



The Conference on Consumer Finance Law  
Annual Consumer Financial Services Conference  
May 29-30, 2025 | Loyola Law School | Chicago, IL

## AGENDA

### DAY ONE – May 29, 2025

	8:00 am	LIGHT BREAKFAST AND REGISTRATION
	8:45 am	OPENING REMARKS <i>Eric Johnson   Chairman, Conference on Consumer Finance Law</i>
COMBINED SESSIONS		
CEREMONIAL COURTROOM	9:00 am – 10:00 am	AI IN PRIME TIME: NEW AND EVOLVING AI LAWS AND ETHICAL CONSIDERATIONS FOR FINANCIAL SERVICES ATTORNEYS
<a href="#">Session Materials</a>		<p><b>Description:</b> This panel will discuss new and evolving Artificial Intelligence laws and impacting financial services, including regulation of automated decision-making technology. We will also cover ethical considerations and guidance for financial services attorneys that use AI technology to services their company and internal clients.</p> <p><b>Presenters:</b> David Bowen   Kreig Devault LLP Webb McArthur   Hudson Cook, LLP Julia Riley   Bank of America</p>
CEREMONIAL COURTROOM	10:00 am – 11:00 am	REGULATORY ENFORCEMENT BEFORE, DURING AND AFTER THE TRUMP ADMINISTRATION
<a href="#">Session Materials</a>		<p><b>Description:</b> This panel will explore key trends and shifts in regulatory enforcement in the consumer financial services industry. Speakers will examine enforcement priorities at the CFPB, FTC, and among state attorneys general, offering insights into how political transitions have shaped the regulatory landscape and what to expect moving forward.</p> <p><b>Presenters:</b> Richard Freshwater   SoLo Funds Jehan Patterson   Covington &amp; Burling LLP Vaishali Rao   Hinshaw &amp; Culbertson LLP</p>
	11:00 am – 11:15 am	Break
DUAL TRACK		
CEREMONIAL COURTROOM	11:15 am – 12:15 pm	THE CFPB'S FINAL 1033 RULES: EXPLORING THE IMPACT OF NEW PERSONAL FINANCIAL DATA RULES ON OPEN BANKING AND PAYMENTS
<a href="#">Session Materials</a>		<p><b>Description:</b> This panel will explore how the CFPB's new Personal Financial Data Rights rulemaking under Section 1033 of the Dodd-Frank Act allow companies to provide a high-fidelity view of consumers financial data, powering innovation and improving consumer outcomes. The panel will examine the contours of the final rule and examine the risks that increased data access and sharing bring, from privacy and data harvesting to payments fraud.</p> <p><b>Presenters:</b> Adam Maarec   McGlinchey Stafford PLLC Ian Moloney   American Fintech Council William (Bill) Sager   JPMorgan Chase</p>
Room L14	11:15 am – 12:15 pm	THE SHIFTING SANDS OF FINTECH REGULATION AND THE IMPACT ON THE BANK PARTNERSHIP MODEL
<a href="#">Session Materials</a>		<p><b>Description:</b> Federal and state regulation of the fintech industry is rapidly intensifying and poses significant risks for both new and existing credit products. This panel will discuss several "hot topics" in the coming year, including, efforts by the states to regulate fintechs through licensing regimes, the CFPB's evolving authority to supervise non-bank fintechs such as Google Pay, and the effect of the Interagency Guidance on Third-Party Relationships: Risk Management on the bank partnership model.</p> <p><b>Presenters:</b> John Crees   Upstart Tobias Moon   Chapman &amp; Cutler LLP Jim Morrissey   Pilgrim Christakis LLP</p>
	12:15 pm – 2:00 pm	LUNCH ON YOUR OWN
CEREMONIAL COURTROOM	2:00 pm – 3:00 pm	STUDENT LENDING UP CLOSE: THE LATEST FROM THE SCOTUS AND LEGAL TRENDS
<a href="#">Session Materials</a>		<p><b>Description:</b> This panel will take an in-depth look at key developments shaping the student lending landscape. Topics will include borrower defenses under the FTC Holder Rule, the rise of forbearance steering claims against loan servicers,</p>

