

The Conference on Consumer Finance Law Annual Consumer Financial Services Conference

May 29-30, 2025 | Loyola Law School | Chicago, IL

AGENDA				
DAY ONE - May 29, 2025				
	8:00 am	LIGHT BREAKFAST AND REGISTRATION		
	8:45 am	OPENING REMARKS		
		Eric Johnson Chairman, Conference on Consumer Finance Law		
	COM			
CEREMONIAL COURTROOM	9:00 am - 10:00 am	BINED SESSIONS		
CEREMONIAL COURTROOM	9.00 am = 10.00 am	AI IN PRIME TIME: NEW AND EVOLVING AI LAWS AND ETHICAL CONSIDERATIONS FOR FINANCIAL SERVICES ATTORNEYS		
Session Materials		Description: This panel will discuss new and evolving Artificial Intelligence laws and impacting financial services, including regulation of automated decision-making technology. We will also cover ethical considerations and guidance for financial		
<u>Session Materials</u>		services attorneys that use AI technology to services their company and internal clients. Presenters:		
		David Bowen Kreig Devault LLP Webb McArthur Hudson Cook, LLP Julia Riley Bank of America		
CEREMONIAL COURTROOM	10:00 am – 11:00 am	REGULATORY ENFORCEMENT BEFORE, DURING AND AFTER THE TRUMP ADMINISTRATION		
Session Materials		Description : This panel will explore key trends and shifts in regulatory enforcement in the consumer financial services industry. Speakers will examine enforcement priorities at the CFPB, FTC, and among state attorneys general, offering insights into how political transitions have shaped the regulatory landscape and what to expect moving forward.		
		Presenters: Richard Freshwater SoLo Funds Jehan Patterson Covington & Burling LLP Vaishali Rao Hinshaw & Culbertson LLP		
	11:00 am - 11:15 am	Break		
		DUAL TRACK		
CEREMONIAL COURTROOM	11:15 am – 12:15 pm	THE CFPB'S FINAL 1033 RULES: EXPLORING THE IMPACT OF NEW PERSONAL		
		FINANCIAL DATA RULES ON OPEN BANKING AND PAYMENTS Description: This panel will explore how the CFPB's new Personal Financial Data		
Session Materials		Rights rulemaking under Section 1033 of the Dodd-Frank Act allow companies to provide a high-fidelity view of consumers financial data, powering innovation and improving consumer outcomes. The panel will examine the contours of the final rule and examine the risks that increased data access and sharing bring, from privacy and data harvesting to payments fraud.		
		Presenters:		
		Adam Maarec McGlinchey Stafford PLLC		
		Ian Moloney American Fintech Council		
Room L14	11:15 am – 12:15 pm	William (Bill) Sager JPMorgan Chase THE SHIFTING SANDS OF FINTECH REGULATION AND THE IMPACT ON THE BANK		
INDUM E 14	11.13 am - 12.13 pm	PARTNERSHIP MODEL		
Session Materials		Description: Federal and state regulation of the fintech industry is rapidly intensifying and poses significant risks for both new and existing credit products. This panel will discuss several "hot topics" in the coming year, including, efforts by the states to regulate fintechs through licensing regimes, the CFPB's evolving authority to supervise non-bank fintechs such as Google Pay, and the effect of the Interagency Guidance on Third-Party Relationships: Risk Management on the bank		
		partnership model. Presenters: John Crees Upstart Tobias Moon Chapman & Cutler LLP Jim Morrissey Pilgrim Christakis LLP		
	12:15 pm – 2:00 pm	LUNCH ON YOUR OWN		
CEREMONIAL COURTROOM	2:00 pm – 3:00 pm	STUDENT LENDING UP CLOSE: THE LATEST FROM THE SCOTUS AND LEGAL TRENDS		
Session Materials		Description : This panel will take an in-depth look at key developments shaping the student lending landscape. Topics will include borrower defenses under the FTC Holder Rule, the rise of forbearance steering claims against loan servicers,		

		Language and the second of the		
		regulatory developments affecting loan forgiveness and consolidation, and evolving borrower litigation strategies. Panelists will discuss how current litigation and regulatory priorities are impacting financial institutions involved in student lending.		
