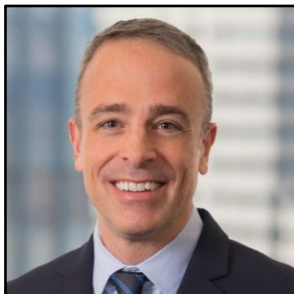


2024 OLA LEGAL ISSUES CONFERENCE – SPEAKER BIOGRAPHIES



Jason M. Cover – Partner – Troutman Pepper Hamilton Sanders LLP

Jason’s practice focuses on federal and state consumer lending and payments laws, including those that apply to installment loans, vehicle-secured loans, lines of credit, unsecured loans, credit cards, point-of-sale finance, and timeshare/vacation finance. He counsels providers of consumer financial services, including banks, licensed lenders, and fintech providers, on regulatory compliance matters and government supervisory and enforcement matters. Jason regularly provides guidance on electronic payments and payment network rules; electronic contracting and mobile commerce; online banking; retail installment sales; preparing for examinations by the Consumer Financial Protection Bureau (CFPB); responding to CFPB supervisory requests (including so-called PARR letters); Article 9 of the Uniform Commercial Code; lease-purchase transactions and consumer protection laws, such as the Telephone Consumer Protection Act (TCPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Electronic Funds Transfer Act (EFTA), Electronic Signatures in Global, and National Commerce Act (E-SIGN); UDAAP statutes prohibiting unfair, deceptive, and abusive acts and practices; and the CFPB’s Rule on Payday, Vehicle Title, and Certain High-Cost installment Loans (Payday Rule). He also routinely counsels clients on issues related to online small business lending, electronic consents, contracts and disclosures, and recurring payment methods. Earlier in his career, Jason served as lead in-house counsel to a premier consumer financial services company where he advised on an array of regulatory, legal, and compliance issues.



Mark J. Furletti – Partner – Troutman Pepper Hamilton Sanders LLP

Mark is the co-leader of the Consumer Financial Services Regulatory practice at the firm. He focuses on federal and state consumer and small business lending and payments laws, including those that apply to payment cards, buy-now-pay-later transactions, vehicle-secured loans, lines of credit, unsecured loans, and deposit products. He counsels providers of consumer and small business financial services, including banks, on regulatory compliance, and defends them in class action litigation and government supervisory and enforcement matters. He also counsels purchasers of merchant receivables, companies that specialize in online small business lending, and companies that interact with their customers electronically or that set up recurring billing arrangements with their customers. Mark regularly provides guidance on electronic payments and payment network rules, electronic contracting and mobile commerce, online banking, retail installment sales, preparing for examinations by the Consumer Financial Protection Bureau (CFPB), responding to CFPB supervisory requests (including so-called PARR letters), Article 9 of the Uniform Commercial Code, lease-purchase transactions and consumer protection laws, such as the Telephone Consumer Protection Act (TCPA), Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Electronic Funds Transfer Act (EFTA), Electronic Signatures in Global and National Commerce Act (E-SIGN), and statutes prohibiting unfair, deceptive, and abusive acts and practices. He is the co-chair of the American Bar Association’s (ABA’s) National Institute on Consumer Financial Services Basics. He previously served as co-chair of the Electronic Financial Services Subcommittee of the ABA’s Consumer Financial Services Committee. Previously, Mark worked for the Federal Reserve Bank of Philadelphia for several years,

during which he wrote more than 15 articles on consumer credit and payments topics and advised those crafting regulations on consumer credit and consumer payments issues. One article, “The Debate Over the National Bank Act and the Preemption of State Efforts to Regulate Credit Cards,” 77 Temple L. Rev. 425 (2004), was named best student article by the American College of Consumer Financial Services Lawyers. Other published articles include “Credit Card Pricing Developments and Their Disclosure,” 13 J. of Fin. Transformation 5 (2005). Mark also worked as a business consultant, assisting the nation’s largest retail banks and credit card lenders with customer strategy issues, and as a manager at one of the largest credit card issuers in the United States.



