

AFSA ANNUAL MEETING

OCTOBER 25 – 27, 2021

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B

Bank of America

Dealer Financial Services

Duane Freeman, *Senior Vice President*

BMW Group Legal Department

Wendy Stone, *Associate General Counsel*

Bradley

Bob Niemi, *Senior Advisor*

Anne Yuengert, *Labor and Employment Partner*

Bridgecrest Acceptance Corporation

Daniel Gaudreau, *CFO*

Mary Leigh Phillips, *CEO*

Clay Scheitzach, *General Counsel*

**Brundage Management/
Sun Loan Company**

John Martinez, *Senior Vice President of Sun Loan Operations*

Rochelle McClanahan, *Chief Financial Officer & Compliance Officer*

Andrew Morrison, *Executive Vice President*

Valerie Tolhurst, *Vice President, Talent*

Buckley LLP

Marshall Bell, *Partner*

John Coleman, *Partner*

Byrider Finance, LLC dba CNAC

Jeff Higgins, *General Counsel*

Angela Walsh, *Director of Compliance*

C

Capital One Auto Finance, Inc.

Vince Nam, *SVP, Head of Dealer Auto*

Carleton, Inc.

Brian Kelly, *Compliance Associate*

CarMax Auto Finance

Jon Daniels, *Senior Vice President*

Greg Fitzharris, *Vice President, General Counsel, & Chief Compliance Officer*

Carolina Finance

Harvey Kirk, *Chief Compliance Officer*

CashCo Financial Services, Inc.

Julie Ausland, *President & COO*

Michael Rosenberg, *Chairman & CEO*

CCC Intelligent Solutions

Rick Evans, *Senior Director, Lender Services*

Chase Auto Finance

Brandon Tapp, *Managing Director*

CIBC

Patrick Alexander, *Managing Director*

Jeff Michalczyk, *Managing*

Director/Group Head, Specialty Finance

JJ Ohlrich, *Associate Managing Director*

CIG Financial

Marie Persichetti, *Executive Vice President, CFO*

Citizens Savings & Loan Corporation

Pat St. Charles, *CEO*

Connections Insights

Marguerite Watanabe, *President*

Constant AI

Jake Fowler, *VP, Partnerships*

Consumer Data Industry Association

Francis Creighton, *President & CEO*

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**Consumer Financial
Protection Bureau**

Kathy Kraninger, *Director*
Laura Udis, *Program Manager, Small
Dollar, Marketplace and Install Lending*

CounselorLibrary

Mike Willer, *Vice President of
CounselorLibrary.com, LLC*

Covington & Burling LLP

Beth Brinkmann, *Partner*

Creative Business Decisions

Pat Nanda, *CEO*

Credit Acceptance Corporation

Erin Kerber, *Chief Legal Officer &
Corporate Secretary*
Chris Moore, *Vice President, Senior
Counsel, Servicing and Collections*
Charlie Pearce, *Special Assistant to the
CEO*
Mike Pendy, *Legislative Analyst,
Compliance*

Credit Central, LLC

Sue Vinson, *Vice President of
Compliance, Training and Development*
Dan Walters, *Chief Executive Officer*
Kelly Wedin, *Vice President, Human
Resources*

Credito Real USA Finance

Michael Ricobaldi, *Vice President of
Legal and Compliance*

Crown Asset Management, LLC

Bob Deter, *Vice President, Business
Development*

D

DataScan

Brian Johnson, *Director, Client Success*
Matt Powell, *Vice President, Business
Development and CFO*

Discover Financial Services

Andy Budish, *Director & Senior Counsel*

Dreher Tomkies LLP

Mike Tomkies, *Partner*

Exeter Finance Corp.