		Presenters: Thomas Burke Ballard Spahr LLP		
		Eric Hurwtiz Stradley Ronon Stevens & Young Kelly Lipinski McGlinchey Stafford PLLC		
Room L14	2:00 pm – 3:00 pm	"Hot" Issues in Solar Financing and Their Implications for Other Consumer Financing Programs		
Session Materials		Description: This panel will explore key compliance issues in solar finance programs, including those raised by federal regulators and state attorneys general and legislatures. We will also discuss how these issues may impact other areas of financing, including home improvement, medical and buy now, pay later. Presenters:		
		Susan Ellis Illinois Attorney General Consumer Fraud Division Mark Furletti Troutman Pepper Locke Michael Guerrero Hinshaw & Culbertson LLP		
CEREMONIAL COURTROOM	3:00 pm – 4:00 pm	THE REVIVAL OF THE SOVEREIGN CITIZEN MOVEMENT AND SOCIAL MEDIA DRIVEN LITIGATION		
Session Materials		Description: This panel will explore the resurgence of the sovereign citizen movement, examining how social media platforms amplify its reach. The panelists will analyze the legal and societal impacts of litigation tactics driven by these ideologies as well as other "internet warriors," including courtroom disruptions and pseudo-legal arguments as well as strategies for combatting these claims.		
		Presenters: Caren Enloe Smith Debnam Law Sabrina Neff Husch Blackwell Jessica Salisbury-Copper Thompson Hine LLP		
Room L14	3:00 pm – 4:00 pm	EMERGING TRENDS AND ISSUES IN POINT OF SALE FINANCING		
Session Materials		Description: This panel will discuss emerging innovations in point-of-sale financing across different business verticals and the regulatory concerns that arise from these innovations. The panel will also provide updates on how some historic regulatory risks with point-of-sale financing are being managed with new technology and workflows.		
		Presenters: Brian Epling Affirm Joseph Schuster Ballard Spahr Susan Seaman Husch Blackwell		
	4:00 pm – 4:15 pm	BREAK		
	COM	IBINED SESSION		
CEREMONIAL COURTROOM	4:15 pm – 5:15 pm	COMPLIANCE CONSIDERATIONS FOR REAL-ESTATE JOINT VENTURES		
Session Materials		Description: This panel will discuss potential legal challenges to joint ventures between realestate agents and title companies or mortgage brokers and best practices for compliance. Presenters:		
		Jeff Ehrlich McGuireWoods Francis (Trip) Riley Saul Ewing Arnstein & Lehr		
	5:30 pm	RECEPTION THE TALBOT HOTEL		
DAY TWO – May 30, 2025				
	_	MMON TRACK		
CEREMONIAL COURTROOM	9:00 am – 10:00 am	ARBITRATING IN 2025 (AND BEYOND): RISKS, TIPS, AND BEST PRACTICES Description: This panel will discuss recent developments in arbitration, including		
Session Materials		strategies and best practices for arbitration in a fluid atmosphere. They will cover developments in the caselaw of arbitrability and mass arbitration such as recent changes in ADR rules governing mass arbitrations, enforceability of online arbitration agreements, and approaches to managing mass arbitration risk.		
		Presenters: Stephen Britt Severson & Werson Greg Fouts Thompson Hine LLP Convince Welson Island Number Bond Diskingen (US) LLP		
Genevieve Walser Jolly Womble Bond Dickinson (US) LLP DUAL TRACK				
CEREMONIAL COURTROOM	10:00 am – 11:00 am	RECENT DEVELOPMENTS IN FCRA RULEMAKING, ENFORCEMENT, AND LITIGATION		
Session Materials		Description: This panel will explore hot topics and other recent activity under the FCRA, including recent litigation involving furnishers' duties to reasonably investigate credit disputes, notices of adverse action, and class actions; proposed rulemaking on data brokers and coerced debt; and enforcement activity that has survived the new		
		administration.		

