FEDERAL TRADE COMMISSION
601 NEW JERSEY AVE, NW
WASHINGTON, DC

Collecting Consumer Debts
The Challenges of Change

AGENDA

Wednesday, October 10, 2007

9:00-9:15am

Welcoming Remarks: Deborah P. Majoras, Chairman, Federal Trade Commission

9:15 - 10:30am

Overview of Changes in and Affecting the Industry

This session will provide a high-level look at major trends in and affecting the debt collection industry. Following two overview presentations, panelists will discuss the past, present, and future of debt collection.

Moderator:
Thomas B. Pahl, Assistant Director, Division of Financial Practices, Federal Trade Commission

Presenters:
- **Bill Hampel**, Senior Vice President for Research Analysis, Credit Union National Association
- **Robert M. Hunt**, Senior Economist, Federal Reserve Bank of Philadelphia

Panelists:
- **Rozanne Andersen**, Vice President and General Counsel, ACA International
- **Jean Ann Fox**, Director of Consumer Protection, Consumer Federation of America
- **Gary E. Wood**, President, Collins Financial Services, Inc., and President, DBA International

10:30 - 10:45am

Break

10:45 - 12:00noon

Debt Collection Today: Understanding the Business

This panel will examine the current business models and practices used by in-house collectors, contingency collection agencies and law firms, and debt buyers.

Moderator:
Karen E. Hickey, Attorney, Division of Financial Practices, Federal Trade Commission

Panelists:
- **Mark E. Davitt**, President and CEO, ConServe
- **Robert L. DiGennaro**, Chief Executive Officer, Collins Financial Services, Inc.
- **Ira Leibsker, Esq.**, Blatt, Hasenmiller, Leibsker, and Moore LLC, and President, National Association of Retail Collection Attorneys
- **Robert W. Murphy**, Law Office of Robert W. Murphy
- **Barbara A. Sinsley, Esq.**, Barron, Newburger, Sinsley & Wier PLLC, and General Counsel, DBA International

12:00noon - 1:15pm Lunch (on your own)

1:15 - 2:30pm Concerns About Debt Collection: Consumers' Perspective

This session will provide a description of current debt collection practices that consumers believe raise substantial and growing concerns, and identify possible responses to these concerns.

Moderator:
Katie Harrington-McBride, Counselor to the Director, Bureau of Consumer Protection, Federal Trade Commission

Panelists:
- **Rudy Cavazos Jr.**, Texas Regional Director of Education and Consumer Relations, Money Management International
- **Dale W. Pittman**, Law Office of Dale W. Pittman, P.C.
- **Lauren Saunders**, Managing Attorney, National Consumer Law Center
- **Mary Spector**, Director, Southern Methodist University School of Law Civil Clinic and Consumer Advocacy Project
- **Marla Tepper**, General Counsel, New York City Department of Consumer Affairs

2:30 - 3:45pm Concerns About Debt Collection: Collectors' Perspective

This panel will describe the current restrictions on debt collection practices that debt collectors believe unduly limit their activities, and discuss potential responses to these issues.

Moderator:
Alice Saker Hrdy, Assistant Director, Division of Financial Practices, Federal Trade Commission

Panelists:
- **Lawrence A. Laskey**, Vice President and Counsel, Van Ru Credit Corporation
- **Richard M. Leibert, Esq.**, Hunt, Leibert, Jacobson, P.C., and President, USFN

- **Robert Markoff, Esq.**, Baker, Miller, Markoff & Krasny, LLC, and President-elect, National Association of Retail Collection Attorneys
- **Stacey J. Schacter**, President, Portfolio Operations, OSI Portfolio Services, Inc.
- **Christopher G. Wunder**, President and CEO, Receivables Outsourcing, Inc., and President, ACA International

3:45 - 4:00pm **Break**

4:00 - 5:15pm **The Role of Creditors in Debt Collection**

This session will examine issues surrounding creditors in the debt collection process, including the proper supervision of in-house and third-party collectors, the responsible selection of debt buyers, and the transmission of sufficient documentation to verify disputed debts.