Bethany Slomski, *Vice President,
Compliance Advisor*

F

FastLending.com

Parvez Dhillon, *Chief Operating Officer*

**Federal Deposit Insurance Corp.
(FDIC)**

Jelena McWilliams, *Chair*

FICO

Ken Kertz, *Vice President,
Transportation Solutions Segment*

FIMC Partners

Michael Anselmo, *CIO & EVP,
Operations*
Dave Daverio, *President*
Murat Camoglu, *CFO*
Miguel Jansen, *Vice President, Strategic
Account Management*
Sean O'Reilly, *Chief Growth Officer*
Brian Williams, *CEO*

Financial Services Insights

Bob Trojan, *President & CEO*

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First Heritage

Credit of Mississippi, LLC

Julie Ratliff, *General Counsel/Corporate Secretary/Vice President of Compliance*

First Horizon Bank

Kevin Beeson, *EVP, Group Manager*

First Tower, LLC

John Tucker, *General Counsel*

FIS

Scarlett Smith, *VP Sales, Auto & Equipment Finance*

**Flagship Credit Acceptance/
Carfinance.com**

Jennifer Barrett Gauna, *Chief Administrative Officer*

Jennifer Clark, *Director of Compliance*

Chris Keiser, *EVP, General Counsel & Chief Compliance Officer*

Courtney Magnarella, *Associate Counsel*

Flagstar Bank FSB

Patrick Green, *Senior Vice President, Director of Lender Finance*

Jeff Terrill, *Senior Vice President, Group Manager*

Floorplan Xpress

Landon Capdeville, *Chief Investment Officer*

Tom Smith, *COO*

FOCUS, a Leonine Business

Will Beacom, *Policy Analyst*

Ford Motor Credit Company

Craig Carrington, *Vice President, US Brand and Marketing*

Jim Drotman, *Executive Vice President, U.S. & Canada*

Shannon Mokhiber, *Vice President, North America Operations*

Rob Mossel, *Counsel*

Fortegra

Mike Ferris, *SVP, Credit Protection Product Group*

John Short, *EVP, Chief Compliance Officer*

Mark Walters, *Vice President, Underwriting & Product Management*

Ric Webster, *Vice President Credit Protection Sales*

FTI Consulting

Dan Hayes, *Senior Consultant*

David King, *Senior Managing Director*

Badri Sridhar, *Senior Director*

G

Gateway Financial Solutions

Kristin Karwat, *Chief Executive Officer*

Carol Petersen, *Director of Compliance*

Global Lending Services, LLC

Laura Abdo, *Manager, Legal and Regulatory Affairs*

Kristen Miller, *Vice President, General Counsel & Compliance Officer*

John Marshall Mosser, *Associate General Counsel*

GM Financial

Kyle Birch, *President, North America Operations*

Stephanie Casto, *EVP, Chief Compliance and Privacy Officer*

Brian Fallon, *EVP Chief Commercial Officer - North America*

Doug Johnson, *EVP, Chief Legal Officer*

Marci Mancuso, *SVP, Associate Counsel*

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Dawn Peters, *Senior Vice President
Portfolio Management*
Tom Rose, *AVP Digital Direct Lending*
Alex Sarafian, *Senior Vice President,
Consumer Risk*

GOLDPoint Systems

Garret MacArthur, *SVP Client Services*
Glen Twede, *Vice President, Sales*

Gupta Wessler

Jennifer Bennett, *Principal*

GWC Warranty

Wendy Pratt, *VP of Financial Markets*

H

Harley-Davidson

Financial Services, Inc.

Jonathan Root, *Senior Vice President*

Heights Finance

Kelly Abernathy, *Chief Compliance
Officer*

Dwane Bryant, *Chief Legal Officer*

Doug Clark, *CEO*

Gary Fulk, *COO*

Hinshaw & Culbertson LLP

Dustin Alonzo, *Attorney*

Kyle Ferachi, *Partner*

Hudson Cook, LLP

Laura Bacon, *Associate*

Michael Benoit, *Chairman*

Trish Cacciola, *Partner*

Lisa DeLessio, *Partner*

Lucy Morris, *Partner*

Alice Simons, *Marketing*

Communications Manager

Huntington National Bank

Joy Gaffud, *Commercial Credit Manager*

Mark Bjertness, *Senior Vice President
and Senior Associate General Counsel*

Husch Blackwell

Marci Kowski, *Partner*

Hyundai Capital America

Jennifer Kim, *CRO*

Andrew Leone, *Vice President,
Commercial, Mobility Business and
Human Resources*

J

Jenkins Hill Consulting, LLC

Scott Barnhart, *Principal*

Jericho Information Technology

Dave McCune, *President & CEO*

K

KeyBank, N.A.

