



2008 Summer Conference
“Prospering In A Regulated World”
Fort Lauderdale, FL

Harbor Beach Marriott Resort & Spa
Attendee Information Package



June 22-24, 2008

“Prospering In A Regulated World”

Enjoy world class accommodations just steps from the beach. The Harbor Beach Marriott provides exceptional resort luxury and breathtaking views.

Recreation

The Spa at Harbor Beach

Experience soothing massages and therapies inspired by nature at our spa which is located along the private beaches of our resort. Come and renew your spirit with our various body treatments and wellness packages while enjoying the subtropical atmosphere of South Florida.

Heated Tropical Lagoon Pool

Take a dip in our 8,000 square foot tropical lagoon pool and marvel at our cascading waterfalls and lush tropical foliage.

Area Activities

- Enjoy 23 miles of beautiful beaches
- Shopping on world-renowned Las Olas Blvd.
- Fine Dining
- Cultural Activities
- Scuba Diving
- On-site Jet Skiing, Sail Boats, Kayaks
- Golf
- Fishing
- Boating within minutes of the hotel
- World Class Spa

For more information please visit our website,
www.marriottharborbeach.com





USOBA Summer Conference 2008 Program Information

“Prospering In A Regulated World”

General Program

June 22-Members Only

- 2-5PM Special Program
- 6-8PM Mixer with Special Guests

June 23-Conference

- 7-9 AM: Breakfast
- 8-9 AM: Registration
- 9AM-Noon: Program
- Noon-1:30PM: Lunch
- 2-5PM: Program
- 5-7PM: Reception

June 24-Conference

- 8-9AM: Breakfast
- 9AM-Noon: Program
- Noon-1:30PM: Lunch
- 2:00-5:00PM: Program

Program Materials

Program materials are given to registrants for their own use and review. All program materials are copyrighted by USOBA. Program materials may not be sold or otherwise distributed as part of any program or service without prior written permission from USOBA.

Welcome to Venice Reception

Immediately following the program speakers on June 23, please join us for a fun filled reception. Please bring your spouses and join us for food, drinks, conversation and more.

You are invited to fun filled social event !

June 23, 5-7PM, Exhibitor Area

Don't miss the fun surprises we have planned for this networking event !

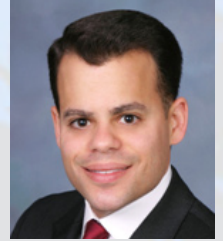
There will also be a raffle held during the reception. So come and enjoy the great prizes.



USOBA Summer Conference 2008 Special Guest Speakers “Prospering In A Regulated World”



Jeffrey S. Tenenbaum and Jonathan Pompan-Venable LLP



A Legal Update for Debt Settlement Companies

Federal and state laws and rules governing debt settlement companies continue to change at a rapid pace, state attorney generals, regulators and private plaintiffs continue to scrutinize the debt settlement industry. Is your debt settlement company in full compliance with all applicable laws? Are you registered and licensed in all applicable states? Learn about the latest in state law developments, the Uniform Debt-Management Services Act (UDMSA), all about recent FTC and state enforcement actions, attorney affiliations, how to work with or become a “back office” service provider and much more. This session will encourage questions from the floor and will be an interactive discussion on all the day’s hot legal topics.

From Better Budget to Debt-Set and More: FTC and State Enforcement Against Debt Negotiation Companies and Others Targeting Consumers in Financial Distress

Ever since the Better Budget FTC litigation, over the last several years the FTC’s law enforcement efforts have included a number of public and non-public investigations of debt settlement companies. FTC enforcement actions are high stakes litigation that can start with the debt settlement company being placed into receivership and your company’s and personal assets frozen. Investigations and cases are usually settled and often include conduct prohibitions, consumer redress, fines and penalties. This session will examine the key cases and issues, their nuances, and how they have transformed the risk assessment in- and practices related to-advertising and marketing of debt settlement.