Caleb N. Rosenberg – Counsel – Troutman Pepper Hamilton Sanders LLP

Caleb is counsel in the firm’s Consumer Financial Services Practice Group. He focuses his practice on helping federal and state-chartered banks, fintech companies, finance companies, and licensed lenders navigate regulatory risks posed by state and federal laws aimed at protecting consumers and small businesses in the credit and alternative finance products industry. His experience includes performing regulatory due diligence on financial technology companies, drafting secured and unsecured loan agreements, retail installment sales contracts, credit card agreements, and alternative finance agreements, and providing practical advice on implementing policies and procedures necessary to comply with state and federal consumer protection laws. Caleb also assists clients in responding to regulatory inquiries, including those related to the application of state law to bank partnerships and alternative financing products. Before entering private practice, Caleb was a staff attorney at the U.S. Court of Appeals for the Eighth Circuit, where he provided recommendations in civil and criminal cases on a multitude of topics, including employment discrimination, the Family Medical Leave Act, the Class Action Fairness Act, federal jurisdiction, and civil and appellate procedural rules.



Eric M. Knight – Associate – Manatt, Phelps & Phillips, LLP

Eric Knight is a Manatt Financial Services associate in the Firm’s New York office. Eric’s practice involves federal and state regulatory and licensing issues. Before joining Manatt, Eric was an associate at a boutique law firm advising clients on regulatory matters. He counseled financial and fintech companies regarding the legal implications of their products and services. Earlier in his career, he was a judicial intern for the Honorable Steven C. Mannion for the U.S. District Court, District of New Jersey.



Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP

Scott Pearson leads Manatt’s award-winning Consumer Financial Services group. He represents clients in regulatory enforcement matters and class actions, counsels them on regulatory compliance issues, and also negotiates bank partnership agreements and other transactions with significant regulatory overlay. While most of his clients are banks, fintechs and other financial services companies (including institutional investors), he also does a substantial amount of work in real estate, sports and entertainment, retail, and other industries. Scott has been repeatedly recognized as one of the top consumer finance lawyers in the United States, with clients in anonymous interviews praising his responsiveness and legal acumen. In 2023, for example, Chambers USA ranked Scott as one of the best consumer finance enforcement lawyers in the

country, quoting clients saying he is “very knowledgeable” and a “trusted adviser.” In 2022, the Legal 500 quoted another client saying that Scott “has consistently been an amazing partner to work with” and “understands the issues my company’s industry is most focused on.” Another publication based on peer reviews found Scott to be “a true expert in complex litigation and consumer class actions” and “a no-nonsense bulldog lawyer who is highly respected by his peers and the judiciary.” In March 2018, Scott was named a BTI Client Service All-Star for “delivering the absolute best client service” based on a national survey of in-house counsel.



Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP

Bryan Schneider is partner in Manatt’s Chicago office and a member of the firm’s industry-leading consumer financial services practice, where he focuses on advising clients through the gamut of consumer financial services regulatory and enforcement matters, particularly as it relates to supervision, enforcement and fair lending. Prior to joining the firm, Bryan served as Associate Director for the Division of Supervision, Enforcement and Fair Lending at the Consumer Financial Protection Bureau (CFPB). In this role, he was tasked with overseeing issues related to student loan origination and servicing, mortgage origination/services, auto finance, credit card account management, debt collection, and payday and other small dollar lending. He was also a member of key interagency governing organizations including the Task Force of Supervision of the Federal Financial Institutions Examination Council. Bryan’s experience also includes serving as Secretary of the Illinois Department of Financial and Professional Regulation, a cabinet-level agency, under Governor Bruce Rauner. During this time, Bryan led numerous initiatives to place the state at the forefront of innovation in the financial services industry, including leading the conversion to the first-ever online, paperless process for professional licensure and achieving the first credit union section accreditation by the National Association of State Credit Union Supervisors. He also led the creation of the Illinois Blockchain Initiative, where he advised organizations on how they can leverage blockchain technology to create more efficient, integrated and trusted services. Before his tenure in government, Bryan held health care-related leadership positions at the largest retail, infusion and specialty pharmacy provider in the United States. While in this role, he helped develop policies concerning health care services and reimbursement, and provided regulatory and transactional support for joint ventures with hospitals, health systems and 340B programs. Bryan also served on Corporate Compliance and Disclosure Committees responsible for ensuring compliance with applicable health care and SEC securities requirements. Bryan has served on the Executive Committee of the Conference of State Bank Supervisors (CSBS) and chaired its Non-Depository Supervisory Committee. He also served on the committee that was responsible for the administration of the Nationwide Multistate Licensing System & Registry (NMLS). Additionally, Bryan served on the Executive Committee of the National Association of State Credit Union Supervisors (NASCUS).



