



A Roundtable

Bios

Michael Archer

Michael Archer is a retired Marine Corps Judge Advocate. He currently serves the Department of Defense in a civilian capacity as Director of Legal Assistance for Marine Corps Installations East, a region comprising several installations on the eastern seaboard. He has served as a member of the North Carolina State Bar standing committee on Legal Assistance for Military Personnel (NC LAMP) since 1995. Mr. Archer has been a practicing attorney since 1982 and is a member of the bars of North Carolina and Maryland.

Michael Benoit

Michael Benoit is a partner in the law firm Hudson Cook, LLP. He advises banks, sales finance companies, auto dealers, leasing companies, mortgage lenders, and other creditors and technology providers on a wide range of consumer financial services law, and provides federal legislative and regulatory advice and support to associations representing the vehicle sales and finance trades. Mr. Benoit is a frequent speaker and author on a variety of consumer financial services law topics and is a monthly columnist for Auto Finance News and F&I Showroom. He is a member of the American Bar Association's Section of Business Law's Consumer Financial Services Committee and a member of the American Financial Services Association's (AFSA) State Government Relations and Business Technology committees. In addition, he serves as counsel to the AFSA Law Committee's Vehicle Finance Subcommittee and is a Fellow of the American College of Consumer Financial Services Lawyers.

David E. Blassingame

David E. Blassingame is the Managing Partner of Autoflex Leasing and is responsible for the daily operations of the company. His automotive career began 38 years ago, and has spanned every aspect of the automobile business. He joined Autoflex Leasing as a Leasing Specialist in 1985, became Sales Manager in 1987, and the Senior Vice President in 1992. He was made Managing Partner of Autoflex in 2009. Mr. Blassingame currently serves as the Legislative Consultant for the National Vehicle Leasing Association. He was the President of the Association in 2006-2007 and has served on the Texas State Board of the NVLA in various capacities since 1990. The NVLA recognized his service to the Association in 1999 and 2006 by making him the recipient of The President's Award. He earned the professional designation CVLE, (Certified Vehicle Leasing Executive), in 1996 and recertified for the designation in 2002 and 2007.

Bill Brauch

Bill Brauch is a Special Assistant Attorney General and, since March 1995, has been the Director of the Consumer Protection Division of the Iowa Attorney General's Office. He oversees the Attorney General's consumer protection litigation, legislation, rulemaking and education efforts. In that position he also serves as Administrator of the Iowa Consumer Credit Code. Previously he was an assistant attorney general in the Consumer Protection Division specializing in automobile odometer and title fraud and other consumer protection matters. Mr. Brauch is an active





Thomas B. Hudson

Thomas B. Hudson is a partner at Hudson Cook, LLP, and chairs the firm. He has practiced consumer financial services law since 1973, focusing on matters relating to vehicle financing and leasing. He is President of CounselorLibrary.com, LLC, and is the Editor-in-Chief of CARLAW®. He is a past President of the American College of Consumer Financial Services Lawyers and in 2009 was presented with that organization’s Lifetime Achievement Award. He is a past Chair of the American Bar Association Consumer Financial Services Committee’s Personal Property Finance Subcommittee. He is outside general counsel to the National Automotive Finance Association. He is a member of the Governing Board of the Conference of Consumer Finance, and is a frequent writer and speaker on topics relating to vehicle sales, finance and leasing. He has also written several books on car sales and financing.

Andrew D. Koblenz

Andrew D. Koblenz is the National Automobile Dealers Association’s Vice President of Legal and Regulatory Affairs and General Counsel. NADA represents more than 16,000 new car and truck dealers. Mr. Koblenz directs the association’s Legal and Regulatory Group, which represents NADA and dealer interests before federal agencies. Prior to his current position, he was NADA’s Vice President of Industry Affairs from June 2001 to February 2006. Mr. Koblenz previously served as a senior attorney with the American Automobile Manufacturers Association. Mr. Koblenz received his BA in political science, *magna cum laude*, from Union College, and his JD, *magna cum laude*, from Harvard Law School.