Boyan Frattin McQuire/Woods Eric Hall Staten Muchin Rosenman LLP Rebecog (Bedo) Nuclein Hudson Cook, LLP Mode Access And What The Next Four Yeas Mar Look Like Description: The panel will dive into the lister the described and enforcement actions addressing Earned Wage Access. The discussion will also described in provided and enforcement actions addressing Earned Wage Access. The discussion will also describe the panel will address the real-world challenges of implementing EWA amidst a sea of regulatory uncertainty. Presenters:			Presenters:
ROOM L14 10:00 am - 11:00 am A LOOK X1 HOW FEDERAL AND STATE AGENCIES ARE REQULATING EARNED MAGE ACCESS AND WHAT THE NEXT POUT YEARS MAY LOOK LIKE Description: This parel will draw into the larest federal interpretations and enforcement actions addressing Earned May Access. The discussion will allow an enforcement actions addressing Earned May Access. The discussion will allow an enforcement actions addressing Earned May Access. The discussion will allow an enforcement actions addressing Earned May Access. The discussion will allow an enforcement actions addressing Earned May Access. The discussion will allow a discusses the read-world challenges of implementing EWA arriads a sea of regulatory uncertainty. Presenters: 11:00 am - 11:15 am BFZAC CREMONIAL COURTROOM 11:15 am - 12:15 pm Session Materials Session Materials Session Materials Session Materials 11:15 am - 12:15 pm Discription: Traditions on fair intending are being challenged at the faderal level as President Trump has commenced his second term, but many states are staying the course. Companies are now acupts in the middle with respect to dueling regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in fair intending regulatory philosophies. Parelists will discuss the state of play in the middle with respect to discussing the fair of play in the middle will be played to pl			
ALOOK XT HOW FEDERAL AND STATE AGENCIES ARE REGULATING EARNED			Eric Hail Katten Muchin Rosenman LLP
Mace Access And What THE NEXT FOUR YEARS MAY LOOK LIKE			
enforcement actions addressing Earned Wage Access. The discussion will also explore how different states are tackling EVAI under new and interpretations, prompting innovative approaches in uncharted territories. Finally, the panel will address the real-world challenges of implementing EVA amidst a sea of regulatory uncertainty. 11:00 am -11:15 am	Room L14	10:00 am – 11:00 am	
explore how different states are tackling EWA under new laws and interpretations, prompting innovative approaches in uncharted terifories. They have prompting innovative approaches in uncharted terifories. They have prompting innovative approaches in uncharted terifories. Presenters: 11:00 am = 11:15 am			
prompting innovative approaches in uncharted territories. Finally, the panel will address the real-world challenges of implementing EWA amidst a sea of regulatory uncertainty. Presenters: Justin Hose Hutdon Cook, LLP Archivolation Marchivolation Marchivo			
address the real-world challenges of implementing EWA amidst a sea of regulatory uncertainty. Presenters: Justin Hosie Hudson Cook, LLP Aaron Kouhoupt McGlinchey Stafford PLLC BREAK CEREMONIAL COURTROOM 11:15 am - 12:15 pm Session Materials Session Materials Session Materials Session Materials Session Materials Presenters: Presenters: Presenters: Patric Ficklin Family Lenning are being challenged at the federal level as patricular to the control of	Session Mat	<u>erials</u>	
Uncertainty. Presenters: Justin Hosie Huldson Cook, LLP American Kouhoupt McGlinchey Starford PLLC 11:10 am - 11:15 am - 12:15 pm BREAK			
Justin Hoseis Hudson Cook, LLP			
Aron Kouhoupt McClinchey Stafford PLLC			Presenters:
11:15 am - 12:15 pm Fail Exnolme in FLUX? Description: Traditional nations of fair lending are being challenged at the federal level as President Trump has commenced his second term, but many states are staying the course. Companies are now caught in the middle with respect to dueling regulatory, philosophias. Panelists will discuss the state of play in fair lending regulatory, compliance and enforcement and how to mitigate risk in a rapidly changing environment. Presenters: Patrice Ficklin Fannie Mae (former) Jonice Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP			
Session Materials Sess		44.00 44.45	
Description: Traditional notions of fair lending are being challenged at the federal level as President Trump has commenced his second term, but many states are staying the course. Companies are now caught in the middle with respect to dueling regulator, philosophies. Panelists will discuss the state of play in fair lending regulation, compliance and enforcement and how to mitigate risk in a rapidly changing environment. Presenters: Patrice Ficklin Fannie Mae (former) Joince Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP Dierna LASSETS AND FinaNacia. InNOVATION: AN UPDATE ON THE REQULATION OF CRYPTO AND DIGITAL ASSETS AND FinaNacia. InNOVATION: AN UPDATE ON THE REQULATION OF CRYPTO AND DIGITAL ASSETS SO VERVIEW Description: This presentation explores the evolving relationship between digital assets, crypto currencies, technology and traditional banking systems. We will examine recent regulatory developments affecting stablecoms markets, and blockchain implementations in banking operations. The discount will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters: Judy Chen Chapman & Cutel LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valeine Valenzo Colmbase Valeine Valenzo Valeine Valenzo Valeine Valenzo Valeine Valenzo Valeine Valenzo Valeine Valeine Valeine Valeine Valeine Valeine Valeine			
