



DEBT COLLECTION
& the Latino
Community

An FTC-CFPB
roundtable

Agenda

October 23, 2014

All times are Pacific Standard Time

8:00 Registration

9:00 Welcome and Opening Remarks

Ricardo Lara
California State Senator

Edith Ramirez
Chairwoman
FTC

Zixta Martinez
Associate Director for External Affairs
CFPB

9:40 Presentation
Consumer Finance and the Latino Community

Marisabel Torres
Policy Analyst
National Council of La Raza

10:10 Break



10:25

Panel 1

Pre-Litigation Debt Collection from Latino Consumers

This session will address topics including how some Latinos experience the debt collection process and industry practices for collecting debts from LEP Latinos.

MODERATOR

Maricela Segura

Western Region
FTC

PANELISTS

Albert Cadena

President & CEO
USCB America, Inc.

Bernard Eskandari

Deputy Attorney General
Consumer Law Section
California Office of the Attorney
General

Mark Naiman

Chief Operating Officer
Absolute Resolutions Corp.

Karla Priego

Area Manager, Budget and Credit
Department
ClearPoint Credit Counseling
Solutions

Rigoberto Reyes

Chief, Investigations
County of Los Angeles Department of
Consumer Affairs

Alysson Snow

Supervising Attorney
Legal Aid Society of San Diego, Inc.

12:05

Lunch

1:05

Panel 2

The Experience of LEP Latinos in Debt Collection Litigation

This session will consider topics such as access to justice in court for LEP Latinos sued by debt collectors, the incidence of debt collection litigation involving Latino consumers, and debt collection litigation methods involving LEP Latino consumers.

MODERATOR:

Thomas Pahl

Managing Counsel
Office of Regulations
CFPB

PANELISTS:

Jose Alarcon

Staff Attorney
Bet Tzedek

Joseph Jaramillo

Senior Attorney
Housing and Economic Rights
Advocates

Ted Mermin

Executive Director
Public Good Law Center

Makyla Moody

Attorney
Wakefield & Associates

Harvey Moore

President
The Moore Law Group

2:30

Panel 3

Credit Reporting Issues Among LEP Latinos

This session will address topics such as LEP Latino consumers' access to credit reports, their options for disputing inaccurate information, and some of the potential barriers in the credit reporting marketplace for these consumers.

MODERATOR:

Brenda Muñiz

Senior Advisor
CFPB

PANELISTS:

Eric Ellman

Senior Vice President of Public Policy
and Legal Affairs
Consumer Data Industry Association

Sahara Garcia

HomeOwnership Counselor/Education
Advisor
NeighborWorks Orange County

Aracely Panameño

Director
Latino Affairs
Center for Responsible Lending

Mary Spector

Professor of Law and Co-Director
of the SMU Dedman School of Law
Civil Clinic

3:30

Break

3:45

Panel 4

Developing Improved Strategies for Educating and Engaging LEP Latinos About Their Debt Collection Rights

This session will address topics including what education materials on debt collection exist for Latinos, and how the FTC, CFPB, consumer advocates, and debt collectors can help ensure LEP Latinos have access to the information they need about their debt collection and credit reporting rights.

MODERATOR:

Cristina Miranda

Consumer Education Specialist
Division of Consumer and Business
Education
FTC

PANELISTS:

Robert Foehl

Vice President and General Counsel
ACA International

Gail Hillebrand

Associate Director of Consumer
Education and Engagement
CFPB

Suzanne Martindale

Staff Attorney
Consumers Union

Maritza Reyna

Manager of Education
Consumer Credit Counseling Service
of Orange County

4:45

Lessons Learned and Next Steps

Gail Hillebrand

Associate Director of Consumer
Education and Engagement
CFPB

Christopher Koegel

Assistant Director
Division of Financial Practices
FTC
