THE CONFERENCE ON CONSUMER FINANCE LAW
FALL CONFERENCE
TEXAS A&M UNIVERSITY SCHOOL OF LAW
NOVEMBER 19-20, 2026

AGENDA

Day 1: Thursday, November 19, 2026

	8:00 am	**LIGHT BREAKFAST AND REGISTRATION**
	8:45 am	**OPENING REMARKS** Eric L. Johnson | Chairman, Conference on Consumer Finance Law
		COMBINED SESSIONS
	9:00 am – 10:00 am	**A SHORT ILLUSTRATED HISTORY OF 100 YEARS OF CONSUMER FINANCIAL SERVICES LAW**
		Description: This program will provide an overview of how the law governing consumer financial services has evolved following the founding of the Conference on Consumer Finance Law in 1927. From its beginnings in state laws regulating usury and the adoption of standardized laws governing retail installment contracts, through the enactment of numerous federal laws and the issuance of voluminous federal regulations interpreting them, the field of consumer financial services law has presented an ever-changing landscape that reflects shifts in public policy and innovations in the delivery of financial products to American consumers.
		Moderator: Eric L. Johnson | Hudson Cook, LLP **Presenters:** L. Jean Noonan | Hudson Cook, LLP John L. Ropiequet | Saul Ewing LLP Robert Savoie | Womble Bond Dickinson (US) LLP
	10:00 am – 11:00 am	**CAUGHT IN THE CROSSFIRE: CONSUMER FINANCE COMPANIES FIND THEMSELVES CAUGHT BETWEEN FEDERAL POPULISTS AND STATE ENFORCERS**
		Description: Two years into the Trump Administration, federal regulators have implemented a populist enforcement agenda focused on pocketbook issues, while state attorneys general and state regulators are adding their own brand of consumer protection activism. This panel will look at how agendas are playing out at the CFPB, FTC, State AGs and other regulators, and it will highlight areas of heightened scrutiny and emerging theories of liability that now define the enforcement landscape, including junk fees, point-of-sale and alternative credit products, data privacy, and expanding state UDAAP and true-lender theories. Panelists will offer practical takeaways from both in-house and outside counsel perspectives to help companies manage risk in a fragmented regulatory landscape.
		Presenters: Alvin Benton | American First Finance, LLC Jeff Ehrlich | McGuireWoods LLP Brian Goodrich | Holland & Knight LLP
	11:00 am – 11:15 am	***BREAK***
		DUAL TRACK
	11:15 am – 12:15 pm	**FINANCIAL SERVICES AT A CROSSROADS: EVOLVING REGULATORY LANDSCAPE, FEDERAL PREEMPTION AND FINTECH BANK CHARTERS**
		Description: This panel will discuss evolving state statutes impacting fintech and bank partnerships, federal preemption considerations, DIDMCA opt-out statutes and why many fintechs are opting to become banks.
		Presenters: Tobias Moon | Chapman & Cutler LLP Sharity Nichols | Avant Danielle Reyes | Holland & Knight LLP

	11:15 am – 12:15 pm	**AGENTS OF CHANGE: COMPLIANCE IN THE AGE OF AUTONOMOUS AI**
		Description: AI agents are moving quickly from concept to reality in consumer financial services. Financial institutions are deploying them to handle customer interactions and transactions, while consumers, debt settlement companies, and other third parties are using them to act on consumers' behalf. This panel will look at the compliance and legal challenges these tools raise, including authentication and authorization, consent and disclosure obligations, fraud and dispute risk, and how existing consumer protection laws apply when an AI agent sits on one or both sides of a transaction. Drawing on their ongoing research and feedback from major industry participants, the panelists will explain why AI agents are likely to affect the industry significantly in the future and what institutions can do now to prepare.
		Presenters: Kim Phan | Troutman Pepper Locke LLP Kathryn Puls | Chapman & Cutler LLP Michael Shaw | Wells Fargo Bank, N.A.
	12:15 pm – 2:00 pm	***LUNCH - ON YOUR OWN***
DUAL TRACK		
	2:00 pm – 3:00 pm	**THE VEHICLE PRICE IS RIGHT**
		Description: From the FTC targeting non-compliant dealer advertisements, to the California CARS Rule setting a potential national benchmark – coupled with advertising guidance and settlements arising from coast to coast - the rules of vehicle advertising are being rewritten. This session examines both federal and state level regulatory mandates, outlining practical compliance strategies and the risks of litigation or government enforcement.
		Presenters: Amy Forsythe | Santander Consumer USA Inc. Tom Quinn | Hudson Cook, LLP
	2:00 pm – 3:00 pm	**THE ROAD TO (MANUFACTURED) HOUSING**
		Description: This panel will provide an overview of the ROAD to Housing Act and examine how federal and state manufactured-housing reforms may reshape the legal, regulatory, and financing framework for an important source of affordable housing. The discussion will focus on proposals to modernize HUD-code manufactured housing, and the impact on key regulatory areas, impacting financing and affordability. The panel will also address the regulatory environment for manufactured housing, including the requirements and state/federal regime for disclosures, sound underwriting, reliable valuation, fair servicing practices, and protections that preserve affordability, habitability, transparency, and access to credit.
		Presenters: Jeff Barringer | Womble Bond Dickinson (US) LLP Wade Hulsey | Clayton Homes
COMBINED SESSIONS		
	3:00 pm – 4:00 pm	**CREDIT WHERE IT'S DUE: THE SHIFTING LANDSCAPE OF FCRA LITIGATION**
		Description: FCRA claims remain among the most heavily litigated areas of consumer financial services, and new theories and defenses keep appearing. This panel will review recent trends in FCRA litigation, including developments in dispute investigation and accuracy claims against furnishers and CRAs. The panelists will also look at class certification and damages strategies, the line between legal and factual disputes, and how federal and state regulatory activity is shaping private litigation.
		Presenters: Rachel Friedman | Burr & Forman LLP Julia Whitelock | Hudson Cook, LLP
	4:00 pm – 4:15 pm	***BREAK***