Scott Young, *Director, KeyBank Dealer
Finance*

Krieg DeVault LLP

Brett Ashton, *Partner*

L

Lendbuzz Funding, LLC

John McGaffigan, *Chief Compliance
Officer*

Lending Science DM

Jim Wylie, *VP of Sales*

Liberty Career Finance

Lamiaa Elfar, *General Counsel*

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LoanPaymentPro, LLC

James Celli, *Founder and CEO*
Michael Perkins, *SVP of Channel Partnerships*

Lot2You Finance

Eddie Green, *Founder & Chief Operations Officer*

LPI Loans

Sheri Wilford, *President*

M

Marine Chevrolet Cadillac

Mike Alford, *NADA Regulatory Affairs Committee Chairman and Director North Carolina*

Mariner Finance, LLC

Jeff Casey, *Senior Vice President, Learning & Development*
Prabir Chakrabarty, *Vice President and Associate General Counsel*
Drew Chlan, *AVP, Assistant General Counsel, Legislative & Regulatory Affairs*
Josh Johnson, *President & CEO*
Bonnie Klapaska, *Chief Compliance Officer*
John Morton, *Executive Vice President & General Counsel*
Jim Schneider, *Executive Vice President/Chief Operating Officer*
Julia Timofeyeva, *Chief Risk Officer*

Market Scan

Information Systems, Inc.

Jose Galvan, *Head of Data Partnerships*

MAS Financial Services Inc.

Kayla Barton, *Chief Financial Officer*

Mayer Brown

Kris Kully, *Partner*
Andrew Pincus, *Partner*

McGlinchey

Colin Quillinan, *Associate*
Kelly Lipinski, *Member*

Mechanics Bank Auto Finance

Kim Gershon, *Head of Strategic Planning*

Mercedes-Benz of Buckhead

Greene Baranco, *Vice President, Ecommerce*

Mid-Atlantic Financial Services Association

Chris DiPietro, *Executive Director*
Keith Walmsley, *Associate Director*

Midwest Acceptance Corporation

Missy Reilly, *Compliance Officer*

Mission Financial Services

Jeff Snyder, *President & Chief Operating Officer*

Moody's Investors

Ian Appel, *Manager*
Ana Arsov, *Managing Director*
Megan Fox, *Vice President*
Andrea Usai, *Associate Managing Director*

N

National Automobile Dealers Association

Andy Koblenz, *Executive Vice President, Legal & Regulatory Affairs*

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National Bankruptcy Services, LLC

Jennifer Brown, *Senior Legal Counsel -
Automobile & Consumer Loans*
Jim O'Reilly, *Senior Vice President*

National Finance Company, Inc.

Glenn Hall, *President*

Nationwide Acceptance LLC

Martin Less, *President & CEO*

NETSOL Technologies Americas, Inc.

Peter Minshall, *Executive Vice President*

NextGear Capital

Eric Wright, *AVP, Assistant General
Counsel*

Nicholas Financial, Inc.

Doug Marohn, *President & CEO*

Nissan Motor

Acceptance Company LLC

Scott Shea, *Senior Counsel*

Notarize

Charles DeVries, *AVP Public Sector
Relations*

O

Office of Rep. Tim Ryan (D-OH)

Ron Grimes, *Chief of Staff*

Ohio Financial Services Association

Alexandria Mock, *Government Affairs*

Omni Financial

John Holmes, *COO*
Tara Trantham, *General Counsel and
Chief Compliance Officer*

Omnibus Enterprises, Inc.