Traditional notions of fair lending are being challenged at the federal level as President Trump has commenced his second tenu than ystates are staying the course. Companies are now caught in the middle with respect to dueling regulatory philosophies. Penaleists will discuss the state of playin fair lending regulation, compliance and enforcement and how to mitigate risk in a rapidly changing environment. Presenters: Partice Ficklin Fannie Mae (former) Jonice Gray Paul Hastings LLP Jonice Gray Paul	CEREMONIAL COURTROOM	11:15 am – 12:15 pm	
President Trump has commenced his second term, but many states are staying the course. Companies are now caught in the middle with respect to dueling regulation, philosophies. Panelists will discuss the state of play in fair lending regulation, compliance and enforcement and how to mitigate risk in a rapidly changing environment. Presenters: Patrice Ficklin Fannie Mae (former) Jonice Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP Jean Noonan Hudson Cook, LLP Borna Noonan Hudson Cook, LLP Jean Noonan Hudson Cook, LLP			
course. Companies are now caught in the middle with respect to dueling regulatory philosophies. Panelists will discuss the state of play in fair lending regulation, compliance and enforcement and how to mitigate risk in a rapidly changing environment. Presenters: Patrice Ficklin Fannie Mae (former) Jonice Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP ROOM L14 11:15 am - 12:15 pm DiGITAL ASSETS AND FINANCIAL INNOVATION: AN UPDATE ON THE REGULATION OF CRYPTO AND DIGITAL ASSETS OVERVIEW Description: This presentation explores the evolving relationship between digital assets, crypto currendes, technology and traditional banking systems. We will examine recent regulatory developments affecting stablectoris. Session Materials 12:15 pm - 1:45 pm UPDATES AND TIENDS IN MORTIAGE SERVICING Presenters: JUNCH ON YOUR OWW COMMON SESSION CEREMONIAL COURTROOM 1:45 pm - 2:45 pm UPDATES AND TRENDS IN MORTIAGE SERVICING Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rude special control and static in progressions and insights into the evolving requisitors in planting the end of the VASP program, new HUD loss mitigation frameworks, and litigation updates. Gain insights into the evolving requisitory industage, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Slevens & Young Nanc Weispool Alston & Bird LLP Andrew Stutzman Stradley Ronon Slevens & Young Nanc Weispool Alston & Bird LLP Andrew Stutzman Stradley Ronon Slevens & Trence Sterics of the professional rules, which was resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and service in challenging environments, while avoiding ethical prides in challenging environments, while avoiding ethical prides in challenging environments,	Cassian Mat	a viala	
philosophies. Panellists will discuss the state of play in fair lending regulation, compliance and enforcement and how to mitigate risk in a rapidly changing environment. Presenters: Patrice Ficklin Fannie Mae (former) Jonice Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP Jean Hudson Cook, LLP	Session Mate	eriais	
Presenters: Presenters: Patrice Ficklin Fannie Mae (former) Jonice Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP			philosophies. Panelists will discuss the state of play in fair lending regulation,
Presenters: Patrice Ficklin Fannie Mae (former) Jonice Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP			
Patrice Ficklin Fannie Mae (former) Jonice (7ay) Paul Hastings LLP Jean Noonan Hudson Cook, LLP Jean Noonan Hudson Cook,			
Jonice Gray Paul Hastings LLP Jean Noonan Hudson Cook, LLP Jean Noonan Hudson Hasting Service Description: This presentation explores the evolving relationship between digital assets, crypto currencies, technology and traditional banking systems. We will examine recent regulatory developments affecting stablectors markets, and blockchain implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters: Judy Chen Chapman & Cutler LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valenzo Coinbase 12:15 pm - 1:45 pm LUNCH ON YOUR OWN COMMON SESSION CEREMONIAL COURTROOM 1:45 pm - 2:45 pm Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys doing great things, and not-so-great thin			
Jean Noonan Hudson Cook, LLP			
CRYPTO AND DIGITAL ASSETS OVERVIEW Description: This presentation explores the evolving relationship between digital assets, crypto currencies, technology and traditional banking systems. We will examine recent regulatory developments affecting stablecoins markets, and blockchain implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications of financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters:			
Description: This presentation explores the evolving relationship between digital assets, crypto currencies, technology and traditional banking systems. We will examine recent regulatory developments affecting stablecoins markets, and blockchain implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters:	Room L14	11:15 am - 12:15 pm	DIGITAL ASSETS AND FINANCIAL INNOVATION: AN UPDATE ON THE REGULATION OF
