LLP, Kansas City, MO

4:00 – 4:15 pm Break

4:15 – 5:15 pm HOUSING FINANCE SESSION: RECENT LEGAL DEVELOPMENTS IN HOUSING FINANCE: PRACTICAL PERSPECTIVES FROM THE FRONT LINES

Moderator:

Lou Pizante, Mavent Inc., Irvine, CA

Panelists:

Neil Harrington, M&T Bank, Baltimore, MD

Tom Jenkins, Fannie Mae, Chicago, IL

Orest Lechnowsky, JPMorgan Chase Bank, N.A., Phoenix, AZ

AUTO FINANCE SESSION: RECENT LEGAL DEVELOPMENTS IN AUTO FINANCE:  
BUSINESS PERSPECTIVES AND STATE LAW UPDATE

Panelists:

Cynthia Gray, BMW Financial Services NA, LLC, Hilliard, OH  
Elizabeth A. Huber, Hudson Cook, LLP, El Segundo, CA  
Bill Jue, Harley-Davidson Financial Services, Inc., Chicago, IL

6:00 – 7:30 pm           Cocktail Reception – Capital Ballroom Foyer

7:30 – 9:30 pm           Dinner – Capital Ballroom

**TUESDAY, MAY 5, 2009**

8:00 – 8:30 am           Light Breakfast Buffet

8:30 – 9:30 am           LITIGATION

*A discussion of litigation issues from in-house and outside counsel perspectives,  
including consideration of regulator enforcement landscape*

Moderator:

James Chareq, Hudson Cook, LLP, Washington, DC

Panelists:

Richard Gottlieb, Dykema Gossett, PLLC, Chicago, IL  
Debra Lee Hovatter, SunTrust Banks, Inc., Richmond, VA

9:30 – 10:00 am         ARBITRATION

*A discussion concerning the continued viability of arbitration in the industry*

Panelists:

Thomas B. Hudson, Hudson Cook, LLP, Hanover MD  
Alan S. Kaplinsky, Ballard, Spahr, Andrews & Ingersoll, LLP, Philadelphia, PA

10:00 – 11:00 am       LATEST DEVELOPMENTS IN FEDERAL EFFORTS TO UNFREEZE CREDIT

*NADA's response to the financial crisis: Understanding and benefiting from  
TARP, TALF, and other efforts to stimulate credit markets*

Panelist:

Andy Koblenz, National Automobile Dealers Association, McLean, VA

11:00 – 11:15 am       Break

11:15 am – 12:00 pm   FEDERAL PRIVACY UPDATE: RED FLAGS RULES AND GUIDELINES, IDENTITY  
THEFT LITIGATION, AND AFFILIATE MARKETING RULE

*A discussion of the Red Flags Rule and other recent FACT Act regulatory  
developments*

Panelists:

Patricia E. M. Covington, Hudson Cook, LLP, Hanover, MD  
Alicia H. Tortarolo, Hudson Cook, LLP, El Segundo, CA

12:00 – 12:45 pm EMERGING TRENDS IN ALTERNATIVE PAYMENT METHODS  
*Legal issues implicated by electronic payment, pay by phone, and other alternative payment methods; things to consider before accepting bill payments by alternative means.*

Panelist:

Elizabeth C. Yen, Hudson Cook, LLP, New Haven, CT

12:45 – 2:00 pm Workshop Luncheon

**BREAKOUT SESSIONS**

2:00 – 3:00 pm HOUSING FINANCE SESSION: LOAN SERVICING: CAUGHT IN THE MIDDLE OF THE CREDIT SQUEEZE  
*Appeasing the Investor, the Consumer Advocate and the Borrower; Implementing New State Law Notice and Licensing Requirements; and the New Abandoned Property, Foreclosure and REO Property Maintenance Ordinances.*

Panelists:

Catherine M. Brennan, Hudson Cook, LLP, Hanover, MD

Lisa C. DeLessio, Hudson Cook, LLP, Hanover, MD

AUTO FINANCE SESSION: FACTA LIFE FOR DEALERS: RISK-BASED PRICING, RED FLAGS, AND AFFILIATE MARKETING  
*Conducting business in sales, leasing, and marketing in compliance with new requirements*

Panelists:

Rob Cohen, Auto Advisory Services, Inc., Tustin, CA

Nicole F. Munro, Hudson Cook, LLP, Hanover MD

**FINAL JOINT SESSION**

3:00– 4:00pm DEBT COLLECTION, FORECLOSURE AND BANKRUPTCY  
*Emerging trends and recent developments in light of current economic landscape*

Panelists:

Charles F. Dodge, Hudson Cook, LLP, Hanover, MD

Shelley B. Fowler, Hudson Cook, LLP, Hanover, MD

Lawrence A. Young, Hughes Watters Askanase, LLP, Houston, TX

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