

**SEVENTH ANNUAL
HOUSING AND AUTO FINANCE WORKSHOP**

RENAISSANCE HARBORPLACE
BALTIMORE, MARYLAND
MAY 2 - 4, 2010

SUNDAY, MAY 2, 2010

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 1:30pm)

MONDAY, MAY 3, 2010

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

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

8:45 – 9:45 am EMERGING FROM THE FINANCIAL CRISIS: LEARNING LESSONS, MOVING
FORWARD
Featured Speaker:
Andrew D. Koblenz, Vice President, Legal and Regulatory Affairs, and General
Counsel of the National Automobile Dealers Association, McLean, VA

9:45 – 10:45 am THE STATE OF FINANCIAL REGULATORY REFORM AND FORECAST FOR THE
FUTURE
Panelists:
Danielle Fagre Arlowe, Senior Vice President of State Government Affairs,
American Financial Services Association, Washington, DC
Michael A. Benoit, Partner, Hudson Cook, LLP, Washington, DC
Bill Himpler, Senior Vice President, Federal Government Affairs, American
Financial Services Association, Washington, DC

10:45 - 11:00 am Break

11:00 – 12:00 pm FDCPA AND FCRA LITIGATION AND DEFENSE STRATEGIES
Panelists:
Anne P. Fortney, Partner, Hudson Cook, LLP, Washington, DC
R. Glenn Knirsch, Associate, Javitch, Block & Rathbone L.L.P., Cleveland, OH

12:00 – 1:15 pm Lunch on your own

BREAKOUT SESSIONS

HOUSING SESSIONS

- 1:15 – 2:15 pm HOUSING FINANCE SESSION: UPCOMING REGULATORY CHANGES TO MORTGAGE LENDING – A REVIEW OF THE FEDERAL RESERVE BOARD’S PROPOSALS TO REVISE THE REAL ESTATE LENDING PROVISIONS OF REGULATION Z
Panelists:
Robert A. Cook, Partner, Hudson Cook, LLP, Hanover, MD
- 2:15 – 3:15 pm HOUSING FINANCE SESSION: MORTGAGE LOAN SERVICING: LEGAL ISSUES ARISING FROM LOAN MODIFICATIONS, FORECLOSURE ALTERNATIVES AND FAIR LENDING CONSIDERATIONS
Panelists:
Lisa Marie Daniel, Economist, Hudson Cook, LLP, Washington, DC
Lisa C. DeLessio, Partner, Hudson Cook, LLP, Hanover, MD
- 3:15 – 3:30 pm Break
- 3:30 – 4:30 pm HOUSING FINANCE SESSION: IMPORTANT STATE LAW LITIGATION AND LEGISLATIVE DEVELOPMENTS FOR THE MORTGAGE INDUSTRY
Panelists:
Theodore J. Nowacki, Partner, Bose McKinney & Evans LLP, Indianapolis, IN
Grace Sterrett, Partner, Hudson Cook, LLP, Clifton Park, NY
Lawrence Young, Partner, Hughes Watters Askanase, Houston, TX
- 4:30 – 5:45 pm HOUSING FINANCE SESSION: ISSUES IN ORIGINATION: COMPLYING WITH THE NEW RESPA REQUIREMENTS
Panelists:
Orest J. Lechnowsky, Vice President and Assistant General Counsel, JPMorgan Chase Bank, N.A., Phoenix, AZ
Timothy P. Meredith, Partner, Hudson Cook, LLP, Hanover, MD

AUTO SESSIONS

- 1:15 – 2:15 pm AUTO FINANCE SESSION: ATTORNEY GENERAL ACTIONS, LITIGATION, ARBITRATION AND RECENT DEVELOPMENTS
Panelists:
Christopher R. Drahozal, John M. Rounds Professor of Law, University of Kansas School of Law, Lawrence, KS
Thomas B. Hudson, Partner, Hudson Cook, LLP, Hanover, MD
Terrence J. O’Loughlin, Director of Compliance, Reynolds & Reynolds, Tamarac, FL

- 2:15 – 3:15 pm AUTO FINANCE SESSION: NEW ANCILLARY PRODUCTS: GAP WAIVERS, DEBT CANCELLATION, PHYSICAL DAMAGE WAIVERS, AND IDENTITY THEFT PROTECTION PRODUCTS
Panelists:
 Maya P. Hill, Associate, Hudson Cook, LLP, Hanover, MD
 Nicole F. Munro, Partner, Hudson Cook, LLP, Hanover, MD
 Damon A. Wiener, Vice President & General Counsel, Safe-Guard Products International, LLC, Atlanta, GA
- 3:15 – 3:30 pm Break
- 3:30 – 4:45 pm AUTO FINANCE SESSION: ARTICLE 9 DEVELOPMENTS
Panelists:
 Thomas J. Buiteweg, Partner, Hudson Cook, LLP, Ann Arbor, MI
 Barkley Clark, Partner, Stinson Morrison Hecker, LLP, Washington, DC
- 4:45 – 5:45 pm AUTO FINANCE SESSION: IMPORTANT STATE LAW LITIGATION AND LEGISLATIVE DEVELOPMENTS FOR THE AUTO INDUSTRY
Moderator:
 Emily Marlow Beck, Partner, Hudson Cook, LLP, Hanover, MD
Panelists:
 Eric L. Johnson, Shareholder, Phillips Murrah, PC, Oklahoma City, OK
 David B. McCrea, Partner, Shutts & Bowen, LLP, Miami, FL
 Lawrence Young, Partner, Hughes Watters Askanase, LLP, Houston, TX
- 6:15 – 7:15 pm Cocktail Reception
- 7:15 – 9:00 pm Dinner

TUESDAY, MAY 4, 2010

- 7:45 – 8:15 am Light Breakfast Buffet
- 8:15 – 9:45 am FCRA DEVELOPMENTS: ACCURACY AND DIRECT DISPUTE RULES, RISK-BASED PRICING RULES, AND FCRA LITIGATION UPDATE
Panelists:
 A. James Chareq, Partner, Hudson Cook, LLP, Washington, DC
 Anne P. Fortney, Partner, Hudson Cook, LLP, Washington, DC
- 9:45 – 10:00 am Break
- 10:00 – 11:15 am GLBA MODEL PRIVACY NOTICE AND PRIVACY DEVELOPMENTS
Panelists:
 Patricia E.M. Covington, Partner, Hudson Cook, LLP, Hanover, MD
 Loretta Garrison, Senior Attorney, Federal Trade Commission, Washington, DC
 Michael A. Goodman, Partner, Hudson Cook, LLP, Washington, DC
- 11:15 – 12:00 pm Break with Refreshments

12:00 – 1:00 pm

CONFLICTS AND PRIVILEGES: LEGAL ETHICS FOR THE IN-HOUSE LAWYER

Panelist:

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

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

John L. Ropiequet, Partner, Arnstein & Lehr LLP, Chicago, IL

1:00 – 2:00 pm

LENDING TO MEMBERS OF THE MILITARY

Moderator:

Michael A. Benoit, Partner, Hudson Cook, LLP, Washington, DC

Panelists:

Jackie S. Akins, VP and Bank Counsel, USAA, FSB, San Antonio, TX

David M. Bizar, Partner, McCarter & English, LLP, Boston, MA

Robert Gage, Corporate Counsel, BMW Financial Services NA, LLC, Hilliard, OH