

LAW COMMITTEE AGENDA

Chicago, Illinois
May 20 – 22, 2019

Monday, May 20

<i>Noon – 1:00 pm Ambassador Room 2nd Floor</i>	Lunch
<i>1:00 pm – 1:15 pm International Ballroom 2nd Floor</i>	Opening Remarks: Call to Order, Introductions, Antitrust Statement, Privileged Communication Statement, and Approval of Previous Minutes
<i>1:15 pm – 2:00 pm</i>	Federal Update, State Update, & ORCC Liaison Report
<i>2:00 pm – 3:30 pm</i>	Vehicle Finance Subcommittee: CFPB Supervisory Highlights, CFPB/Adverse Action Notices on Deferral/Extension Requests, CFPB Complaints, Discrimination Hearing Insurance, Data Collection/Gillibrand, Equality Act, CCPA & Other State Privacy Initiatives, DE/MA Consent Orders, Maryland Debt Validation, FL Fraud, MN Licensing, Vehicle Recovery Characterization in Credit Reporting, Post Default Interest, VT RISC Issues, NADA VPP Policy on VPPs, VPP Refunds, August 2018 SCRA Amendments, CA SCRA Protections, and NJ Commercial Lending
<i>3:30 pm – 3:45 pm</i>	Break
<i>3:45 pm – 4:30 pm</i>	Debt Collection Working Group: CFPB's Proposed Debt Collection Rule with John Rossman, Moss & Barnett
<i>4:30 pm – 5:15 pm</i>	An Inside Look at the Supreme Court: Misha Tseytlin, Partner, Troutman Sanders
<i>6:30 pm – 8:30 pm State Room 2nd Floor</i>	Law Committee Reception & Dinner <i>A Celebration of Ed Heiser</i>

Tuesday, May 21

8:30 am – 9:00 am <i>International Ballroom</i>	Breakfast (8:00 – 9:00 am: Admin Breakfast in the Embassy Room, 2 nd Floor)
9:00 am – 10:30 am	Personal Loan Subcommittee: CFPB Proposed Payday Rule, FTC Proposed Safeguards Rule, Prescreened Solicitations, and DOXO – “Payment Processor”
10:30 am – 11:00 am	Debt Settlement Working Group: Draft Legislation, State Update, and Survey Responses
11:00 am – 11:15 am	Break
11:15 am – 12:15 pm	Payment Card Subcommittee: The Death of Valid When Made?: A Post- <i>Madden</i> World; the Death of Exportation?: The Empowering States’ Rights to Protect Consumers Act; True Creditor Update; Fintech; and Cashless Bans / Cash Mandates Update
12:15 pm – 1:15 pm <i>Ambassador Room</i> <i>2nd Floor</i>	Lunch
1:15 pm – 2:00 pm	Enforcement Trends—What’s Happening & What’s Next: Lucy Morris, Partner, Hudson Cook
2:00 pm – 3:15 pm	Mortgage Lending Subcommittee: Satisfying the ATR for Non-QM Loans, VA Inspector General Subpoena of Lenders for Underwriting of Loans, Release of HMDA LAR Data by the CFPB, HUD FHA Action Against Facebook, and CFPB Supervisory Highlights
3:15 pm – 3:30 pm	Break
3:30 pm – 5:00 pm	Emerging Issues Subcommittee: Federal Standard on Privacy, State Installment Loan Laws Requiring Physical Presence, CFPB Intent to Define “Abusive,” Vendor Management Checklist, Gold Star Standard Legislation, and TCPA Update with Joe Palmore, Managing Partner, Morrison and Foerster
5:30pm – 7:30 pm <i>Millennium Room</i> <i>Lobby Level</i>	Reception for All Committees <i>Sponsored by Buckley</i>

Next Meeting: October 21-23, 2019 at the JW Marriott in Nashville, Tennessee