Christopher Kukla

Christopher Kukla is Senior Counsel for Government Affairs at the Center for Responsible Lending. CRL is a nonpartisan, non-profit policy and research affiliate of Self-Help, a community development lender. Mr. Kukla is primarily responsible for directing CRL’s work in the North Carolina General Assembly. He also works with lawmakers and advocates in other states on consumer lending legislation. Prior to joining the Center, Chris worked for five years on Capitol Hill, most(y 2006. Mr)6pnt10(senA0I4hender)BDC ocaarvo8



the National Association of Consumer Advocates. He has published a number of articles in publications such as The Consumer Advocate, the Consumer Law Newsletter, and the University of Detroit Law Review. Mr. Lyngklip earned his undergraduate degree from the University of Michigan and his law degree from the University of Detroit School of Law, where he currently serves as an adjunct professor teaching the Consumer Defense Clinic.

Randall McCathren

Randall McCathren is the Managing Director of the Association of Consumer Vehicle Lessors (ACVL) and President and General Counsel of BLC Associates, Inc. ACVL is the trade association of the major assignees of motor vehicle lease agreements between consumers and dealerships. Mr. McCathren has 30 years of consulting experience in retail vehicle leasing and financing. He is a frequent expert witness in vehicle leasing and finance-related litigation. Mr. McCathren represented vehicle leasing industry members in the formulation of Revised Regulation M in 1998 and the Uniform Consumer Leases Act. He is the co-author of *The Automobile Leasing and Leasing Manual* (1989), *Essentials of Consumer Vehicle Leasing* (1985) and the periodical *Automobile Leasing Today* (1986 – 2005). Mr. McCathren is a graduate of Yale University and the University of California, Berkeley School of Law. He has been a staff attorney with the Federal Trade Commission and has taught at the University of Texas Law School and Vanderbilt University Law School.

Paul D. Metrey

Paul D. Metrey is the Chief Regulatory Counsel, Financial Services, Privacy, and Tax for the National Automobile Dealers Association. He represents dealer interests before, and educates dealers on, regulations promulgated by several federal agencies including the Federal Reserve Board, Federal Trade Commission, Federal Communications Commission, Department of

the Treasury, and Internal Revenue Service. Mr. Metrey is the author and editor of several NADA publications and frequently speaks on an array of regulatory topics. Prior to joining NADA, Mr. Metrey served as an attorney with the Federal Emergency Management Agency and as an active duty Army JAG officer. He also served as an Infantry officer in Army National Guard units in Maryland and Virginia and as a JAG officer in the D.C. Army National Guard. Mr. Metrey obtained a JD from Catholic University's Columbus School of Law and a BA from Virginia Tech.

Terrence J. O'Loughlin

Terrence J. O'Loughlin is the Director of Compliance for Reynolds & Reynolds. Previously he worked for the Office of the Attorney General, State of Florida, in the Economic Crimes Section, focusing on automobile dealers, manufacturers, and finance and leasing companies. Mr. O'Loughlin was also the mediator of Florida's Motor Vehicle Lease Disclosure Act, a statute which he assisted in drafting. He has served as a consultant to the Federal Reserve Board's Leasing Education Committee, an observer / advisor for the Uniform Consumer Leases Act Committee, and a consultant to various media and publications. He has also authored numerous magazine articles. He serves on the Governing Committee of the Conference on Consumer Finance Law. Mr. O'Loughlin graduated from the University of Pittsburgh and received his MBA and JD from the University of Dayton.

Rosemary Shahan

Rosemary Shahan is the founder and President of Consumers for Auto Reliability and Safety, a national, award-winning non-profit auto safety and consumer advocacy organization dedicated to preventing motor vehicle-related fatalities, injuries, and economic losses. She also serves on the Board of Directors of the Consumer Federation of America and the Consumer Federation of California. In 1979, Ms. Shahan