		<p>regulatory developments affecting loan forgiveness and consolidation, and evolving borrower litigation strategies. Panelists will discuss how current litigation and regulatory priorities are impacting financial institutions involved in student lending.</p> <p><b>Presenters:</b>  Thomas Burke   Ballard Spahr LLP  Eric Hurwitz   Stradley Ronon Stevens &amp; Young  Kelly Lipinski   McGlinchey Stafford PLLC</p>
Room L14	2:00 pm – 3:00 pm	<p><b>“Hot” ISSUES IN SOLAR FINANCING AND THEIR IMPLICATIONS FOR OTHER CONSUMER FINANCING PROGRAMS</b></p> <p><b>Description:</b> This panel will explore key compliance issues in solar finance programs, including those raised by federal regulators and state attorneys general and legislatures. We will also discuss how these issues may impact other areas of financing, including home improvement, medical and buy now, pay later.</p> <p><b>Presenters:</b>  Susan Ellis   Illinois Attorney General Consumer Fraud Division  Mark Furletti   Troutman Pepper Locke  Michael Guerrero   Hinshaw &amp; Culbertson LLP</p>
<a href="#">Session Materials</a>		
CEREMONIAL COURTROOM	3:00 pm – 4:00 pm	<p><b>THE REVIVAL OF THE SOVEREIGN CITIZEN MOVEMENT AND SOCIAL MEDIA DRIVEN LITIGATION</b></p> <p><b>Description:</b> This panel will explore the resurgence of the sovereign citizen movement, examining how social media platforms amplify its reach. The panelists will analyze the legal and societal impacts of litigation tactics driven by these ideologies as well as other “internet warriors,” including courtroom disruptions and pseudo-legal arguments as well as strategies for combatting these claims.</p> <p><b>Presenters:</b>  Caren Enloe   Smith Debnam Law  Sabrina Neff   Husch Blackwell  Jessica Salisbury-Copper   Thompson Hine LLP</p>
<a href="#">Session Materials</a>		
Room L14	3:00 pm – 4:00 pm	<p><b>EMERGING TRENDS AND ISSUES IN POINT OF SALE FINANCING</b></p> <p><b>Description:</b>  This panel will discuss emerging innovations in point-of-sale financing across different business verticals and the regulatory concerns that arise from these innovations. The panel will also provide updates on how some historic regulatory risks with point-of-sale financing are being managed with new technology and workflows.</p> <p><b>Presenters:</b>  Brian Epling   Affirm  Joseph Schuster   Ballard Spahr  Susan Seaman   Husch Blackwell</p>
<a href="#">Session Materials</a>		
	4:00 pm – 4:15 pm	<b>BREAK</b>
<b>COMBINED SESSION</b>		
CEREMONIAL COURTROOM	4:15 pm – 5:15 pm	<p><b>COMPLIANCE CONSIDERATIONS FOR REAL-ESTATE JOINT VENTURES</b></p> <p><b>Description:</b>  This panel will discuss potential legal challenges to joint ventures between real-estate agents and title companies or mortgage brokers and best practices for compliance.</p> <p><b>Presenters:</b>  Jeff Ehrlich   McGuireWoods  Francis (Trip) Riley   Saul Ewing Arnstein &amp; Lehr</p>
<a href="#">Session Materials</a>		
	5:30 pm	<b>RECEPTION THE TALBOT HOTEL</b>
<b>DAY TWO – May 30, 2025</b>		
<b>COMMON TRACK</b>		
CEREMONIAL COURTROOM	9:00 am – 10:00 am	<p><b>ARBITRATING IN 2025 (AND BEYOND): RISKS, TIPS, AND BEST PRACTICES</b></p> <p><b>Description:</b> This panel will discuss recent developments in arbitration, including strategies and best practices for arbitration in a fluid atmosphere. They will cover developments in the caselaw of arbitrability and mass arbitration such as recent changes in ADR rules governing mass arbitrations, enforceability of online arbitration agreements, and approaches to managing mass arbitration risk.</p> <p><b>Presenters:</b>  Stephen Britt   Severson &amp; Werson  Greg Fouts   Thompson Hine LLP  Genevieve Walser Jolly   Womble Bond Dickinson (US) LLP</p>
<a href="#">Session Materials</a>		
<b>DUAL TRACK</b>		
CEREMONIAL COURTROOM	10:00 am – 11:00 am	<p><b>RECENT DEVELOPMENTS IN FCRA RULEMAKING, ENFORCEMENT, AND LITIGATION</b></p> <p><b>Description:</b> This panel will explore hot topics and other recent activity under the FCRA, including recent litigation involving furnishers’ duties to reasonably investigate credit disputes, notices of adverse action, and class actions; proposed rulemaking on data brokers and coerced debt; and enforcement activity that has survived the new administration.</p>
<a href="#">Session Materials</a>		

