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
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

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
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

Aracely Panameño
Director
Latino Affairs
Center for Responsible Lending

Sahara Garcia
HomeOwnership Counselor/Education Advisor
NeighborWorks Orange County

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