

DRAFT

2025 FINANCIAL SERVICES CONFERENCE

SUBJECT TO CHANGE

FOUR SEASONS HOTEL
BALTIMORE, MARYLAND
NOVEMBER 2-4, 2025

SUNDAY, November 2, 2025

3:00 – 5:00 pm

EXHIBITOR SETUP – GRAND BALLROOM PRE-FUNCTION

6:00 – 9:00 pm

WELCOME RECEPTION AT FOUR SEASONS – THE BYGONE 29TH FLOOR

MONDAY, November 3, 2025

7:30 – 8:30 am

REGISTRATION AND LIGHT BREAKFAST BUFFET WITH SPONSORS – GRAND BALLROOM PRE-FUNCTION

8:30 – 8:45 am

CONFERENCE KICK-OFF – GRAND BALLROOM

Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC

OPENING REMARKS – GRAND BALLROOM

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

Charles F. Dodge, Partner, Hudson Cook, LLP, Portland, ME

GENERAL SESSIONS

8:45 – 9:45 am

LEVERAGING TECHNOLOGY TO MANAGE COMPLIANCE – GRAND BALLROOM

[Session description.]

Moderator:

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

Panelists:

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

TBD (industry representatives)

9:45 – 10:00 am

BREAK

10:00 – 11:00 am

STATE ENFORCEMENT TRENDS – GRAND BALLROOM

[Session description.]

Panelists:

Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC

Robert D. Tilley, Partner, Hudson Cook, LLP, Washington, DC

Kristen C. Yarows, Senior Associate, Hudson Cook, LLP, Washington, DC

11:00 am – 12:00 pm

FIRESIDE CHAT WITH FTC'S DIRECTOR OF CONSUMER PROTECTION – GRAND BALLROOM

[Session Description.]

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	<p><u>Panelists:</u> Lucy E. Morris, Partner, Hudson Cook, LLP, Washington, DC Christopher Mufarrige, Director of Consumer Protection, Federal Trade Commission, Washington, DC</p>
12:00 – 1:15 pm	<p>LUNCH (PROVIDED) - COBALT</p> <p>PROGRAMMING TBD</p>
1:15 – 2:15 PM	<p>CONSUMER ARBITRATION – GRAND BALLROOM</p> <p>[Session description.]</p> <p><u>Panelists:</u> Justin B. Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN Shane W. Mulrooney, General Counsel, New Era ADR, Chattanooga, TN Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC</p>
2:15 – 2:30 pm	<p>BREAK</p>
2:30 – 3:30 pm - BREAKOUTS	
GRAND BALLROOM	<p>STUMP THE CHUMPS: AUTO FINANCE EDITION</p> <p>[Session description.]</p> <p><u>Panelists:</u> Robert F. Gage, Partner, Hudson Cook, LLP, Ann Arbor, MI Nicole F. Munro, Partner, Hudson Cook, LLP, Hanover, MD Robert D. Tilley, Partner, Hudson Cook, LLP, Washington, DC</p>
SIENNA	<p>AI GOVERNANCE</p> <p>[Session description.]</p> <p><u>Panelists:</u> Mark D. Metrey, Associate, Hudson Cook, LLP, Washington, DC Representative from SpringLabs</p>
INDIGO	<p>RTO ROUNDTABLE</p> <p>The team from Hudson Cook will lead a roundtable discussion with RTO industry attendees about recent consumer protection developments impacting the rent-to-own industry. Attendees will be invited to share their reflections regarding recent federal and state regulatory activity, plaintiff lawsuits, bankruptcy and servicing matters, and more.</p> <p><u>Panelists:</u> Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC Michael A. Goodman, Partner, Hudson Cook, LLP, Washington, DC Justin B. Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN Jeremy Pope, Managing Partner, Pope Partners LLC, Auburn, AL Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC</p>

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MARINE	K. Dailey Wilson, Partner, Hudson Cook, LLP, Ooltewah, TN
	MORTGAGE UPDATE
	<p>[Session description.]</p> <p><u>Panelist:</u> Joseph E. Mayk, Partner, Hudson Cook, LLP, West Chester, PA</p>
3:30 – 4:30 pm - BREAKOUTS	
GRAND BALLROOM	FEDERAL AND STATE SERVICEMEMBER LAWS AND DEVELOPMENTS IN AUTO FINANCE
	<p>[Session description.]</p> <p><u>Panelists:</u> Charles F. Dodge, Partner, Hudson Cook, LLP, Portland, ME Erica A.N. Kramer, Partner, Hudson Cook, LLP, Ooltewah, TN Taylor A. Krowitz, Associate, Hudson Cook, LLP, Portland, ME</p>
	[BUSINESS FUNDING SESSION – TITLE TBD]
SIENNA	<p>[Session description.]</p> <p><u>Panelists:</u> Patricia J. Cacciola, Partner, Hudson Cook, LLP, Manhasset, NY Katherine C. Fisher, Partner, Hudson Cook, LLP, Hanover, MD Robert F. Gage, Partner, Hudson Cook, LLP, Ann Arbor, MI</p>
	CONSUMER PRIVACY LAWS: AVOIDING LIABILITY
	<p>[Session description.]</p> <p><u>Panelists:</u> J. Webb McArthur, Partner, Hudson Cook, LLP, Washington, DC Megan C. Nicholls, Partner, Hudson Cook, LLP, Fort Worth, TX Robert D. Tilley, Partner, Hudson Cook, LLP, Washington, DC Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC</p>
MARINE	SMALL DOLLAR/RTO
	<p>[Session description.]</p> <p><u>Panelists:</u> Edward P. D'Alessio, Of Counsel, Hudson Cook, LLP, Washington, DC Justin B. Hosie, Partner, Hudson Cook, LLP, Ooltewah, TN Jeremy Pope, Managing Partner, Pope Partners LLC, Auburn, AL H. Blake Sims, Partner, Hudson Cook, LLP, Ooltewah, TN K. Dailey Wilson, Partner, Hudson Cook, LLP, Ooltewah, TN</p>
	BREAK
4:30 – 4:45 pm	