Christopher K. Friedman – Partner – Husch Blackwell LLP

Chris is focused on providing business-centered legal strategies to financial services companies designed to manage risk. Bringing a deep and broad experience in the financial services industry, Chris advises consumer lenders, fintechs, buy-now-pay-later companies, banks, credit unions, mortgage companies, and service providers about regulatory and compliance issues. In particular, Chris helps clients develop new products; expand into new jurisdictions; perform regulatory audits, including fair lending, fair servicing, and fair housing audits; prepare multi-jurisdictional regulatory surveys for consumer lenders, mortgage companies, and settlement service providers; develop RESPA-compliant marketing services agreements and joint ventures; create compensation plans that are compliant with the Loan Originator Compensation Rules; and address issues related to the Truth-In-Lending Act (TILA), the TILA-RESPA Integrated Disclosure Rule (TRID), the Home Mortgage Disclosure Act (HMDA), Regulation B, and the Equal Credit Opportunity Act (ECOA).



Jennifer Galloway – Assistant General Counsel – Elevate

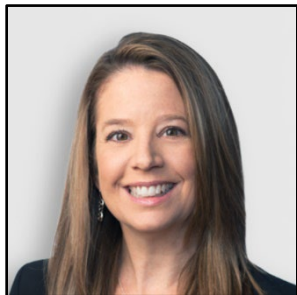
Jennifer has been in the consumer financial lending space for over 15 years, a long-time active member of OLA and an industry advocate. She is currently the Assistant General Counsel for Elevate Credit overseeing all lending products and related legal and compliance teams. She provides legal assistance in launching new products and advising on current and pending consumer financial service laws and regulations as needed for Elevate's suite of groundbreaking credit products, which currently include consumer installment loans, lines of credit and credit cards. Prior to Elevate she was in private practice for many years and most recently was the head of Bradley's Small Dollar and Unsecured Consumer Lending team and focused on consumer financial service laws and regulations affecting banks, non-depository banks, fintech's and other financial institution.



Michael G. Silver – Partner – Husch Blackwell LLP

After more than a decade at the Consumer Financial Protection Bureau (CFPB), where he played a central role in writing some of the agency's most impactful rules and guidance, Mike advises the firm's consumer finance clients on regulatory compliance matters. Mike's consumer finance practice blends both mortgage and non-mortgage lending and draws on his broad portfolio of CFPB work. His core areas of focus include unfair, deceptive, or abusive acts or practices (UDAAP); mortgage origination and consumer lending, particularly issues involving Real Estate Settlement Procedures Act (RESPA) section 8 and the Truth in Lending Act (TILA) loan originator compensation rules; regulations involving innovation, technology, and digital marketing tools; small-dollar lending; deposits; and debt collection. Mike was one of the original members of the CFPB's Office of Regulations, joining the agency in September 2011 just weeks after it opened its doors. He helped grow the CFPB from a startup to a mature organization, serving as senior counsel through January 2024—a tenure that left him with a deeply nuanced perspective on the agency's policymaking, operations, leadership, and approaches to rule-writing and regulatory interpretation. The CFPB relies on an interdisciplinary approach unusual among federal agencies, where the regulatory attorneys work together with economists and market analysts to develop its policies and regulations. The experience left Mike with an appreciation for the real-world impact of agency regulations and guidance, which allows him to take a holistic view of clients' legal needs and business goals. Serving

