



Consumer Financial  
Protection Bureau

## Agenda: Evolutions in Debt Relief Convening

Time	Agenda	Speakers
9:00am	Morning Introduction	Vanessa Megaw, Finance Analyst, Consumer Credit, Payments, and Deposits Markets, CFPB
9:10am	Welcome & Opening Remarks	Tom Pahl, Policy Assistant Director, Research, Markets, and Regulations, CFPB
9:30am	Debt Relief Options through Creditors	Moderator: Emma Haas, Director's Financial Analyst CFPB; Panelists: Diana C. Banks, Senior Counsel, American Bankers Association; Nat Hoopes, Executive Director, Marketplace Lending Association; Danielle Fagre Arlowe, Senior Vice President, American Financial Services Association
10am	Third-Party Debt Relief Offerings	Moderator: LaShaun Warren, Deputy Assistant Director, Consumer Engagement, CFPB; Panelists: Christopher Viale, President & CEO, Cambridge Credit Counseling Co-Chairman of the Board of Directors, Financial Counseling Association of America; Dan Frazier, CEO, Century Support Services; Edward Boltz, Managing Partner, Law Offices of John T. Orcutt, P.C., Legislative Committee Co-Chairman, National Association of Consumer Bankruptcy Attorneys; Marcie Kobak, Director of Litigation, Legal Services of the Hudson Valley
10:40am	Break	

		Moderator: John McNamara, Assistant Director, Consumer Credit, Payments and Deposits Markets, CFPB; Panelists: Itzik Cohen, CEO, Payzen, Inc.; Ed Harycki, Founder & CEO, Creditly; Alex Mooradian, CEO, Resolve Innovations, Inc. (a Public Benefit Corporation); Jerry Nemorin, Founder & CEO, LendStreet
11:15am	Debt Relief Innovation/FinTech Discussion	
12:15pm	Break	
12:30pm	Consumer Journeys through Debt Relief	Moderator: Daniel Dodd-Ramirez, Assistant Director, Community Affairs, CFPB; Panelists: Mike Croxson, President and CEO, Consumer Education Services, Inc. (CESI); Teresa Dodson, Founder & CEO, Greenbacks Consulting, Executive Board Member, American Fair Credit Council; Jason Graeber, Attorney at Law, Jason Graeber Law Offices, National Association of Consumer Advocates Member; Stephen Congdon, Assistant Vice President & Regulatory Counsel, Consumer Bankers Association
1:30pm	Break	
1:45pm	Future of Debt Relief: Emerging Opportunities and Challenges	Moderator: Alice Hrdy, Principal Deputy Assistant Director, Supervision Policy, CFPB; Panelists: Sameh Elamawy, CEO, Scratch, CFPB Consumer Advisory Board Member; Sean Fox, Co-President & CRO, Freedom Debt Relief; Andrew Pizor, Staff Attorney, National Consumer Law Center; Rebecca Steele, President & CEO, National Foundation for Credit Counseling, CFPB Consumer Advisory Board Member; Jason Swift, COO & BSA Officer, Marlette Funding, LLC
2:45	Closing Remarks	Tom Pahl, Policy Associate Director, Research, Markets, and Regulations, CFPB