	4:15 pm – 5:15 pm	**AI IN LITIGATION: FROM CASE STRATEGY TO CASE MANAGEMENT**
		Description: Artificial intelligence is rapidly changing how litigators organize, analyze, and manage complex cases. This panel will explore practical ways lawyers can use AI throughout the litigation lifecycle, including to synthesize large records, build and test case chronologies, identify key facts and inconsistencies, organize discovery, prepare for depositions, track claims and defenses, and manage litigation strategy across teams. Panelists will also discuss where AI tools are most effective, where human judgment remains critical, and the professional responsibility, confidentiality, accuracy, and privilege considerations lawyers should keep in mind when incorporating AI into litigation workflows.
		Presenters: Daniel JT McKenna | Ballard Spahr LLP Theordore Rostow | Syllo
	5:30 pm – 7:00	***RECEPTION – Omni® Fort Worth Hotel***

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Day 2: Friday, November 20, 2026		
COMBINED SESSIONS		
	9:00 am – 10:00 am	**ARTIFICIAL INTELLIGENCE USE CASES AND GOVERNANCE IN THE MORTGAGE MARKETS**
		Description: The prudential bank regulatory agencies, government-sponsored enterprises, and other key players in the residential mortgage lending industry are revamping their expectations of model risk management and governance around artificial intelligence and machine learning. This panel will discuss how these emerging technologies are being adopted, the opportunities and challenges in implementing these solutions, evolving regulation and guidance in the space, and how stakeholders can develop policies and procedures to keep pace with rapid adoption and evolution in this space.
		Presenters: Abby Hogan | Fairplay.ai Emily Honsa Hicks | DLA Piper LLP (US) Jeffrey Naimon | Orrick, Herrington & Sutcliffe LLP
	10:00 am – 11:00 am	**IN THE CROSSHAIRS: MANAGING PARALLEL REGULATORY AND PRIVATE THREATS**
		Description: Regulatory priorities constantly shift, but the threat vectors for consumer financial services companies never disappear—they simply pivot. This panel will analyze current federal and state regulatory enforcement trends alongside emerging tactics from the plaintiffs' bar. Attendees will gain critical insights into how active enforcement shapes private litigation, the operational areas facing the highest legal scrutiny, and practical strategies to defend against concurrent litigation and regulatory threats.
		Presenters: Jason Esteves | Hudson Cook, LLP Troy Kubes | FTI Consulting, Inc. Kristin Zielmanski | Equifax Information Services LLC
	11:00 am – 11:15 am	***BREAK***
	11:15 am – 12:15 pm	**STATE REGULATORY ATTENTION TO AI: THE COLORADO ADMT ACT AND BEYOND**
		Description: As the financial services industry is increasingly embracing AI, state regulation is responding. In this panel, we will discuss the Colorado ADMT Act and its proposed regulations, noting challenges for the industry, as well as likely areas of industry pushback, including whether the regulations are consistent with the Act itself and federal preemption issues under the FCRA and National Bank Act. We will also look at the CSBS framework for state regulatory supervision of AI implementation by financial services companies, and discuss the practical way forward for the industry under an evolving regulatory landscape.
		Presenters: Gregory Szewczyk | Ballard Spahr LLP Darren Welch | Skadden, Arps, Slate, Meagher & Flom LLP Chris Willis | Troutman Pepper Locke LLP
	12:15 pm – 1:45 pm	***LUNCH - ON YOUR OWN***
COMBINED SESSION		
	1:45 pm – 2:45 pm	**THE ALGORITHMIC ADVOCATE: WHERE ARTIFICIAL INTELLIGENCE MEETS ACTUAL EXPOSURE**
		Description: As generative AI becomes part of everyday legal practice, consumer financial services litigators and compliance counsel face new professional responsibility questions. This panel will cover the ethical side of using AI, including recent decisions on whether privilege and work product protection survive when AI tools are used, state ethics rules and guidance on attorney competence with AI, the growing number of jurisdiction-specific AI disclosure and certification requirements, and practical steps for using AI responsibly without creating ethical exposure for lawyers or their clients.
		Presenters: Scott Hyman | Womble Bond Dickinson (US) LLP Sabrina Neff | Husch Blackwell LLP