



The NAF Association's 15th Annual Below-Prime Auto Financing Conference

June 1 - 3, 2011

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Omni Fort Worth Hotel

Wednesday, June 1

- 6:30 am - 2:00 pm Golf
- 11:00 am - 3:00 pm Exhibitor Set up
- 2:30 - 4:00 pm NAF Association Board Meeting
- 3:00 - 7:00 pm Registration
- 4:00 - 5:00 pm

Session 1 Optimizing Outsourcing Options

Marguerite Watanabe, President, Connections Insights, Inc.

In today's environment, a company cannot be expert at all business activities and processes, from originations through recovery. Most below-prime auto finance companies have to evaluate options to outsource, in-source or otherwise find additional resources to manage each business activity. In this interactive Session, auto finance companies and product and service providers share their experiences and insights as to what functions are best outsourced and how vendor management is most successfully handled in the below-prime auto marketplace.

- 5:00 - 7:00 pm Reception, Sponsored by
Regional Acceptance Corporation

Thursday, June 2

- 7:00 am - 6:30 pm Registration
- 7:15 - 8:00 am Breakfast
- 8:00 - 8:15 am Opening Remarks
- 8:15 - 9:00 am

Session 2 CEO Panel, Part 1

Sponsored by van Wagenen Financial Services, Inc.

Moderator: Jim Bass Founder, CEO and Chairman of the Board of Auto One Acceptance Corp.

Panel: Ian Anderson, President of Westlake Financial Services; Scot Seagrave, Prestige Financial Services, Inc.; and Michael Ritter, President and CEO, Flagship Credit Acceptance

Hear from a panel of the industry executives from both large and smaller institutions about what's happening in the below prime auto financing industry. They will share their views on where the industry has been, where it is and on emerging trends.



9:00 - 9:45 am

Session 3 The Automotive Outlook: Insights From the Auction Industry

Tom Webb, Chief Economist, Manheim Consulting

This session will discuss what auctions trends (pricing, volume, and buyer and seller behavior) are telling us about the overall automotive marketplace – from manufacturers, to dealers, to lenders, and to retail customers.

9:45 - 10:15 am

Break, Sponsored By

CounselorLibrary.com/Hudson Cook, LLP

10:15 - 11:00 am

Session 4 Asset Backed Securities - Ratings

Amy Martin, Senior Director, Structured Finance Ratings Group, Standard & Poor's

The session provides an update on recent developments and trends in the auto loan asset-backed securities (ABS) market. Topics will include: issuance volume and pricing spread; collateral and ratings performance and Standard & Poor's outlook for the auto loan ABS market.



11:00 - 11:45 am

Session 5 Asset Backed Securities - Underwriting

Chris Pink, Managing Director, Asset Backed Finance, Wells Fargo Securities

Learn from a prominent underwriter about how the asset backed financing market has changed. The public funding channels are opening up, but the securities are being underwritten with new rules. Attend and hear about the changes.

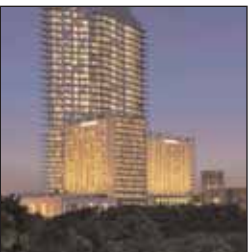


11:45 am - 12:30 pm

Session 6 Emerging Trends in the Dealer/Financing Source Relationships

Steve Hall, President of driversselect; and Robert Granados, Vice President and General Manager, DealerTrack, Inc.

The panel will address how consumers are using the Internet to research, shop and conduct price comparisons on vehicles making them more prepared, informed, selective and independent when they walk into a dealership. Dealers and their financing source partners have to build better tools to communicate and transact online with consumers. New financing models must include ways to engage online with this informed consumer. Join this Session to learn what tools you need to help you take advantage of consumers' growing interest in online indirect financing.



12:30 - 2:00 pm

Lunch, Sponsored By

PassTime

2:00 - 3:00 pm

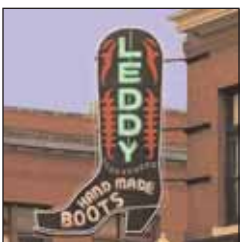
Session 7 Keynote Address

Dale Pollak, Founder, vAuto

3:00 - 3:30 pm

Break, Sponsored by

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3:30 - 5:00 pm

Session 8 Legal Panel

Moderator: Eric Johnson, Shareholder, Phillips Murrah P.C.