George Halloran, *President*

One Main Financial

Seif Al-Zain, *Public Policy and
Government Relations Analyst*
Scott Benson, *VP/Sr. Managing Director
of Compliance*

Ryan Black, *Vice President, Director of
Government Relations*

Austin Clancy, *Vice President/Director,
Government Relations*

Natasha Dale, *Vice President,
Community Relations*

Rohit Dewan, *VP Public Policy*

Connie Eiseman, *Deputy General
Counsel*

Ashley Gonzalez, *Public Policy/GR
Associate*

Ken Kinion, *VP, Government Relations*

Jeff Ledbetter, *Associate General
Counsel*

Philippe Maass, *Public Policy and
Government Relations Analyst*

Kelly Ogburn, *Senior Media Relations
Program Manager*

Howard Schloss, *Chief Communications
Officer*

Geneve Villacres, *Vice President,
Director of Government Relations*

OneMain Holdings, Inc

Phil Hitz, *Company Consultant*

Oportun, Inc.

Lori Baruch, *Senior Regulatory Counsel*
Naomi Staniszewski, *Associate Counsel*

P

Pacific Western Bank

Jay Cook, *Senior Vice President,
Portfolio Manager*

Micah Dickey, *VP, Senior Loan Officer*

Sheryl Inman, *Portfolio Management*

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PassTime

Corinne Kirkendall, *Executive Vice President, Compliance & Regulatory Affairs*

PayNearMe

Dawn Fretwell, *Director of Sales*
Bruce Gaskill, *VP Sales*

Penn Hill Associates

Kevin Camell, *Director of Operations*
Max Schnellbaugh, *Senior Associate*

People Strategies Inc.

Terri Horn, *Managing Director*

Porsche Financial Services

Jonathan Lippert, *General Counsel & Corporate Secretary*

Prestige Financial Services

Tyler Bredthauer, *Chief Compliance Officer*
Rich Hyde, *President*
Scott Romney, *Chief Legal Counsel*

PTS Financial Services, Inc.

Charles Smitherman, *COO*

Public Policy Law Practice

Frank Salinger, *AFSA Consultant*

Q

Quality Acceptance

Ofer Alon, *Chief Executive Officer*

R

**Receivables Management
Association International**

Jan Stieger, *CAE, CMP, Executive Director*

Regional Finance

Melissa Foster, *Senior Manager of FCRA*

Regional Management Corporation

George Moxley, *Director, Associate Counsel*
Andrew Parker, *Regulatory & Consumer Relations Manager*
Ashley Simpson, *Director of Compliance*

Reliable Credit Association, Inc.

Lee Holzman, *President & CEO*
Lisa Teutsch, *Human Resources Manager*

REPAY- Realtime

Electronic Payments

James Price, *Vice President, Business Development & Strategic Partnerships*
Susan Perlmutter, *Chief Revenue Officer*

Republic Finance, LLC

Rex Ellison, *President & CEO*
Mark Freeman, *Chief Financial Officer*
Brandon Frierson, *Branch Manager*
Ryan McMackin, *Regional Vice President*
Alan Noel, *Regional Vice President*
Brad Noel, *Executive Vice President - Branch Operations*
Ian Rehmert, *Chief Operating Officer & Chief Risk Officer*
Michael Simpson, *Chief Credit Officer*
Mick Stanton, *General Counsel*
Katie Sumner, *SVP, Legal & Compliance*

Resolvion

Jose Mendiola, *Executive Vice President*

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Robertson, Anschutz & Schneid, PL
Frank Veneziano, *Senior Counsel/SVP
Strategic Accounts*

RouteOne LLC
Imran Mussani, *VP of Product*
Justin Oesterle, *Chief Executive Officer*

RSM US LLP
Brandon Hollis, *Senior Manager*
Morris Marshburn, *National Leader,
Specialty Finance*

S

Santander/ Chrysler Capital
Scott Bernstein, *Managing Director*

Santander Consumer USA, Inc.
Sandra Broderick, *EVP, Head of
Operations*
Amy Forsythe, *Senior Vice President,
Deputy General Counsel*
Virnitia Hendricks, *EVP, Chief Diversity
Officer*
Lori Millard, *EVP, Head of Customer
Service*
Marc Womack, *EVP, Head of
Operations*

