

NORTHLEGAL
TRAINING AND PUBLICATIONS

2015 COLLECTIONS CONFERENCE



Las Vegas, Nevada
August 10-13, 2015

Join financial institutions from across the country for the first ever
NorthLegal Collections Conference!

REGISTER NOW AT **NORTHLEGAL.COM** AND **SAVE \$75**

More information about the conference agenda, registration fee, and location is provided inside.

2015 NorthLegal Collections Conference

The NorthLegal Collections Conference is a new program developed by the same people who have brought the NorthLegal Bankruptcy Conference to financial institutions every year since 2001, and has been developed in response to requests for in-depth, *practical* training regarding the many laws that govern how consumer debt is collected. The Collections Conference will provide valuable and current information both to those who are new to consumer collections and to those who have many years of experience.



During the conference, participants will learn about and discuss:

- Important federal laws and regulations governing the consumer collections industry (See "TOPICS COVERED")
- The role of the CFPB in consumer collections
- How to make the most effective use of the third party business partners such as collection agencies, repo agencies and attorneys
- Important tips for writing effective and legally sound collection letters
- "Hot" issues that can create legal problems if not handled carefully

CONFERENCE LOCATION

The NorthLegal Collections Conference will be held at the beautiful Green Valley Ranch Resort and Spa, a four-diamond destination located just minutes away, but a world apart, from the hustle and bustle of the Las Vegas Strip. It is designed to provide guests with an escape that combines casino action and the hottest night life with the pampering and relaxation of a luxury resort and spa. The Discovery Channel's television show "American Casino" was centered at Green Valley Ranch Resort.

MAKING HOTEL RESERVATIONS

The Green Valley Ranch Resort has reserved a block of rooms for conference guests at the rate of \$95.00 per night! (This rate does not include taxes but does include the resort fee and is available during, and for three days before and after, the conference.) After our block has been filled (or after our **reservation cutoff date of July 17, 2015**, whichever comes first) rooms will be subject to availability.

You may make reservations by telephone by calling 866.782.9487. **Be sure to tell the reservations agent you are with NorthLegal or the group code GCINOLE.**

SCHEDULE

Monday	(8/10)	9:00 a.m. to 4:30 p.m. (Lunch included)
Tuesday	(8/11)	9:00 a.m. to 4:30 p.m. (Lunch on your own)
Wednesday	(8/12)	9:00 a.m. to 4:30 p.m. (Lunch on your own)
Thursday	(8/13)	9:00 a.m. to 12:00 noon

PREREQUISITES

Participants must be employees of consumer lending institutions such as banks, credit unions or automobile finance lenders, or agents of those institutions such as collection agencies.

TOPICS COVERED

The following topics, among others, will be covered in detail during the three-and-a-half day conference:

The Consumer Financial Protection Bureau and the Federal Trade Commission

- The role of each in the consumer collection process
- Recent and anticipated actions

Fair Debt Collection Practices Laws

- What the federal Fair Debt Collection Practices Act prohibits and what it requires
- Why the federal Fair Debt Collection Practices Act is important even to financial institutions who are not governed by it
- An overview of state debt collection practices laws

Federal and State Unfair and Deceptive Acts and Practices ("UDAP") Laws

- The Consumer Financial Protection Act
- The Federal Trade Commission Act
- An overview of state UDAP laws
- Why UDAP laws may be the broadest of all collection laws and how they can be used to regulate those not governed by the federal Fair Debt Collection Practices Act

The Federal Fair Credit Reporting Act

- General credit reporting responsibilities
- Duties in the event of credit reporting disputes
- Reporting debts included in Chapter 7 and Chapter 13 bankruptcy

The Uniform Commercial Code and Motor Vehicle Repossessions

- Issues to consider before repossessing
- Allowable methods of repossession
- Allowing a "cure" of a debt that is in default
- Choosing a method of "public" or "private" sale
- Providing the repossession sale notice
- Providing notice after the sale
- Issues that often lead to litigation

The Servicemembers Civil Relief Act

- Who is automatically protected, who may ask for protection, and who is not protected at all by the SCRA
- Effect of the interest rate reduction rule
- Repossession
- Litigation

Collecting Decedents' Accounts

- Who is responsible for payment?
- Who may you contact and what may you say?
- What happens to the collateral?

Cancellation of Debt (1099-C) Reporting

- Exactly when should a 1099-C be filed?
- How does a 1099-C compare to a 1099-A, and when should only one be filed?
- What is the penalty for failing to properly file 1099-Cs?
- May the debt be collected even after a 1099-C has been filed?
- Should a 1099-C be amended if payment is received after it has been filed?