Panel: Brian Becker, Vice President and Assistant General Counsel, BB&T; Michael Benoit, Partner in the Washington DC office of Hudson Cook, LLP; Steve Levine, broad experience in the consumer financial services industry; and Larry Young, Partner, HughesWattersAskanase

NAF Association's Legal Committee provides updates on state and federal laws, regulations and legislation affecting below-prime auto financing. Topics to be discussed include: the Consumer Financial Protection Bureau (CFPB) - its current stage of development and where they are headed; issues involving the Servicemembers Civil Relief Act and the CFPB's special division on SCRA issues; state law auto finance issues with audits, holder liability, conditional delivery and document prep. fees and litigation avoidance practices in servicing and collections and real-world examples of what not to do.

5:00 - 6:30 pm

Reception, Sponsored by
Allied Finance Adjusters

Friday, June 3

7:00 - 11:00 am

Registration

7:00 - 8:00 am

Breakfast

8:00 - 8:15 am

Opening Remarks

8:15 - 9:00 am

Session 9 CEO Panel, Part 2
Sponsored by van Wagonen Financial Services, Inc.

Moderator: Jim Bass

Panel: Daniel E. Berce, President and Chief Executive Officer, AmeriCredit; Kevin Borgmann, President, Capital One Auto Finance; and Tom Dundon, President and CEO, Santander Consumer USA Inc.

Hear from a panel of the industry executives from both large and smaller institutions about what's happening in the below prime auto financing industry. They will share their views on where the industry has been, where it is and on emerging trends.

9:00 - 10:00 am

Session 10 Emerging Underwriting Trends

Moderator: Peter Turek, Vice President, Automotive, Trans Union

Panel: Paul A. Cuevas, Director, Auto Finance, J.D. Power and Associates; Grant Helmer, Senior Vice President, Loan Services, GM Financial.; Margy Jones, Senior Vice President, Sales, The Work Number, a service of Equifax ; and Mike Mondelli, CEO and Co-founder of L2C, Inc.

The presentations will include: detailed underwriting metrics on recent and past originations of sub-prime, indirect auto loans and projections for sales and future originations, based on data from over 8,000 dealers on the loans and leases they originate through over 700 lenders; the predictive impact alternative payment data

2011 Exhibitors Continued

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7250 Parkway Drive
Suite 510

Hanover MD 21076

410-712-4036

800-463-8955

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www.nafassociation.com

can make when used with credit bureau data in auto underwriting; the types of alternative payment data that are most commonly used by nonprime industry players, and the average predictive improvement these companies receive from this data; and best practices on implementing an automated solution to avoid employment and income fraud on loan applications. Best practices on implementing an automated solution to avoid employment and income fraud will be presented.

10:00 - 10:15 am Break

10:15 - 10:30 am **Session 11 NAF Association Membership Meeting**

Jack Tracey and Tommy A. Moore, Jr., Chairman, President and CEO of First Investors Financial Services Group, Inc. and President of the NAF Association

Members and non-members are welcome to attend.

10:30 - 11:15 am **Session 12 NAF Association Survey**

George Halloran, Auto Finance Program Director and Merril Davis, Managing Director, Americas, BenchMark Consulting International

Attend and hear an overview of findings in the NAF Association's 15th annual Below-Prime Auto Financing Survey. Learn about survey findings on delinquency and volume trends, reposSessions and bankruptcies, remarketing performance, FICO scores, LTV and dealership reserve trends, and more. Survey reports will be available to NAF Association members.

11:15 am - noon **Session 13 Emerging Collection and Recovery Trends**

Moderator: Gary Perdue, President and CEO, Peritus Portfolio Services, LLC

Panel: Matt Clyne, Chairman, PCI Professionals; Robert Guerrero, Director of National Sales for Insurance Auto Auctions; and Les McCook, Executive Director, American Recovery Association, Inc.

This comprehensive Session on non-prime collections will cover the shift in payment trends in the non-prime automotive financing sector. Topics will include ways to lower processing expenses, increase collection methods and efficiency and decrease delinquency. Coverage will also be provided on the impact of the Payment Card Industry (PCI) Data Security Standard (DSS) on the below-prime industry. Advancements in license plate recognition systems will be covered, as well as, breakthroughs in online auctions that allow the remarketing of collateral from remote sites. Tools that can assist remarketers in their abandonment process will be discussed and how "global remarketing" can reduce losses in the lowest 10% of a repossessed vehicle portfolio.

noon

Closing Remarks

Sponsors also include: Allied Finance Adjusters, grand prize; myAutoloan.com, badge lanyards and Williams & Stazzone Insurance Agency, conference bags