		<b>Presenters:</b> Bryan Fratkin   McGuireWoods Eric Hail   Katten Muchin Rosenman LLP Rebecca (Becki) Kuehn   Hudson Cook, LLP
Room L14	10:00 am – 11:00 am	<b>A LOOK AT HOW FEDERAL AND STATE AGENCIES ARE REGULATING EARNED WAGE ACCESS AND WHAT THE NEXT FOUR YEARS MAY LOOK LIKE</b>
	<a href="#">Session Materials</a>	<b>Description:</b> This panel will dive into the latest federal interpretations and enforcement actions addressing Earned Wage Access. The discussion will also explore how different states are tackling EWA under new laws and interpretations, prompting innovative approaches in uncharted territories. Finally, the panel will address the real-world challenges of implementing EWA amidst a sea of regulatory uncertainty.  <b>Presenters:</b> Justin Hosie   Hudson Cook, LLP Aaron Kouhoup   McGlinchey Stafford PLLC
	11:00 am – 11:15 am	<b>BREAK</b>
CEREMONIAL COURTROOM	11:15 am – 12:15 pm	<b>FAIR LENDING IN FLUX?</b>
	<a href="#">Session Materials</a>	<b>Description:</b> Traditional notions of fair lending are being challenged at the federal level as President Trump has commenced his second term, but many states are staying the course. Companies are now caught in the middle with respect to dueling regulatory philosophies. Panelists will discuss the state of play in fair lending regulation, compliance and enforcement and how to mitigate risk in a rapidly changing environment.  <b>Presenters:</b> Patrice Ficklin   Fannie Mae (former) Jonice Gray   Paul Hastings LLP Jean Noonan   Hudson Cook, LLP
Room L14	11:15 am – 12:15 pm	<b>DIGITAL ASSETS AND FINANCIAL INNOVATION: AN UPDATE ON THE REGULATION OF CRYPTO AND DIGITAL ASSETS OVERVIEW</b>
	<a href="#">Session Materials</a>	<b>Description:</b> This presentation explores the evolving relationship between digital assets, crypto currencies, technology and traditional banking systems. We will examine recent regulatory developments affecting stablecoins markets, and blockchain implementations in banking operations. The discussion will highlight key policy shifts under the current administration and their implications for financial innovation, consumer protection, and institutional adoption of blockchain technologies.  <b>Presenters:</b> Judy Chen   Chapman & Cutler LLP Melissa Baal Guidorizzi   Davis Wright Tremaine LLP Valerie Valenzo   Coinbase
	12:15 pm – 1:45 pm	<b>LUNCH ON YOUR OWN</b>
<b>COMMON SESSION</b>		
CEREMONIAL COURTROOM	1:45 pm – 2:45 pm	<b>UPDATES AND TRENDS IN MORTGAGE SERVICING</b>
	<a href="#">Session Materials</a>	<b>Description:</b> Explore the latest in mortgage servicing, focusing on the future of the Reg X Loss Mitigation Rule, state trends, and litigation updates. Gain insights into the evolving regulatory landscape, including the end of the VASP program, new HUD loss mitigation frameworks, and litigation trends, including fees, default servicing and foreclosure issues.  <b>Presenters:</b> Chava Brandriss   Davis Wright Tremaine LLP Andrew Stutzman   Stradley Ronon Stevens & Young Nanci Weissgold   Alston & Bird LLP
CEREMONIAL COURTROOM	2:45 pm -3:45 pm	<b>ALL THE PRESIDENT'S MEN: A LOOK AT ATTORNEYS' ETHICAL DUTIES IN VIEW OF RECENT DISBARMENTS AND CRIMINAL CONVICTIONS</b>
	<a href="#">Session Materials</a>	<b>Description:</b> Attorneys are required to act ethically and within the professional rules, but the boundaries of those rules are not always clear. The profession has been in the news with stories of attorneys doing great things, and not-so-great things, which have resulted in disbarments, convictions, and kudos. This program will look at the activities of attorneys representing entities and senior leaders of those entities, and explore how attorneys should conduct themselves in challenging environments, while avoiding ethical pitfalls, and how the violation of professional duties can result in disastrous consequences for attorneys.  <b>Presenters:</b> Eric Johnson   Hudson Cook, LLP Sanford Shatz   McGlinchey Stafford PLLC