The Telephone Consumer Protection Act

(This is one of the hottest areas of class action litigation today, with large financial institutions paying tens of millions of dollars each to settle cases in the last two years!)

- What the TCPA does and doesn't prohibit
- How the FCC has interpreted the TCPA, and why that matters
- What level of "consent" is needed?
- Whose consent is needed?
- Can consent be revoked?
- Steps your financial institution can take to limit its risk

Working With Collection Agents, Repossession Agents, Lawyers and Other Business Partners

- Choosing good business partners
- Contractual issues to consider
- Risks, and how to protect your financial institution

COURSE MATERIALS

At the conference, each participant will receive extensive handout materials that outline, discuss, and analyze important consumer collection laws. Although these course materials are not intended to serve as a "stand alone book" (in fact, they are not sold to those who do not attend the conference), many conference participants have told us they use the course materials as a reference guide to assist them in handling cases throughout the year.

SPEAKERS

The primary speaker for both conferences will be Eric North. Eric is a practicing attorney who has devoted his legal practice to representing the interests of consumer lending institutions for more than twenty-five years.



Prior to beginning the practice of law, Eric worked within various financial institutions in lending, collections, and operations departments, and managed several of those institutions. This experience allows Eric to bring practical, as well as "legal" information to those who attend his programs.

In addition to practicing law, Eric dedicates a significant portion of his time each year to the training of hundreds of consumer credit professionals throughout the United States through local programs presented on behalf of dozens of state and national trade associations, through monthly NorthLegal Webinars, and through annual NorthLegal Conferences.

Further information will be posted at <http://www.northlegal.com> as it becomes available.

CONFERENCE REGISTRATION

- \$750 through July 17, 2015

- \$825 after July 17, 2015

REGISTER AT NORTHLLEGAL.COM

2015 NorthLegal Collections Conference Registration

Register online at www.northlegal.com or mail or fax this form

The registration fees below include enrollment, all program materials, continental breakfast every day, lunch on Monday, and afternoon snacks! (Of course, lodging and other meals are separate.) To help us plan, an early registration discount or late registration fees apply, as follows.

General Registration (through July 17) \$750.00

Late Registration (after July 17) \$825.00

These prices assume the participant is a registered guest at our host hotel. Because the hotel determines its meeting room and food charges based on the number of participants who register as guests, the above registration fees will be increased by \$75.00 for any participant who does not stay at the host hotel. This may be waived for participants who live locally and commute, or for those who share a room with another participant, if you request it.

Financial Institution Name: _____

Mailing Address: _____

Telephone: _____ Fax: _____

Participant 1: Name _____ Email: _____ Fee:\$_____

Participant 1 **will not** be staying at the conference hotel. (Add \$75.00) Fee:\$_____

Participant 2: Name _____ Email: _____ Fee:\$_____

Participant 2 **will not** be staying at the conference hotel. (Add \$75.00) Fee:\$_____

Total Fee:\$_____

METHOD OF PAYMENT:

A company check for the Registration Fee, payable to NorthLegal Training and Publications is enclosed.

Please charge the Registration Fee to the credit card listed below.

CREDIT CARD INFORMATION:

VISA MasterCard American Express

I prefer to call NorthLegal with my credit card information.

Card Account Number: _____ / _____ / _____ / _____ Expiration Date: _____ Card Security Code: _____

Name as it appears on credit card: _____ Signature: _____

You may substitute participants without charge at any time upon notice. Full refunds will be made for cancellations received in writing and postmarked or faxed at least 60 days before the conference begins. A 50% refund will be made if the cancellation is received in writing and postmarked or faxed at least 21 days before the conference begins. Sorry, no refunds will be granted for cancellations received and postmarked after those dates.

Please send this completed form by mail, fax, or email to:

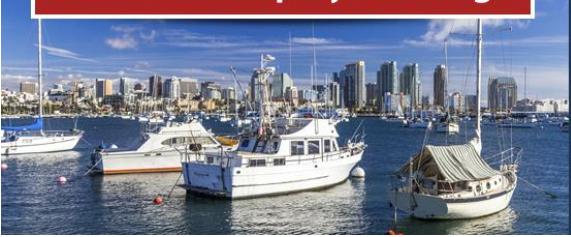
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Need Bankruptcy Training?



**2015
ADVANCED
BANKRUPTCY
CONFERENCE**

**SAN DIEGO, CA
SEPT 14 - 16, 2015**

For details, visit NORTHLLEGAL.com