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4:45 – 5:45 pm - BREAKOUTS

GRAND BALLROOM

TALES FROM THE CAR LOT: WHAT KEEPS CREDITORS UP AT NIGHT (AND WHAT YOU DO FOR A RESTFUL NIGHT'S SLEEP)

This panel will discuss what motor vehicle dealers are doing (or, not doing) that auto finance companies and banks that buy dealer paper should be concerned about and how to protect themselves.

Panelists:

Thomas J. Buiteweg, Partner, Hudson Cook, LLP, Ann Arbor, Michigan
Eric L. Johnson, Partner, Hudson Cook, LLP, Oklahoma City, OK
Kristen C. Yarows, Senior Associate, Hudson Cook, LLP, Washington, DC

SIENNA

[BUSINESS FUNDING SESSION – TITLE TBD]

[Session description.]

Panelists:

Patricia J. Cacciola, Partner, Hudson Cook, LLP, Manhasset, NY
Robert F. Gage, Partner, Hudson Cook, LLP, Ann Arbor, MI
Katherine C. Fisher, Partner, Hudson Cook, LLP, Hanover, MD
Julia K. Whitelock, Partner, Hudson Cook, LLP, Washington, DC

INDIGO

USERS AND FURNISHERS: WHAT YOU NEED TO KNOW ABOUT THE FCRA

[Session description.]

Panelists:

Rebecca E. Kuehn, Partner, Hudson Cook, LLP, Washington, DC
Jennifer L. Sarvadi, Partner, Hudson Cook, LLP, Washington, DC

MARINE

EWA, LITIGATION FUNDING, BANK PARTNERSHIPS, BNPL

[Session description.]

Panelists:

Erica A.N. Kramer, Partner, Hudson Cook, LLP, Ooltewah, TN
H. Blake Sims, Partner, Hudson Cook, LLP, Ooltewah, TN
Tracy Wang, Associate, Hudson Cook, LLP, Hanover, MD
Latif Zaman, Partner, Hudson Cook, LLP, Hanover, MD

6:00 – 10:00 pm

DINNER AND COCKTAILS (PROVIDED) - COBALT

TUESDAY, November 4, 2025

7:30 – 8:20 am

LIGHT BREAKFAST BUFFET WITH SPONSORS – GRAND BALLROOM PRE-FUNCTION

8:20 – 8:30 am

DAY TWO KICK-OFF – GRAND BALLROOM

Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC

GENERAL SESSION

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8:30 – 9:30 am	ETHICS – GRAND BALLROOM [Session description.] <i><u>Panelists:</u></i> Ryan S. Stinneford, Partner, Hudson Cook, LLP, Portland, ME Nicholas Schmidt, Chief Technology and Innovation Officer, SolasAI, Philadelphia, PA
9:30 – 10:30 am	DEBT COLLECTION UPDATE [Session description.] <i><u>Panelists:</u></i> Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC Charles F. Dodge, Partner, Hudson Cook, LLP, Portland, ME
10:30 – 10:45 am	BREAK
10:45 – 11:45 am	EXHIBITOR BOOTH BREAKDOWN – GRAND BALLROOM PRE-FUNCTION
10:45 – 11:45 am	STATE AND FEDERAL REGULATION OF ARTIFICIAL INTELLIGENCE IN CONSUMER FINANCIAL SERVICES AND RENTAL MANAGEMENT: WHAT’S AHEAD IN ’26 – GRAND BALLROOM Consumers aren’t waiting to deploy AI agents in their 24/7/365 searches for consumer products - including financial services and leases. Nor are regulators reducing expectations for service levels, fair practices and nondiscrimination, accuracy, documentation, and ease of use. Between the two: consumer financial services and real estate providers (and their vendors and counsel) are deploying AI tools to meet these twin growing expectations. Our AI panel will review current issues in automated consumer communications disclosures, algorithmic discrimination in consequential decisions, and documentation requirements for back-office use, framed by the latest federal and state statutory obligations and regulatory guidance. <i><u>Panelist:</u></i> James W. Harris, Partner, Hudson Cook, LLP, Washington, DC
11:45 am – 1:00 pm	LUNCH ROUNDTABLES HOSTED BY HUDSON COOK ATTORNEYS (LUNCH PROVIDED) – COBALT
1:00 – 2:00 pm	FAIR LENDING: A YEAR IN REVIEW – GRAND BALLROOM [Session description.] <i><u>Panelists:</u></i> L. Jean Noonan, Partner, Hudson Cook, LLP, Washington, DC John L. Ropiequet, Of Counsel, Saul Ewing Arnstein & Lehr LLP, Chicago, IL
2:00 – 2:15 pm	CLOSING REMARKS AND END OF CONFERENCE – GRAND BALLROOM Anastasia V. Caton, Partner, Hudson Cook, LLP, Washington, DC

See You at Next Year’s Conference!

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Four Seasons Hotel • Baltimore, MD

November 8-10, 2026