Securian Financial Group, Inc.
Anthony Cox, *Business Operations
Consultant*
Cathy Klimek, *Senior Counsel*

**Security Finance Corporation of
Spartanburg**
Vic Barr, *Chief Operating Officer*
Justin Grow, *General Counsel and
Secretary*
Tracy Sandin, *SVP, Government
Relations & Public Affairs*

**Smith Debnam Narron Drake
Saintsing & Myers, LLP**
Christina Taylor, *Attorney*

Solutions by Text
Danny Cantrell, *Chief Executive Officer
& Founder*

Sopra Banking Software
Jeff Bunch, *Head of Automotive
Strategy – Americas*
Doriene Viera, *Vice President, Business
Development*

Southeast Toyota Finance
Katie Hosemann, *Director, Compliance
& Chief Compliance Officer*
Mickey McDaniel, *VP, Credit
Administration*
Joanna Sherry, *Group Vice President*
Bill Shope, *Senior Vice President &
Chief Operating Officer*
Noam Silverman, *Senior Counsel*

Spring Free EV
Sunil Paul, *CEO and Co-Founder*

**Stradley Ronon
Stevens & Young, LLP**
Eric Hurwitz, *Partner*
Joe Nguyen, *Esquire*
Andrew Stutzman, *Attorney*

T

TD Auto Finance LLC
Anne Kline, *SVP, Head of Strategic
Relationships and Syndicated*
Ernest Wheeler, *Senior Counsel*

Texas Consumer Credit Coalition
Deborah Polan, *General Counsel*

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Tidewater Finance Company

Nathan Benson, *Chief Executive Officer*
Billy Fuller, *Chief Operating Officer*
Jim Sheeran, *General Counsel*

Time Investment Corporation

Blanton Everette, *Supervisor*
R.E. Everette, *President*
Spencer Everette, *Supervisor*

Tower Loan

Franc Lee, *President & CEO*

Toyota Financial Services

Sandy Ahn, *Group Manager, Dealer Lending*
Gregg Elzey, *Chief Compliance Officer*
Ellen Farrell, *Vice President, General Counsel & Secretary*
Nate Glazier, *Manager, Government Affairs*
Mark Templin, *President & CEO*

Truist Dealer Financial Services

Kenny Brooks, *Senior Credit Analytics & Risk Manager*
Bill Jones, *EVP, Manager of Dealer Retail Services*
Chuck Jones, *EVP, COO*

Turner Acceptance Corp.

Jonathon Levin, *Chief Executive Officer*

U

Union Credit Corporation of LA

Lester Dees, *President*

United Auto Credit Corporation

Amy Castell, *General Counsel*

United Group/United Finance Co.

Roger Lloyd, *Chief Operating Officer*
Rick Parker, Jr., *Chairman*

Rick Parker, III, *President & CEO*

V

Vergent

Jennifer Tabb, *Vice President, Lender Relations*

W

Wallace Management Co.

Denise Landin, *GC, VP of Compliance*

Wells Fargo Auto

Cynthia Caine, *Head of Wells Fargo Commercial Auto*
Tanya Sanders, *Head of Wells Fargo Auto*

Wells Fargo Preferred Capital

Bill Laird, *SVP, National Portfolio Manager*
Sharon Mancero, *Director*
Tom Murphy, *Executive Vice President & Managing Director*

