

**Debt Collection & the Latino Community:
An FTC/CFPB Roundtable
October 23, 2014**

Note that all times are Pacific Standard Time

8:00-9:00 a.m. Registration

9:00-9:30 a.m. Welcome and Opening Remarks

- Ricardo Lara, California State Senator
- Edith Ramirez, Chairwoman, FTC
- Zixta Martinez, Associate Director for External Affairs, CFPB

9:30-10:25 a.m. Presentation: Debt Collection & the Latino Community

- Marisabel Torres, Policy Analyst, National Council of La Raza

10:25-10:35 a.m. Break

10:35 a.m.-12:05 p.m. 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.
- 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.

12:05-1:05 p.m. Lunch

1:05-2:30 p.m.

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

2:30-3:30 p.m.

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

3:30-3:45 p.m.

Break

3:45-4:45 p.m.

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
- Andrea Luquetta, Policy Advocate, California Reinvestment Coalition
- Suzanne Martindale, Staff Attorney, Consumers Union
- Maritza Reyna, Manager of Education, Consumer Credit Counseling Service of Orange County

4:45-5:00 p.m.

Lessons Learned and Next Steps

- Gail Hillebrand, Associate Director of Consumer Education and Engagement, CFPB
- Christopher Koegel, Assistant Director, Division of Financial Practices, FTC