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June 1st!**

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15TH ANNUAL BELOW-PRIME AUTO FINANCING CONFERENCE

LEARN FROM THE BELOW-PRIME FINANCE EXPERTS

Plan now to attend the conference where below-prime auto financing industry experts, representatives from the major finance companies, auto dealers and attorney specialists gather. Program content is expressly designed for the below-prime auto finance industry. Individual presenters and panels of experts share their knowledge and welcome your questions. You will make valuable new contacts during receptions, breaks and meals.

This year's conference will keep you up-to-date on what's happening now and what's coming down the road. Learn how to use and manage outsourcing for optimum results for your company. Expect updates on the automotive marketplace and ABS ratings and underwriting. Sessions on emerging trends in dealer/finance source relationships, underwriting, collection and recovery will help prepare your company to continue competing successfully. CEOs from large and smaller companies talk about the status of the industry and where they see it headed. NAF Association's legal committee provides updates on state and federal issues that affect below-prime auto financing. The summary of the results of NAF Association's annual survey describes changes and trends this year.

Come early for golf on the morning of Wednesday, June 1st and return on time for the afternoon workshop. Plan to attend the sessions all day Thursday and Friday morning. Visit the exhibits of products and services designed for the below-prime financing industry. You will leave the conference with ideas, solutions and new contacts that will benefit your business.

Register on-line now at www.nafassociation.com and check back often for program updates.

NAF
ASSOCIATION

SCHEDULE OF EVENTS

WEDNESDAY, JUNE 1ST

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
5:00 - 7:00 PM
RECEPTION WITH EXHIBITORS

THURSDAY, JUNE 2ND

7:00 AM - 6:30 PM
REGISTRATION
7:15 - 8:00 AM
BREAKFAST
8:00 - 8:15 AM
OPENING REMARKS
8:15 AM - 5:00 PM
PROGRAM SESSIONS,
INCLUDES BREAKS AND
LUNCH
5:00 - 6:30 PM
RECEPTION WITH EXHIBITORS

FRIDAY, JUNE 3RD

7:00 - 11:00 AM
REGISTRATION
7:00 - 8:00 AM
BREAKFAST
8:00 - 8:15 AM
OPENING REMARKS
8:15 - NOON
PROGRAM SESSIONS,
INCLUDES NAF ASSOCIATION
MEMBERS MEETING AND
BREAK
NOON
CLOSING REMARKS

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finance adjusters and certified recovery specialists. ARA members specialize in locating and repossessing collateral on behalf of lending institutions. ARA has more than 260 members with 488 offices and serves 27,000 national and international cities. Call 972-755-4755 or visit www.repo.org



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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](#)

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.

MARGUERITE WATANABE



Marguerite Watanabe, President, Connections Insights, Inc., has more than 20 years experience in automotive and automotive financing. She shares her expertise and industry connections with industry associates, giving her a unique view of the industry, its strengths, weaknesses and, most importantly, its opportunities. She serves as Director of International Programs for the Automotive Dealership Institute and Chairman the NAF Association.

- 5:00 - 7:00 PM [Reception With Exhibitors, Sponsored by Regional Acceptance Corporation](#)



THURSDAY, JUNE 2

- 7:00 AM - 6:00 PM [Registration](#)
- 7:15 - 8:00 AM [Breakfast](#)
- 8:00 - 8:15 AM [Opening Remarks](#)

JACK TRACEY



Jack Tracey, Executive Director, NAF Association

- 8:15 - 9:00 AM [Session 2 Keynote Address](#)

DALE POLLAK



Dale Pollak, Founder, vAuto, spent 13 years as a dealer principal and more than a decade as a successful high-technology executive, serving the automotive retail industry. He is considered an authority on maximizing profits from used vehicle operations and provides insight into the everyday challenges faced by today's principals and managers.

- 9:00 - 9:45 AM [Session 3 The Automotive Outlook: Insights from the Auction Industry](#)

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.

TOM WEBB



Tom Webb brings more than 30 years of automotive experience to his role as Manheim Consulting's chief economist. Webb serves as a resource for the industry, providing analysis of used car market activity based on data from all of Manheim's operating locations, associated businesses and industry research.

- 9:45 - 10:15 AM [Break, Sponsored By CounselorLibrary.com/Hudson Cook, LLP](#)



- 10:15 - 11:00 AM [Session 4 ABS - Ratings](#)

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.

AMY MARTIN



Amy Martin is a team leader and senior director in the Structured Finance Ratings Group at Standard & Poor's. Her primary role is managing and leading a team of auto loan and lease asset-backed security (ABS) rating analysts. She is also responsible for chairing auto loan and auto lease credit committees, the ongoing development and refinement of Standard & Poor's criteria in these areas, coordinating and conducting ABS analytical training

programs and implementing and managing various analytical tools used in the rating process.

- 11:00 - 11:45 AM [Session 5 ABS - Underwriting](#)

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.

ERIK PRIEDE



Erik Priede, Managing Director, RBS Global Banking & Markets, is responsible for the origination and structuring of various consumer and commercial asset backed securities, including prime and subprime auto loans, leases, and dealer floorplan loans.

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DealerTrack's intuitive and high-value software solutions enhance efficiency and profitability for the automotive retail industry. We operate the industry's largest online credit application network, connecting approximately 17,000 dealers with over 900 lenders. The integrated DealerTrack Performance Suite also includes DMS, Inventory Management, Sales, F&I and Compliance solutions. www.dealertrack.com



Digital Recognition Network, the industry leader in asset location services, provides proprietary license plate recognition (LPR) technology, a national network of LPR camera-equipped vehicles and an open integration platform to significantly reduce liability exposure and increase recoveries for automotive lenders. www.digitalrecognition.net



Equifax - In today's economy, auto finance companies require a more granular level of insight into their customer's employment and credit information. Equifax has developed a powerful set of auto industry tools to help customers manage all phases of the loan lifecycle. www.equifax.com

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11:45 AM - 12:30 PM **Session 6 Emerging Trends in the Dealer/Financing Source Relationships**

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.

ROBERT GRANADOS



Robert Granados, Vice President and General Manager, DealerTrack, Inc., leads the finance solutions group, which encompasses the DealerTrack Credit Application, Compliance, eContracting and Credit Bureau businesses and the lender solutions group, including lender development, sales and support.

STEVE HALL



Steve Hall is President of driversselect, a new breed of automotive retail that focuses on providing consumers in the subprime marketplace the ability to afford the same type of vehicles as those consumers in the prime marketplace. driversselect offers both new and late model pre-owned vehicles and has been able to achieve above average portfolio performance with his financing sources. Mr. Hall is a Past President and board member of the NAF Association.

Association.

12:30 - 2:00 PM **Lunch, Sponsored By PassTime**



2:00 - 3:30 PM **Session 7 Legal Panel**

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.

MODERATOR: ERIC JOHNSON



Eric Johnson, Shareholder, Phillips Murrah P.C. His law practice is in automotive finance, banking, commercial and consumer financial services, financial institution regulation and e-commerce and information technology.

BRIAN BECKER



Brian Becker, Vice President and Assistant General Counsel at BB&T with primary responsibility as general counsel of Regional Acceptance Corp, a subsidiary of BB&T Corp

MICHAEL BENOIT



Michael Benoit, Partner in the Washington DC office of Hudson Cook, LLP. He advises banks, sales finance companies, auto dealers, leasing companies, mortgage lenders, other creditors and technology and service providers on a wide range of consumer financial services law. His practice covers matters involving federal and state laws relating to consumer credit compliance, electronic commerce, privacy, telemarketing, personal and real property financing, and leasing and collection practices.

STEVE LEVINE



Steve Levine has broad experience in the consumer financial services industry, previously serving as President of an auto finance company focused on portfolio acquisitions, General Counsel for a nationwide auto-finance company with a portfolio of over \$ 2.5 Billion Dollars, and Assistant General Counsel for the captive finance company of a leading computer manufacturer.

LARRY YOUNG



Larry Young Partner in the law firm of HughesWattersAskanase in Houston. He has defended numerous consumer class actions and has designed national debt collection programs, and national bankruptcy reaffirmation and post-discharge, secured creditor programs. He initiated and wrote several amendments to the Bankruptcy Code and wrote part of the Bankruptcy Code's legislative history. He also wrote several amendments to the Texas Finance Code.

3:30 - 4:00 PM

Break, Sponsored by Overby-Seawell Company



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Overby Seawell Company provides automobile finance companies with the necessary insurance risk management tools needed to eliminate losses while removing the burden associated with insurance tracking. Our approach is to think out of the box in order to maximize profits. www.overby-seawell.com



Over the past 20 years, **PassTime** has helped create the GPS tracking and payment assurance device industry. Today, PassTime is an industry leader with a robust suite of products and services that provide cost-effective solutions to the specialized finance industry. www.passtimeusa.com



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The Portfolio Acquisition Group of Regional Acceptance Corporation, an affiliate of BB&T, purchases automobile portfolios and is among the most active purchasers in the country. We buy prime and near prime portfolios. Our clients include banks, credit unions, finance companies and automobile dealers throughout the country. www.regionalacceptance.com

4:00 - 5:00 PM

Session 8 Emerging Underwriting Trends

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 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.

MODERATOR: PETER TUREK



Peter Turek, Vice President, Automotive, Trans Union

PAUL A. CUEVAS



Paul A. Cuevas, Director, Auto Finance, J.D. Power and Associates, is responsible for overseeing the firm's syndicated research, PIN Navigator and performance module, proprietary and tracking programs, solutions consulting and performance improvement in the Auto Finance practice. His career spans over 26 years in the financial services industry, including as a banker with credit, operations, risk management, product development, marketing and sales expertise.

GRANT HELMER



Grant Helmer is currently the Senior Vice President overseeing all Loan Services operations for GM Financial. He has been with GM Financial for 14 years in various roles including underwriting, sales and operations

MARGY JONES



Margy Jones is currently the Senior Vice President of Sales for The Work Number, a service of Equifax. She has been with The Work Number/Equifax for more than 13 years, holding various sales roles.

MIKE MONDELLI



Mike Mondelli, CEO and Co-founder of L2C, Inc., where his focus is on business and product development. Previously, he worked in the securities business with Morgan Keegan Company as a First Vice President where he was advisor to several burgeoning technology companies.

5:00 - 6:30 PM

Reception With Exhibitors



If you're serious about growing your automotive finance business, we should talk.

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TCI provides web-based loan origination solutions for the consumer finance industry. Decisionlender is provided as a Software as a Service (SaaS) solution and is utilized by over 225 financial institutions. TCI Decisionlender is fully integrated with over 20 core processing systems and several auto portals including DealerTrack, Route One, Open Dealer Exchange and Cudl. www.tcidecisionlender.com



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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, Part 1 CEO Roundtable Sponsored by van Wagenen Financial Services, 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.

MODERATOR: JIM BASS



Jim Bass, Founder, CEO and Chairman of the Board of Auto One Acceptance Corp. Bass is a founding member, current treasurer and chairman emeritus of the NAF Association.

DANIEL E. BERCE



Daniel E. Berce is President and Chief Executive Officer, AmeriCredit and serves on the company's board of directors. He is a certified public accountant and prior to joining AmeriCredit, he was an auditor with Coopers & Lybrand for 14 years.

KEVIN BORGMANN



Kevin Borgmann is President of Capital One Auto Finance. Prior to joining the Auto Finance division, he was an executive in Capital One's Credit Card division where he had a variety of roles, including leading Partnerships and Business Development, Internet Acquisitions and the Prime Credit Card business.

TOM DUNDON



Tom Dundon, President and CEO, Santander Consumer USA Inc., is responsible for developing corporate strategy, overseeing operations and ensuring the company's business initiatives follow compliance and corporate governance standards.

9:00 - 9:45 AM

Session 9, Part 2 CEO Roundtable
Sponsored by van Wagenen Financial Services, 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.

MODERATOR: JIM BASS

IAN ANDERSON



Ian Anderson is President of Westlake Financial Services. He previously served as Senior Vice President of Production and Risk Management. Prior to Westlake, Mr. Anderson held positions at both Bayview Acceptance and Triad Financial.

SCOTT SEAGRAVE



Scott Seagrave, Prestige Financial Services, Inc.

Speaker to be announced. Check www.nafassociation.com for updates.

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9:45 - 10:05 AM

Session 10 NAF Association Membership Meeting
Members and non-members are welcome to attend.

JACK TRACEY



Jack Tracey, Executive Director, NAF Association

TOMMY A. MOORE, JR.



Tommy A. Moore, Jr., serves as the Chairman, President and CEO of First Investors Financial Services Group, Inc., one of the most successful and longest running companies in the auto finance industry which he co-founded in 1989. Previously he worked in commercial banking, responsible for retail and commercial lending. He is President of the NAF Association.

10:05 - 10:30 AM

Break

10:30 - 11:15 AM

Session 11 NAF Association Annual Below Prime Market Survey

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 all NAF Association members.

GEORGE HALLORAN



George Halloran is the Auto Finance Program Director at BenchMark Consulting International, providing strategic and operational consulting to auto and other finance sources and related companies.

MERRIL DAVIS



Merril Davis is Managing Director, Americas for BenchMark Consulting International. He advises executives working in the automotive finance business of banks, captives, independent auto finance companies, credit unions and various auto finance industry platforms. He has more than 25 years of automotive industry experience, including leadership positions at Nissan Motor Company and CitiFinancial Auto.

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A sampling of companies that attended the 2010 conference:

ABC Auto
 Ace Motor Acceptance Corporation
 ACS
 AFS Acceptance LLC
 American Financial Services Association
 American Recovery Association
 Americana Thrift & Finance Plan, LLC
 AmeriCredit
 Anderson Brothers Bank
 Ascension Capital Group, Inc.
 Assurant Specialty Property - Auto Lending Solutions
 Auction Broadcasting Company
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 Balboa Insurance Group
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 BenchMark Consulting International
 Black Book
 Capital One Auto Finance
 Carfinco Income Fund
 Carolina Finance, LLC
 Center For Responsible Lending
 CenterOne Financial Services
 Century Credit
 Chase Auto Finance - Custom Finance
 Chase Auto Finance Corp.
 CitiFinancial Auto
 CMSI
 Cold Street Partners LLC
 Connections Insights
 Consolidated Asset Recovery Systems, Inc.
 Cooper Clinic
 CounselorLibrary.com/Hudson Cook, LLP
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 Crossbow Group, Inc.
 CSC
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 Dealer Services Corporation
 DealerTrack, Inc.
 Decisioning Solutions Inc.
 Digital Recognition Network
 DIVDAT
 driversselect
 Exeter Finance Corp.
 F&I and Showroom Magazine
 FBI
 Finance and Thrift Company
 First Investors Financial Services
 Fiserv
 Flagship Credit Corporation
 Franklin Capital Corporation
 G R Perdue Consulting
 Global One Partners, LLC

11:15 - NOON **Session 12 Emerging Collection and Recovery Trends**

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.

MODERATOR: GARY PERDUE



Gary Perdue, President and CEO, Peritus Portfolio Services LLC, has spent more than 30 years in the consumer finance industry, including the last 20 years in the auto finance arena. He has lead a prime lending operation with a bank, as well as a large subprime auto finance company in his career.

THOMAS ARONICA



Thomas Aronica is the President and Founder of PCI Professionals, a full service provider of financial products to businesses, specializing in electronic payments and alternative funding solutions.

ROBERT GUERRERO



Robert Guerrero, Director of National Sales for Insurance Auto Auctions. He is responsible for the Fleet Lease division and also manages the sales teams for this segment. He also is responsible for the Dealer Sales Division of IAA and the sales teams that manage this segment. Robert joined IAA in 2005 as a National Sales Manager, and before this he worked for Manheim at various positions in Sales and Marketing in Texas.

LES MCCOOK



Les McCook, Executive Director, American Recovery Association, Inc., has more than 40 years in the recovery industry and strong relationships within the recovery and financing community. He has forged numerous industry partnerships and programs to the benefit of the ARA membership.

NOON **Closing Remarks**

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BELOW-PRIME AUTO FINANCING CONFERENCE

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NAF Association Member \$595 • Additional Reps \$295

Non-Members \$995 • Additional Reps \$695 • Dealers \$595

Reserve your hotel room by contacting the hotel on-line (<http://www.omnihotels.com/FindAHotel/FortWorth/MeetingFacilities/NAFAssociation5.aspx>) or by calling 800-843-6664 (800-The-Omni) and referencing the NAF Association.

Cancellation Policy - Cancellation Policy - Refund of registration fees will be made upon receipt of written request if cancellation is received by May 30, 2011. Cancellations are subject to a \$100 charge. Refunds will be processed after the conference. You may transfer your registration to another person at any time.

CONTACT INFO:

NAF Association
 7250 Parkway Drive, Suite 510
 Hanover, MD 21076
 800-463-8955
metracey@nafassociation.com
www.nafassociation.com

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To reserve clubs, call 817-685-1841.

A sampling of companies that attended the 2010 conference:

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 Kenai Recovery
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 NADA
 NAF Association
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 National Auto Lenders
 National Creditors Connection Inc. (NCCI)
 National Independent Automobile Dealers Association
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 OpenRoad Lending
 Overby-Seawell Company
 Park Cities Ford Lincoln Mercury
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 PDP Group
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 Relentless Recovery, Inc.
 RouteOne LLC
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