



USOBA Fall Conference

Nov. 12 - 13, 2007 Las Vegas, NV

Special Guest Speakers



Jeffrey S. Tenenbaum and Jonathan Pompan-Venable LLP

Avoiding and Surviving Federal and State Enforcement Actions and Private Lawsuits



From continued Federal Trade Commission enforcement actions, and aggressive state regulators, attorneys general and plaintiffs' lawyers using every law at their disposal, including RICO, telemarketing laws, credit repair laws, money transmission statutes, debt adjusting laws, and more, the world for debt settlement companies is changing every day. Debt settlement companies have been attacked by the FTC and in enforcement actions and class actions in California, Georgia, South Carolina, West Virginia, Texas, New Hampshire, along with other states. This program will be understandable, practical and useful, and will address compliance and enforcement issues facing debt settlement companies, including topics such as advertising and marketing claim substantiation, telemarketing and lead generation, successful use of arbitration provisions, spotting and avoiding the unauthorized practice of law, managing BBB complaints, preparing and defending against class actions, and resolving state enforcement actions, among others. Two attorneys who live in the daily trenches of enforcement actions and lawsuits against debt settlement companies will share their experiences and answer your questions.

State Law Compliance: An Up-to-the-Minute Update on Everything You Need to Know

The state law compliance issues that face your debt settlement company are becoming far more complex and daunting than you ever imagined. With the recent passage of the Uniform Debt-Management Services Act (UDMSA) in several states and other state law changes, this session will update you on all of the latest state legal developments affecting debt settlement companies, and help your company evaluate the terrain. You will learn about new state compliance and licensing requirements, marketing limitations, and other important information that is essential to understanding how to remain compliant and stay out of legal trouble. This session will include practical knowledge you need to know, will be Q&A-driven, and will include up-to-the minute discussion of the current regulatory landscape in all of the major states. Join two of the debt settlement industry's leading attorneys as they help you navigate your company's state legal challenges.



Ray Bell - Creditors Interchange

In Order To Form A More Perfect Union

Ray will discuss the intricacies of the relationship between debt settlement companies and collection agencies. What issues do they face and what are some of the solutions? This presentation will also visit the unique situations facing veterans with regards to their excessive debt.



USOBA Fall Conference

Nov. 12 - 13, 2007 Las Vegas, NV

Special Guest Speakers



John Ansbach, V.P. - RECON Intelligence Services

Generational Dynamics: How Different Generations View Debt, and How to Use this Knowledge to Gain Competitive Advantage

For the first time in our history, there are four (4) distinct generations of American consumers in the marketplace. Members of these generations - Civics, Baby Boomers, Gen X'ers and Y'ers - have very different core values, attitudes and preferences, including those concerning debt.

In "Generational Dynamics: How Different Generations View Debt, and How to Use this Knowledge to Gain Competitive Advantage," generational expert John Ansbach reveals the secrets to designing outstanding consumer experiences around these unique, generationally driven preferences. You'll learn how to **tailor your efforts** to deliver marketing, branding and service focused on specific generations of consumers.



Max Bruck - Find Your Customers

Marketing Compliance and Legal Issues

We have heard it over and over again...false and misleading claims will get you in trouble with the FTC and the state attorney generals. Claims are made by your sales counselors and on your website, but ultimately begin with the marketing message seen by the consumer. It is important to make sure your marketing message provides the same consistent claims and disclaimers to which you hold your own counselors. Oftentimes, you don't even control the marketing message. We will discuss what you should expect from your marketing partners to protect you from complaints and legal action.



Technology Panel from Experts in the Field

How can technology affect your bottom line and improve the function and growth of your company?

Moving with the ever-changing landscape of technology can be difficult to master. Experts in the technology field will explore many different avenues where technology can help you keep the edge in the debt settlement industry. This panel will provide straight forward information about the many options available and allow for questions.



USOBA Fall Conference

Nov. 12 - 13, 2007 Las Vegas, NV

Special Guest Speakers



Douglas A. Crowder - Johnson Law Group

Using The "ATTORNEY EXEMPTION" In Debt Settlement

Many states have laws restricting debt settlement services. In most of these states, attorneys are exempt from such regulations. As more states adopt new rules (or enforce existing rules), use of the "attorney exemption" becomes more attractive to members of the debt settlement industry. Mr. Crowder's presentation will identify some of the major rules that must be complied with by attorneys entering the debt settlement arena.



Thomas P. Dakich - Baldwin Dakich & Maxwell

Do you have a realistic exit strategy?

All you need to know about mergers and acquisitions.

Most people think their small business is an investment in themselves and in their future, but they fail to understand that without an exit strategy, owning stock in a small business is more of a liability than an asset. While you should have begun to formulate your exit strategy before you opened your doors, it is never too late to plan the sale of your company or the acquisition of a competitor. The people attending this presentation are involved with companies that would most likely be a part of your mergers and acquisitions plan.



Steven Walker - Mantis Debt Relief

John Wilson - Superior Debt Solutions

1) Nuts and bolts of starting out in the debt settlement industry 2) Creditor relations - open audience discussion and participation.

Steven Walker is new to the debt settlement industry and will be starting off with a series of questions and solutions for discussion in order to help clear some mysteries encountered when first entering the debt settlement arena. John Wilson is a veteran in the industry who has been hosting a monthly debt settlement conference call. The primary topic of discussion is creditor relations, including specific contact information and strategy. John will discuss the intricacies involved in creditor relations and share insight he has learned through his experiences. Both sessions will be open for audience discussion and participation.