under multiple presidential administrations with differing agendas also shaped Mike's pragmatic approach and taught him to consider matters through multiple lenses. After joining Husch Blackwell in February 2024 to help the Consumer Financial Services team continue to build a national brand, Mike now shares his extensive insight with firm clients. Clients appreciate his ability to articulate his perspective as a CFPB founder and longtime regulator while fully playing for their team. In many cases, he helped draft the rules in question or provided guidance on the same issues while at the agency to industry stakeholders, other federal and state regulators, and CFPB colleagues leading investigations and examinations. Mike uses this inside perspective to sharpen the advice and counsel he provides to firm clients. Known as both thoughtful and thorough, Mike digs deep into legal details while also keeping the client's broader business picture front and center.



Leslie A. Sowers – Partner – Husch Blackwell LLP

Leslie Sowers is a partner in Husch Blackwell's consumer financial services practice. She advises financial institutions, mortgage companies, and other consumer lenders on the complex web of federal law that regulates the consumer financial services industry, with a focus on residential mortgage lending. She provides lenders and other financial companies with a comprehensive understanding of how federal laws and regulations impact their business operations. She guides clients around and through the requirements of the Consumer Financial Protection Act, Real Estate Settlement Procedures Act (RESPA), Truth-in-Lending Act (TILA), TILA-RESPA Integrated Disclosures Rule (TRID), Loan Originator Compensation Rule, Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Home Mortgage Disclosure Act (HMDA), Unfair, Deceptive, and Abusive Acts and Practices (UDAAP) prohibitions, as well as fair lending and financial privacy laws, and other related consumer finance regulatory matters. Leslie also assists companies in preparing for and successfully navigating supervisory examinations, develops compliance policies and procedures, counsels on the requirements of the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC). Leslie is a frequent writer and speaker on issues pertaining to the regulation of consumer finance and has authored guides and articles for leading trade groups and associations.



H. Blake Sims – Partner – Hudson Cook, LLP

Blake is a partner in the firm's Tennessee office. He focuses his practice in the consumer finance industry, including regulatory compliance and licensing, new product development, alternative credit products, fintech and bank partnerships, government examination/investigation preparation and assistance, electronic payments, lead generation, privacy, and debt collection. Before joining Hudson Cook, Blake was a shareholder at Chambliss, Bahner & Stophel P.C. Prior to that, he served for more than four years as in-house counsel for a large, multi-state consumer financial services company. Blake also served as a law clerk for The Honorable Houston M. Goddard with the Tennessee Court of Appeals. Blake frequently presents on consumer finance topics to national audiences and industry groups and has written numerous articles for various industry publications including the American Bar Association's *The Business Lawyer*. He is a member of the American and Tennessee Bar Associations and the State Bar of Georgia. Blake received a J.D. and M.B.A. from the University of Tennessee in 1998. He also holds a Bachelor of Arts in Philosophy and Political Science from North Carolina State University.



Robert D. Tilley – Partner – Hudson Cook, LLP

Rob is a partner in the firm's Washington, DC office. He represents consumer financial services companies in government investigations, enforcement actions, and consumer disputes. He regularly represents clients before the Consumer Financial Protection Bureau, Federal Trade Commission, U.S. Department of Justice, and state attorneys general. He has also represented clients in state and federal courts and before arbitration organizations throughout the country. Prior to joining Hudson Cook, Rob represented clients in litigation and white-collar investigations

for more than ten years at two prominent law firms. Rob received his J.D., cum laude, from the NYU School of Law. He is licensed to practice in the state of New York and the District of Columbia.