This presentation explores the evolving relationship between digital assets, crypto currencies, technology and tradinal banking systems. We will examine recent regulatory developments affecting stablecoins markets, and blockchain implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters: Judy Chen Chapman & Cutler LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valenzo Coinbase COMMON SESSION CEREMONIAL COURTROOM 1:45 pm - 2:45 pm UPOATES AND TRENDS IN MORTGAGE SERVICING Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A Look at ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pritical pritical p			
Currencies, technology and traditional banking systems. We will examine recent regulatory developments affecting stablecoins markets, and blockchain implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters: Judy Chen Chapman & Cutler LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valenzo Coinbase LUNCH ON YOUR OWN COMMON SESSION CEREMONIAL COURTROOM 1:45 pm – 2:45 pm UPDATES AND TRENDS IN MORTGAGE SERVICING Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Strately Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Altorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and senior leaders of			Description:
regulatory developments affecting stablecoins markets, and blockchain implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters: Judy Chen Chapman & Cutler LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valenzo Coinbase LUNCH ON YOUR OWN COMMON SESSION UPDATES AND TRENDS IN MORTGAGE SERVICING Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Strately Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP Alt THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representers: Eric Johnson Hudson Cook, LLP			
implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters: Judy Chen Chapman & Cutler LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valenzo Coinbase LUNCH ON YOUR OWN COMMON SESSION CEREMONIAL COURTROOM 1:45 pm - 2:45 pm UPDATES AND TRENDS IN MORTGAGE SERVICING Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Altorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarrenets, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP	Session Mate	<u>erials</u>	
under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies. Presenters: Judy Chen Chapman & Cutler LLP Melisas Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valenzo Coinbase 12:15 pm - 1:45 pm LUNCH ON YOUR OWN COMMON SESSION UPDATES AND TRENDS IN MORTGAGE SERVICING Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while activities of attorneys and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
Presenters: Judy Chen Chapman & Cutler LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valerie Valerie Valero Coinbase 12:15 pm - 1:45 pm			
Judy Chen Chapman & Cutler LLP Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerice Coinbase 12:15 pm - 1:45 pm			
Melissa Baal Guidorizzi Davis Wright Tremaine LLP Valerie Valenzo Coinbase			
Valerie Valenzo Coinbase			
12:15 pm - 1:45 pm			
CEREMONIAL COURTROOM 1:45 pm - 2:45 pm UPDATES AND TRENDS IN MORTGAGE SERVICING Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP		12:15 pm – 1:45 pm	
Ceremonial Courtroom 1:45 pm - 2:45 pm Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP			
Description: Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP All The President's Men: A Look AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP	CEREMONIAL COURTROOM	•	
Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP			Description:
regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP	Session Mat	<u>erials</u>	
Foreclosure issues. Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP			
Presenters: Chava Brandriss Davis Wright Tremaine LLP Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
Andrew Stutzman Stradley Ronon Stevens & Young Nanci Weissgold Alston & Bird LLP All the President's Men: A Look at Attorneys' Ethical Duties in View of Recent Disbarments and Criminal Convictions Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
Nanci Weissgold Alston & Bird LLP			
All the President's Men: A Look at Attorneys' Ethical Duties in View of Recent Disbarments and Criminal Convictions Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
Session Materials Session Materials Session Materials RECENT DISBARMENTS AND CRIMINAL CONVICTIONS Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP	CEREMONIAL CONTESTANT	2.45 pm 2.45 pm	
Session Materials Description: Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP	CEREMONIAL COURTROOM	2.45 pm -3:45 pm	
but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP	Session Mat	erials	the news with stories of attorneys doing great things, and not-so-great things, which
explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP	<u>Jession Materials</u>		
avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
disastrous consequences for attorneys. Presenters: Eric Johnson Hudson Cook, LLP			
Presenters: Eric Johnson Hudson Cook, LLP			• • • • • • • • • • • • • • • • • • •
Sanford Shatz McGlinchey Stafford PLLC			
			Sanford Shatz McGlinchey Stafford PLLC