

**April 12, 2011** 



8:00 Registration

# 8:30 Welcome and Opening Remarks

#### **CO-HOSTS**

**David C. Vladeck** 

Director

Bureau of Consumer Protection, FTC

#### Robert M. Ackerman

Dean

Wayne State University Law School

# 8:45 Panel 1: Understanding the Motor Vehicle Sale, and Credit Transaction, From Both Prime and Subprime Perspectives

## **MODERATOR**

#### **Joel Winston**

**Associate Director** 

Division of Financial Practices, FTC

#### **PANELISTS**

#### J J Hornblass

**Executive Editor and Publisher** 

**Auto Finance News** 

#### **Thomas B. Hudson**

Partner

Hudson Cook, LLP

#### **Chris Kukla**

Senior Counsel for Government Affairs Center for Responsible Lending

### Thomas A. Moore, Jr.

President

National Automotive Finance Association

President/CEO

First Investors Financial Services

#### **John Van Alst**

Attorney

National Consumer Law Center

# **David W. Westcott**

President

Westcott Buick GMC Suzuki

# 10:00 Break

# 10:15 Panel 2: Interest Rates, Dealer Reserves, and Markups

# **MODERATOR**

# **Reilly Dolan**

**Assistant Director** 

Division of Financial Practices, FTC

#### **PANELISTS**

#### **Delvin Davis**

Research Analyst

Center for Responsible Lending

# **Randy Henrick**

Associate General Counsel

DealerTrack, Inc.

#### **Andrew D. Koblenz**

Vice-President and General Counsel National Automobile Dealers Association

# Peter J. Sheptak

Vice-President and General Counsel

World Omni Financial Corp.

#### **John Van Alst**

Attorney

National Consumer Law Center

# 11:30 Panel 3: Payment and Locator Devices and Consumer Privacy

#### **MODERATOR**

#### **Kate White**

Attorney

Division of Privacy and Identity Protection, FTC

## **PANELISTS**

## **Michael Benoit**

Partner

Hudson Cook, LLP

# **Bill Brauch**

Special Assistant Attorney General Consumer Protection Division Iowa Office of Attorney General

#### Will Lund

Superintendent

Maine Bureau of Consumer Credit Protection

# **Charles Pearce**

Chief Legal Officer Credit Acceptance Corp.

# Joseph S. Taylor

Vice President

**Recovery Industry Services Company** 

# 12:15 Lunch

# 1:30 Panel 4: Spot Delivery

#### **MODERATOR**

# **Carole Reynolds**

Attorney

Division of Financial Practices, FTC

#### **PANELISTS**

#### **Bill Brauch**

Special Assistant Attorney General Consumer Protection Division Iowa Office of Attorney General

# Michael G. Charapp

Partner

Charapp & Weiss, LLP

# **lan Lyngklip**

Senior Member

Lyngklip & Associates

# S. Allen Monello

CEO

Automotive Industry Center for Excellence

#### **Keith Whann**

**General Counsel** 

National Independent Automobile Dealers Association

# 2:30 Panel 5: Contract Add-Ons

# **MODERATOR**

#### **Katie Worthman**

Attorney

Division of Financial Practices, FTC

# **PANELISTS**

# **Rob Cohen**

President

Auto Advisory Services, Inc.

# **Greg Grzeskiewicz**

Assistant Attorney General Illinois Office of Attorney General

# **Christopher M. Leedom**

President & CEO

The Leedom Group, Inc.

Community Auto Finance Association

# **Dani Liblang**

Senior Partner

Liblang & Associates, P.C.

# 3:30 Break

# 3:45 Panel 6: Vehicle Title Problems and Dealer Bankruptcies

# **MODERATOR**

#### **Robin Thurston**

Attorney

Division of Financial Practices, FTC

#### **PANELISTS**

# **Greg Grzeskiewicz**

Assistant Attorney General Illinois Office of Attorney General

#### **Keith Kiser**

Director

American Association of Motor Vehicle
Administrators

# J. Peter Kitzmiller

President

Maryland Automobile Dealers Association

# **Rosemary Shahan**

President

Consumers for Auto Reliability and Safety

# **Keith Whann**

**General Counsel** 

National Independent Automobile Dealers Association

# 4:15 Closing Remarks

# Jonathan M. Steiger

Director

East Central Region, FTC