Eric T. Mitzenmacher – Partner – Mayer Brown

Eric Mitzenmacher is a partner in Mayer Brown's Washington DC office and a member of the firm's Financial Services Regulatory & Enforcement group. His practice involves providing regulatory compliance advice to companies that offer various consumer and small business financial products and services, as well as conducting regulatory due diligence reviews on behalf of investors in, and financing sources for, such companies. Eric's experience spans the lifecycle of a typical financial services company, including initial program development, day-to-day compliance, due

diligence in connection with transactions from financings and asset purchases to mergers and acquisitions, and government examinations and enforcement actions. Eric has significant experience advising lenders, service providers, and investors on compliance obligations under federal and state law. His experience covers a range of products and program structures, including Fintech and marketplace lending programs, retail and home improvement financing, credit cards, student lending and education financing, general-purpose unsecured credit, and small business lending and alternative financing. He regularly provides guidance on federal consumer financial laws such as the Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act (GLBA), Military Lending Act (MLA), Servicemembers Civil Relief Act (SCRA), Truth in Lending Act (TILA), and prohibitions on unfair, deceptive, and abusive acts and practices (UDAAP). He also advises companies regarding state law requirements, including licensing, usury and other restrictions on product terms, and disclosures, and the preemption of state requirements by federal banking and consumer financial laws.



Jeffrey P. Taft – Partner – Mayer Brown

Jeffrey Taft is a partner in the Firm's Financial Services Regulatory & Enforcement group and the Cybersecurity and Data Privacy practice. His practice focuses primarily on bank regulation, bank receivership and insolvency issues, payment systems, consumer financial services and cybersecurity/privacy issues. He has extensive experience counseling financial institutions, merchants, technology companies and other entities on various federal and state banking and consumer credit issues, including compliance with the Bank Holding Company Act, National Bank Act,

International Banking Act, Consumer Financial Protection Act, Truth-in-Lending Act, the Fair Credit Reporting Act, the Electronic Fund Transfer Act, the Equal Credit Opportunity Act, the Fair Debt Collection Practices Act, the Real Estate Settlement Procedures Act, state unfair or deceptive acts

or practices statutes, CFPB's UDAAP authority and the development and implementation of privacy, cybersecurity and information security programs under the Gramm-Leach Bliley Act, the NYDFS cybersecurity regulation and industry standards, such as PCI DSS and NIST. Jeff regularly represents banks, finance companies, trust companies and other financial service providers on regulatory matters, including the development and operation of multi-state fiduciary, deposit and lending programs. He has also advised banks, merchants, technology companies and financial services companies on issues relating to credit cards, debit cards, gift cards, virtual currency, wire transfers and ACH transactions and other mobile payment products.



Kelly F. Truesdale – Associate – Mayer Brown

Kelly Truesdale advises financial institutions, fintechs and technology-focused firms on M&A, corporate and other transactional matters, as well as regulatory and product considerations related to payments, digital assets and other innovative technology applications in financial services. In addition, Kelly regularly assists clients with transfers of mortgage loans and mortgage servicing rights, negotiation of servicing and subservicing agreements and a variety of related transactions. Clients rely on Kelly for his experience with federal and state laws governing payments products in

the United States, including the Electronic Fund Transfer Act and Regulation E, the credit card provisions of the Truth in Lending Act and Regulation Z, anti-money laundering requirements under the Bank Secrecy Act and FinCEN regulations and state laws governing the licensing and operation of money services businesses. Kelly also counsels clients on the application of rules of the major card, ACH and real-time payment networks. Before joining Mayer Brown, Kelly worked as a software engineer and adviser to several early-stage technology companies. He also served as a program manager at a large research university where his portfolio included initiatives to boost technology entrepreneurship and to build regional academic, government and industry partnerships in the cybersecurity arena. During law school, Kelly interned in the US Securities and Exchange Commission's Division of Investment Management. In addition to his JD from Georgetown, Kelly holds a MS in computer science from Georgia Tech, an International MBA in finance the University of South Carolina and a BS in computer science and information systems from the Florida Institute of Technology and is Chartered Financial Analyst (CFA) charterholder.



