



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 <i>Eric Johnson Chairman, Conference on Consumer Finance Law</i>
COMBINED 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		<p>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 services attorneys that use AI technology to services their company and internal clients.</p> <p>Presenters: David Bowen Kreig Devault LLP Webb McArthur Hudson Cook, LLP Julia Riley Bank of America</p>
CEREMONIAL COURTROOM	10:00 am – 11:00 am	REGULATORY ENFORCEMENT BEFORE, DURING AND AFTER THE TRUMP ADMINISTRATION
Session Materials		<p>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.</p> <p>Presenters: Richard Freshwater SoLo Funds Jehan Patterson Covington & Burling LLP Vaishali Rao Hinshaw & Culbertson LLP</p>
	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
Session Materials		<p>Description: This panel will explore how the CFPB's new Personal Financial Data 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.</p> <p>Presenters: Adam Maarec McGlinchey Stafford PLLC Ian Moloney American Fintech Council William (Bill) Sager JPMorgan Chase</p>
Room L14	11:15 am – 12:15 pm	THE SHIFTING SANDS OF FINTECH REGULATION AND THE IMPACT ON THE BANK PARTNERSHIP MODEL
Session Materials		<p>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.</p> <p>Presenters: John Crees Upstart Tobias Moon Chapman & Cutler LLP Jim Morrissey Pilgrim Christakis LLP</p>
	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		<p>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,</p>

		<p>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.</p> <p>Presenters: Thomas Burke Ballard Spahr LLP Eric Hurwitz Stradley Ronon Stevens & Young Kelly Lipinski McGlinchey Stafford PLLC</p>
Room L14	2:00 pm – 3:00 pm	<p>“Hot” ISSUES IN SOLAR FINANCING AND THEIR IMPLICATIONS FOR OTHER CONSUMER FINANCING PROGRAMS</p> <p>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.</p> <p>Presenters: Susan Ellis Illinois Attorney General Consumer Fraud Division Mark Furletti Troutman Pepper Locke Michael Guerrero Hinshaw & Culbertson LLP</p>
Session Materials		
CEREMONIAL COURTROOM	3:00 pm – 4:00 pm	<p>THE REVIVAL OF THE SOVEREIGN CITIZEN MOVEMENT AND SOCIAL MEDIA DRIVEN LITIGATION</p> <p>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.</p> <p>Presenters: Caren Enloe Smith Debnam Law Sabrina Neff Husch Blackwell Jessica Salisbury-Copper Thompson Hine LLP</p>
Session Materials		
Room L14	3:00 pm – 4:00 pm	<p>EMERGING TRENDS AND ISSUES IN POINT OF SALE FINANCING</p> <p>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.</p> <p>Presenters: Brian Epling Affirm Joseph Schuster Ballard Spahr Susan Seaman Husch Blackwell</p>
Session Materials		
	4:00 pm – 4:15 pm	BREAK
COMBINED SESSION		
CEREMONIAL COURTROOM	4:15 pm – 5:15 pm	<p>COMPLIANCE CONSIDERATIONS FOR REAL-ESTATE JOINT VENTURES</p> <p>Description: This panel will discuss potential legal challenges to joint ventures between real-estate agents and title companies or mortgage brokers and best practices for compliance.</p> <p>Presenters: Jeff Ehrlich McGuireWoods Francis (Trip) Riley Saul Ewing Arnstein & Lehr</p>
Session Materials		
	5:30 pm	RECEPTION THE TALBOT HOTEL
DAY TWO – May 30, 2025		
COMMON TRACK		
CEREMONIAL COURTROOM	9:00 am – 10:00 am	<p>ARBITRATING IN 2025 (AND BEYOND): RISKS, TIPS, AND BEST PRACTICES</p> <p>Description: This panel will discuss recent developments in arbitration, including 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.</p> <p>Presenters: Stephen Britt Severson & Werson Greg Fouts Thompson Hine LLP Genevieve Walser Jolly Womble Bond Dickinson (US) LLP</p>
Session Materials		
DUAL TRACK		
CEREMONIAL COURTROOM	10:00 am – 11:00 am	<p>RECENT DEVELOPMENTS IN FCRA RULEMAKING, ENFORCEMENT, AND LITIGATION</p> <p>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.</p>
Session Materials		

		Presenters: Bryan Fratkin McGuireWoods Eric Hail Katten Muchin Rosenman LLP Rebecca (Becki) Kuehn Hudson Cook, LLP
Room L14	10:00 am – 11:00 am	A LOOK AT HOW FEDERAL AND STATE AGENCIES ARE REGULATING EARNED WAGE ACCESS AND WHAT THE NEXT FOUR YEARS MAY LOOK LIKE
Session Materials		Description: This panel will dive into the latest federal interpretations and enforcement actions addressing Earned Wage Access. The discussion will also explore how different states are tackling EWA under new laws and interpretations, 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 Hosie Hudson Cook, LLP Aaron Kouhoup McGlinchey Stafford PLLC
	11:00 am – 11:15 am	BREAK
CEREMONIAL COURTROOM	11:15 am – 12:15 pm	FAIR LENDING IN FLUX?
Session Materials		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 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
Session Materials		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: 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	UPDATES AND TRENDS IN MORTGAGE SERVICING
Session Materials		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
CEREMONIAL COURTROOM	2:45 pm -3:45 pm	ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS
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 Sanford Shatz McGlinchey Stafford PLLC