Weltman, Weinberg & Reis Co., LPA

Sara Costanzo, *Shareholder*
Milos Gvozdenovic, *Attorney*

Westlake Financial Services

Robert Engilman, *SVP & Chief Compliance Officer*

Western Shamrock Corporation

Tom Hudgins, *President and COO*
Natasha Wood, *General Counsel*

Williams & Connolly LLP

Amy Mason Saharia, *Partner*

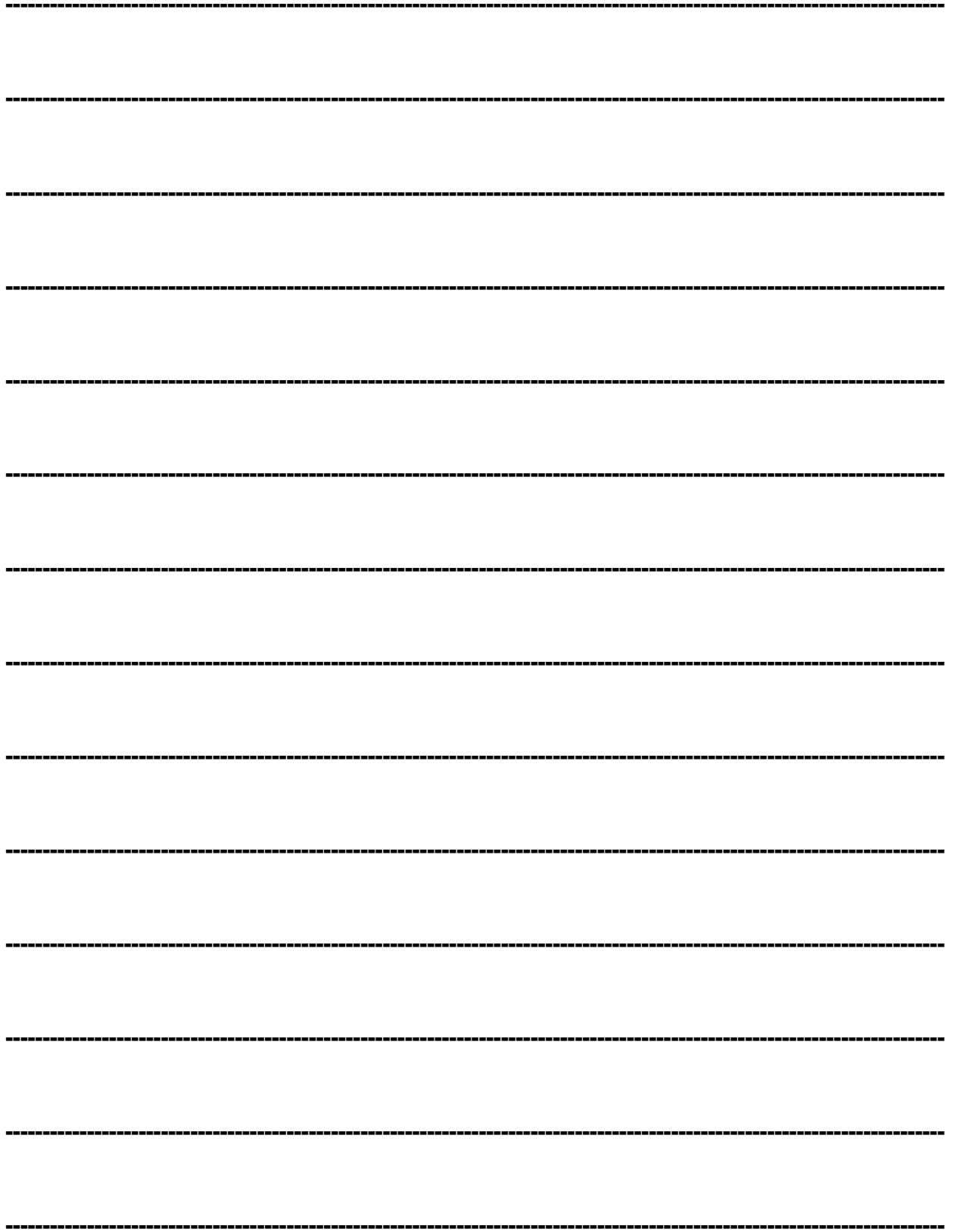
World Acceptance Corporation

Ken Proctor, *Compliance Counsel*

Z

Zest AI

Stephen Morse, *Director of Sales*





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