

**Common Ground: Credit and Consumer Fraud
In the Economic Downturn
Monday, April 4, 2011**

**Charleston Marriott Town Center
200 Lee Street East, Charleston, WV**

- 8:30 am Registration
- 9:00 - 9:50 am Consumer Credit Issues from the Federal Perspective
- Jon Miller Steiger, Director, FTC, East Central Region, Cleveland, OH
 - Charles Harwood, Deputy Director, FTC, Bureau of Consumer Protection, Washington, DC
- 9:50 - 10:40 am Debt Collection and Debt Relief
- Larissa Bungo, Assistant Regional Director, FTC, East Central Division, Cleveland, OH
 - Jed Nolan, Legal Aid of West Virginia, Morgantown, WV
 - Doug Davis, West Virginia Attorney General's Office
 - Andrew Nason, Pepper & Nason, Charleston, WV
- 10:40 - 10:50 am Break
- 10:50 - 11:50 am Fraud Relating to the Economic Downturn
- Tracey Thomas, FTC, Bureau of Consumer Protection, Division of Marketing Practices, Washington, DC
 - Sara Bird, Mountain State Justice, Clarksburg, WV
 - Chris Hedges, West Virginia Attorney General's Office
 - David Grubb, The Grubb Law Group, Charleston, WV
 - Scott Adkins, Senior Manager, AARP Foundation
- 11:50 am - 12:40 pm Luncheon
- Keynote Speaker – West Virginia State Auditor Glen B. Gainer III
 - Networking Opportunities
- 12:40 - 1:30 pm Ethical Considerations in Consumer Debt Collection Practice
- Ralph Young, Hamilton, Burgess, Young & Pollard, PLLC, Fayetteville, WV
- 1:30 - 1:40 pm Break
- 1:40 - 2:40 pm Foreclosure Assistance and Loan Modification Fraud
- Maria Del Monaco, FTC, East Central Region, Cleveland, OH
 - Bren Pomponio, Mountain State Justice, Charleston, WV
 - Kim Stitzinger Jones, West Virginia Attorney General's Office
 - Jason Causey, Bordas & Bordas, PLLC, Wheeling, WV
- 2:40 - 3:00 pm Closing Remarks
- Adrienne Worthy, Executive Director, Legal Aid of West Virginia Charleston, WV