Moderator:
Charles A. Harwood, Director, Northwest Region, Federal Trade Commission

Panelists:
- **Bev Evancic**, Vice President, Resource Management Services, Inc.
- **Cary L. Flitter, Esq.**, Lundy, Flitter, Beldecos & Berger, P.C.
- **Anthony G. Looney**, Director, Customer Revenue - Collections, Atmos Energy Corporation
- **Kathleen M. Pierce**, Managing Counsel - Business Centers, Ford Motor Credit Company LLC
- **Ira Rheingold**, Executive Director, National Association of Consumer Advocates

Thursday, October 11, 2007

9:00 - 9:10am **Welcoming Remarks: Lydia B. Parnes, Director, Bureau of Consumer Protection**

9:10 - 10:45am **Locating the Correct Consumer and Determining the Correct Amount Owed**

This panel will examine proper and improper methods of locating consumers for debt collection purposes (often referred to as “skiptracing”), as well as issues surrounding debt collectors’ verification of debts that consumers have disputed.

Moderator:
Thomas E. Kane, Senior Attorney, Division of Financial Practices, Federal Trade Commission

Panelists:
- **Gina Calabrese**, Associate Director, Elder Law Clinic, St. John's University School of Law
- **Thomas Haag**, President and Chief Executive Officer, State Collection Service, Inc.
- **Michael C. Lamb**, Vice President and Chief Counsel, LexisNexis Risk Information & Analytics Group, Inc.
- **Robin R. Pruitt**, Senior Vice President & General Counsel, Encore Capital Group, Inc.
- **James R. Sheeran**, General Counsel, Tidewater Finance Company
- **Sonya Smith-Valentine**, Valentine Legal Group LLC

10:45 - 11:00am Break

11:00am - 12:15pm Credit Reporting and Debt Collection: Key Concerns

This session will address the interaction between debt collectors and the credit reporting system, concerns that this interaction raises, and possible responses to these concerns.

Moderator:
Rebecca E. Kuehn, Assistant Director, Division of Privacy and Identity Protection, Federal Trade Commission

Panelists:
- **April A. Breslaw**, Acting Associate Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation
- **Eric J. Ellman**, Vice President and Counsel, Consumer Data Industry Association
- **Ian B. Lyngklip, Esq.**, Lyngklip & Associates Consumer Law Center, PLC
- **Donald W. Redmond**, Corporate Counsel, Portfolio Recovery Associates
- **Michael C. Tormey**, Co-Chairman, The Advantage Group

12:15 - 1:15pm Lunch (on your own)

1:15 - 2:30pm Debt Collection Litigation: Current Issues

This panel will examine collection litigation practices that have caused concern among consumers and potential responses to these concerns.

Moderator:
James Reilly Dolan, Assistant Director, Division of Financial Practices, Federal Trade Commission

Panelists:
- **Lynn Drysdale, Esq.**, Jacksonville Area Legal Aid, Inc.
- **Roger S. Haydock**, Managing Director, National Arbitration Forum, LLC
- **Steven D. Fritts**, Associate Director, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation
- **Robert J. Hobbs**, Deputy Director, National Consumer Law Center
- **Manuel H. Newburger, Esq.**, Barron, Newburger, Sinsley & Wier PLLC, on behalf of the Commercial Law League of America
- **Adam J. Olshan, Esq.**, Howard Lee Schiff, P.C.

2:30 - 2:45pm Break

2:45 - 3:45pm Pivotal Issues and Proposed Solutions: Next Steps

This panel will identify the main issues and possible responses that arose during prior panels. The group also will propose and debate recommended changes in policy and law, including recommendations for amending the FDCPA.

Moderator:
Peggy L. Twohig, Associate Director, Division of Financial Practices, Federal Trade Commission

Panelists:
- **Rozanne M. Andersen**, General Counsel and Vice President, ACA International
- **Richard Riese**, Director, Center for Regulatory Compliance, American Bankers Association
- **Margot Saunders**, Of Counsel, National Consumer Law Center
- **Laura Udis**, Administrator, Colorado Collection Agency Board
- **Cynthia R. White**, Executive Director, National Association of Retail Collection Attorneys
- **Gary E. Wood**, President, Collins Financial Services, Inc., and President, DBA International

3:45 - 4:00pm Closing Remarks: Peggy L. Twohig, Associate Director, Division of Financial Practices

FEDERAL TRADE COMMISSION
601 NEW JERSEY AVE, NW
WASHINGTON, DC

Collecting Consumer Debts

The Challenges of Change