# LAW & ECONOMICS CENTER, GEORGE MASON UNIVERSITY SCHOOL OF LAW AGEP Third Annual Public Policy Institute on Financial Services Wednesday, May 1 through Friday, May 3, 2013

## Agenda

#### Wednesday, May 1 Le Méridien Arlington

5:30 – 6:30 pm Registration

5:30 – 7:30 pm Welcome Reception, Vivace Foyer

## Thursday, May 2 Understanding the Consumer Financial Protection Bureau

All class sessions held at George Mason University School of Law, Founders Hall Auditorium

7:00 am Bus departs Le Méridien Arlington for GMU School of Law

7:00 - 7:50 am Breakfast, Founders Hall Multi-Purpose Room 126

7:00 – 8:00 am Conference Check-in and Registration (for all non-AG attendees)

8:00 – 8:20 am Welcome & Introduction

Karen M. Czarnecki, Director, Education, Law & Economics Center, George Mason

University School of Law

Ronald R. Glancz, Partner, Venable LLP and Program Co-Chair Thomas P. Vartanian, Partner, Dechert LLP and Program Co-Chair

8:20 – 9:30 am Understanding the Many Facets of the Consumer Financial Protection Bureau

Gail Hillebrand, Associate Director for Consumer Education & Engagement, Consumer

Financial Protection Bureau (invited not confirmed)

Todd J. Zywicki, Professor of Law, George Mason University School of Law

Michael B. Mierzweski, Partner, Arnold and Porter David A. Stein, Director, Promontory Financial Group

Moderator: The Honorable Greg Zoeller, Attorney General, Indiana

9:45 –11:00 am Consumer Financial Protection Bureau Mortgage Lending Initiatives

**David L. Moskowitz**, Executive Vice President and Deputy General Counsel, Wells Fargo **Ben K. Olson**, Deputy Assistant Director, Regulations, Consumer Financial Protection

Rureau

Christopher J. Mayer, Paul Milstein Professor of Real Estate and Finance and

Economics, Columbia Business School
Lisa M. Ledbetter, Partner, Dentons US LLP

Michael D. Calhoun, President, Center for Responsible Lending

Moderator: The Honorable Mark L. Shurtleff, former Attorney General of Utah and

Partner, Troutman Sanders LLP

#### Thursday, May 2 continued

11:15 am - 12:30 pm Fair Lending

Joel D. Armstrong, Director, Office of Systemic Investigations, US Department of

Housing and Urban Development

Jon M. Seward, Deputy, Housing and Civil Enforcement Section, US Department of

Justice

Andrew L. Sandler, Chairman and Executive Partner, BuckleySandler LLP

Robert H. Ledig, Partner, Dechert LLP

F. Thomas Eck, IV, Associate General Counsel, Fair and Responsible Lending, Capital

One Financial Corporation

Moderator: Ronald R. Glancz, Partner, Venable LLP

12:30 – 2:00 pm Luncheon Speaker, Founders Hall Multi-Purpose Room 126

Introduction

Daniel D. Polsby, Dean and Professor of Law, George Mason University School of Law

**Keynote Address:** 

Steve L. Antonakes, Acting Deputy Director, Consumer Financial Protection Bureau

2:00 – 3:15 pm Arbitration

Jason S. Johnston, Henry L. and Grace Doherty Charitable Foundation Professor of Law

and Nicholas E. Chimicles Research Professor of Business Law and Regulation,

University of Virginia

Keith N. Hylton, The Honorable Paul J. Liacos Professor of Law, Boston University

School of Law

**Erin O'Hara O'Connor,** Professor of Law, Associate Dean for Academic Affairs and Director, Law and Human Behavior Program, Vanderbilt University Law School

Ellen M. Taverna, Legislative Director, National Association of Consumer Advocates

Moderator: Andrew J. Pincus, Partner, Mayer Brown LLP

3:30 - 4:30 pm Other Targeted CFPB Initiatives: Supervision of Nonbank Entities, Reverse

Mortgages, Prepaid Cards, College Products, and Overdrafts

Robert A. Cook, Partner, Hudson & Cook LLP

L. Richard Fischer, Partner, Morrison & Foerster LLP

Lauren K. Saunders, Managing Attorney, National Consumer Law Center

Moderator: Allyson B. Baker, Partner, Venable LLP

4:45 – 6:00 pm Consumer Financial Protection Bureau Enforcement Activities

**Deborah M. Morris**, Enforcement Attorney, Consumer Financial Protection Bureau **Susan N. Ellis**, Assistant Attorney General, Office of the Attorney General, Illinois

Jonathan L. Pompan, Partner, Venable LLP

Claudia Callaway, Partner, Katten Muchen Rosenman LLP

Moderator: Thomas P. Vartanian, Dechert LLP

6:00 – 7:00 pm Reception, Hazel Hall Atrium

7:00 pm Bus departs George Mason University School of Law for Le Méridien Arlington

7:30 – 9:30 pm Dinner, Le Méridien Arlington

Keynote Speaker: The Honorable Julie Brill, Commissioner,

Federal Trade Commission

### Friday, May 3

All sessions held at George Mason University School of Law, Founders Hall Auditorium

7:00 am Bus departs Le Méridien Arlington for George Mason University School of Law

Please bring your bags with you.

7:00 – 7:50 am Breakfast, Founders Hall Multipurpose Room 126

8:00 - 9:15 am Introduction

Karen M. Czarnecki, Director, Education, Law & Economics Center, George Mason

University School of Law

The FTC and the CFPB on Consumer Protection

**Lucy E. Morris**, Deputy Enforcement Director, Consumer Financial Protection Bureau **J. Reilly Dolan**, Associate Director, Division of Financial Practices, Bureau of Consumer

Protection, Federal Trade Commission

Todd J. Zywicki, Professor of Law, George Mason University School of Law

Moderator: William E. Kovacic, Global Competition Professor of Law and Policy and

Director, Competition Law Center, George Washington University Law School

9:30 – 10:45 am The Relationship Between the CFPB and the States: Data Sharing, Confidentiality,

and Protocols

Veronica L. Spicer, Enforcement Attorney, Consumer Financial Protection Bureau

Jennifer L. Epperson, Assistant Attorney General, North Carolina

Margaret C. Liu, Senior Vice President & Deputy General Counsel, Conference of State

**Bank Supervisors** 

Hon. Mark L. Shurtleff, former Attorney General of Utah and Partner, Troutman Sanders

LLP

Moderator: Karen M. Czarnecki, Director, Education, Law & Economics Center

11:00 am – 12:15 pm Disparate Impact Analysis & Presumptions of Discrimination

Andrew L. Sandler, Chairman & Executive Partner, BuckleySandler LLP

Timothy R. McTaggart, Partner, Pepper Hamilton LLP

John Hasnas, Visiting Associate Professor of Law, Georgetown University School of Law

Moderator: Satya P. Thallam, Deputy Director of Research, Law & Economics Center,

George Mason University School of Law

12:15 pm Adjourn

Bus departs George Mason University School of Law for Reagan National Airport