

# Agenda

June 6, 2013

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8:00      **Registration**

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9:00      **Welcoming Remarks**

**Julie Brill**

Commissioner  
FTC

**Steven Antonakes**

Acting Deputy Director  
CFPB

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9:30      **Presentation**

Understanding the Model: The Life Cycle of a Debt

PRESENTER:

**Bob Hunt**

Vice President & Director  
Payment Cards Center  
Federal Reserve Bank of Philadelphia

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10:10      **Presentation**

How Information Flows Throughout the Collection Process

PRESENTER:

**John Tonetti**

Program Manager  
Office of Deposits, Cash, Collections, and Reporting Markets  
CFPB

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10:30 **Break**

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10:45 **Presentation**  
Overview of the FTC's Debt Buyer Study

PRESENTER:

**Heather Allen**  
Senior Attorney  
Division of Financial Practices  
FTC

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11:05 **Panel 1**  
Information Available to Debt Collectors at Time of  
Assignment or Sale

MODERATOR:

**Thomas Kane**  
Senior Attorney  
Division of Financial Practices  
FTC

PANELISTS:

**Manoj Hastak**  
Professor of Marketing  
Kogod School of Business  
American University

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1:00

## Panel 2

Verifying Disputed Debts Under the FDCPA and Investigating Disputed Debts Under the FCRA

MODERATOR:

**Corey Stone**

Assistant Director

Office of Deposits, Cash, Collections, and Reporting Markets  
CFPB

PANELISTS:

**Chad Benson**

President and Chief Operating  
Officer  
CBE Group

**Ian Lyngklip**

Partner  
Lyngklip & Associates  
Consumer Law Center, PLC

**Richard Munroe**

President  
Capital Financial Group, Inc.

**Manuel Newburger**

Partner  
Barron & Newburger, P.C.

**Denise Norgle**

Vice President and Division  
General Counsel  
TransUnion

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3:00

**Panel 3**

Debt Collection Litigation

MODERATOR: