

The National Automotive Finance Association presents

FINANCING IN THE EXPANDING NON-PRIME AUTO MARKET — WHAT'S HAPPENING?

8:00 am to 3:00 pm • January 17, 2007 • Dallas Area

Office of AmeriCredit • 4001 Embarcadero • Arlington, TX 76014

8:00 to 8:15 am Opening Remarks

8:15 to 10:15 am Session 1

WHY FINANCE COMPANIES ARE GOING AFTER INDEPENDENTS

Moderator: **Paul Snider**, CIQ, Inc.

Panel: **David Huber**, Finance Express; **Gary Perdue**, AppOne, Inc.; and **Roland Taylor**, Wells Fargo Auto Finance

Why finance companies are going after independents: What changes have occurred in the marketplace. Why are finance companies interested in independent dealers? What are the risks? Are they worth it? What do independents provide that franchise dealerships don't?

10:15 to 10:30 am Break

10:30 am to 12 noon Session 2

EMERGING LEGAL ISSUES

Moderator: **Eric Johnson**, Phillips, McFall, McCaffrey, McVay & Murrah, PC

Panel: **Tom Hudson**, Hudson Cook, LLP; **Mark Edelman**, McGlinchey Stafford; **Joshua Cox**, Drive Financial Services; and **Doug Johnson**, AmeriCredit Financial Services, Inc.

This panel of dealer and finance company counsel will explore new legal developments in:

- John Warner National Defense Authorization Act
- Security breaches
- Firm offers of credit update
- Identity theft and other scams
- Advertising violations
- Arbitration agreements
- Online car sales

- Spot delivery
- Speed pay and doc. prep. fees
- Starter interrupt devices
- FACT Act/red flag
- State credit freezes
- Pretexting (toll busting) used in skip tracing and collections
- Unique collateral disposition requirements

12 noon to 1:00 pm Lunch

1:00 to 2:30 pm Session 3

BEST PRACTICES FOR FINANCE COMPANIES

Moderator: **Paul Snider**, CIQ, Inc.

Panel: **Scott Collier**, Regional Acceptance; **Steve Hondros**, Flagship Credit Corp.; **Burke George**, Citi Financial Auto; and **Steve Biehl**, Triad

This session covers how the new bankruptcy law is affecting collections, what everyone is doing to combat higher delinquencies and other changes in the operational landscape.

2:30 to 3:00 pm Session 4

CHANGES AND TRENDS IN NON-PRIME: THE DEALERS' PERSPECTIVE

Moderator: **Mike Snider**, CIQ, Inc.

Panel: **Mike Thacker**, driversselect; and **Jeff D'Ambrosio**

A dealers perspective on recent changes in the non-prime market. What's different? What's better? What's worse? Where are the opportunities?

Workshop Refreshments
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Plan to attend **NAF Association's 11th Annual Non-Prime Auto Financing Conference**

June 4 to 6, 2007 at the Millennium Hotel, St. Louis

www.nafassociation.com for details



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