R. Andrew Arculin – Partner – Blank Rome LLP

Andy Arculin is a thought leader in the fields of consumer lending, FinTech, and mortgage banking who leverages his prior experience with the Consumer Financial Protection Bureau ("CFPB") to provide informed counsel. He assists banks, credit unions, non-bank lenders, consumer reporting agencies, technology companies, and their vendors with regulatory compliance, civil enforcement, and transactional matters. His work focuses on the "alphabet soup" of consumer credit statutes and regulations, including the Truth in Lending Act ("TILA"); the Equal Credit

Opportunity Act ("ECOA"); the Fair Credit Reporting Act ("FCRA"); the Real Estate Settlement Procedures Act ("RESPA"); the Home Mortgage Disclosure Act ("HMDA"); Unfair, Deceptive and Abusive Acts and Practices ("UDAAP"); and other federal and state statutes and regulations. Prior to serving as chair of the financial services practice at an Am Law 200 firm, Andy served as senior counsel in the CFPB's Office of Regulations where he was responsible for the development and implementation of consumer financial services regulations under RESPA, TILA, ECOA, and other federal statutes. He served as lead attorney for various CFPB rulemakings and played a key role at

CFPB in educating the public and industry leaders about CFPB rulemakings. Andy began his career as an associate at an international law firm, representing financial institutions in cases brought under federal consumer finance laws. He also gained significant experience with complex commercial litigation, class actions, and internal investigations and compliance. He also served as a judicial clerk for the Honorable James C. Cacheris, U.S. District Court for the Eastern District of Virginia. During law school, Andy served as an assistant editor for Catholic University Law Review. Andy coauthored Chapter 15, “Real Estate Settlement Procedures Act and Regulation X,” of Consumer Finance Law: Understanding Consumer Financial Services Regulations, published by the American Bar Association (2021).



Scott D. Samlin – Partner – Blank Rome LLP

Scott Samlin focuses his practice on representing financial institutions, corporations, and other entities in mortgage banking and consumer financial services issues. Scott regularly counsels clients on compliance with state and federal laws affecting mortgage lending and servicing activities, including the Real Estate Settlement Procedures Act, Truth in Lending Act, Equal Credit Opportunity Act, and Fair Debt Collection Practices Act. He is experienced in a myriad of consumer lending, servicing, and mortgage compliance challenges. Prior to joining Blank

Rome, Scott was a partner in the financial services practice group and leader of the consumer financial services and bank regulatory practice of an Am Law 100 firm in New York. He previously served as a former executive director and compliance counsel for the residential mortgage and lending businesses at an American multinational investment bank and financial services company where he helped oversee the operations of its whole loan trading desk and affiliated mortgage loan servicer. Before this, he was the executive vice president, general counsel, and chief compliance officer for a mortgage banking company and held several senior in-house positions at large corporations. Scott is a nationally recognized speaker on banking, regulatory compliance, and securitization/secondary market issues.



Paula M. Vigo Marqués – Associate – Blank Rome LLP

Paula Vigo Marqués helps clients navigate the complex laws and regulations that apply to the financial services industry, bringing her experience as both a certified public accountant and a certified fraud examiner to her practice. Paula assists banks, credit unions, non-bank lenders, consumer reporting agencies, technology companies, and their vendors with regulatory compliance and transactional matters. She also counsels clients on a variety of financial services, consumer protection, and general business issues, including compliance with the Truth in

Lending Act; Real Estate Settlement Procedures Act; Home Mortgage Disclosure Act; Fair Credit Reporting Act; Equal Credit Opportunity Act; and prohibitions on Unfair, Deceptive and Abusive Acts and Practices. Paula has notable experience guiding clients through a complex array of state licensing frameworks. She advises both publicly traded and newly formed companies on regulatory approval and licensing issues, including license application, maintenance, and renewals, as well as examinations. In addition, Paula advises clients on M&A transactions by performing regulatory due diligence reviews, including analyzing impacts on existing or required regulatory approvals necessary to engage in licensable activity. During law school, she served as an extern at the Financial Industry Regulatory Authority and as an intern at the Securities and Exchange Commission.