USOBA Summer Conference 2008 Special Guest Speakers “Prospering In A Regulated World”



Senator Dave Aronberg Greenspoon Marder Florida Legislative Climate and Telemarketing Laws

Senator Aronberg is an accomplished legislator who will be discussing the climate for debt settlement in the state of Florida including the telemarketing law that has been largely overlooked by the industry. Among Senator Aronberg's numerous accomplishments he was selected, in 2002, to be one of the 15 White House Fellows from across the country. In this non-partisan position, Dave served in both the Clinton and Bush Administrations as Special Assistant to the Treasury Department for international money laundering. In November of 2002, Senator Aronberg was elected to the Florida Senate and is considered to be the strongest consumer advocate in



Anthony Polidori: Supervising Examiner/Investigator Idaho Department of Finance The Future of Debt Settlement and Debt Management

This session will review the current laws and legislation in Idaho, as well as cover the direction that the regulatory agency sees debt settlement and debt management going into the future. Mr. Polidori will cover the consumer issues that have arisen in Idaho concerning debt settlement and negotiation and provide insight on how to avoid these issues in the future.



USOBA Summer Conference 2008 Special Guest Speakers “Prospering In A Regulated World”



Alabama Securities Commission The Environment of Debt Settlement

This presentation will provide insight into consumer complaints and elaborate on how debt settlement companies and regulators can work together to protect the consumer and the integrity of the debt settlement community. Throughout this session, you will also be privy to information about the debt settlement industry in the state of Alabama, and plans for the future of debt settlement in this state will also be discussed.



Mandy Eden: Consulting Accreditation: What it means and how it can benefit you!

Mandy Eden, Consultant for the Debt Management Industry, gives you an overview of what “Accreditation” means, the benefits obtained and how to make the process work best for you! By having your company obtain Accreditation to the USOBA Best Practice Checklist, discover how you will learn Best Practices Techniques, meet the Disclosure mandates and enjoy increased Customer Satisfaction within the Debt Negotiation Industry.



Douglas A. Crowder: Crowder Law Center What the Debt Settlement Industry should know about Bankruptcy

Most debt settlement companies have clients who face the real possibility of filing for bankruptcy protection. Many others are in the precarious position of not being able to qualify for bankruptcy protection and are also inappropriate for a debt settlement plan. This session will cover pertinent information about bankruptcy protection in order to help you better provide exceptional service to your clients.



USOBA Summer Conference 2008 Special Guest Speakers “Prospering In A Regulated World”



Emily Eley: Alpha Surety & Insurance Brokerage **The Uniform Debt Management Act: A necessity for surety bonds and fidelity policies!**

As more and more states enact various forms of the Uniform Debt Management Act, debt settlement companies will face a very sharp growth in their need for surety bonds for those states and a fidelity policy that is compliant with various state requirements. As this occurs, the two critical goals for surety bonds are Capacity, which is getting the aggregate level of bonding that you need and Rate, which is getting the bonds as competitively priced as possible. Emily Eley has been in the surety industry for almost 10 years with Alpha Surety, a nationally licensed surety and fidelity brokerage. She will cover the current state of the surety industry, underwriting requirements for various levels of bonding, insight into how sureties look at the financial statements of companies, and other tools and ideas to help you to maximize the bonding capacity for your company.

WaMu® Creditor Panel: Jeff Meek-Washington Mutual and Michelle Staley-Resurgent Capital **Improving Creditor Relations**

As relationships between debt settlement companies and creditors can be strained, the panel will discuss the causes and potential solutions to this issue. This creditor/debt buyer panel will provide an arena to help attendees better understand the processes and procedures within the credit and debt industries. Our panelists will offer insight about how debt settlement companies can help to improve relations with other important industries.



USOBA Summer Conference 2008 Special Guest Speakers “Prospering In A Regulated World”



Kevin Churn **Total Bankruptcy/Clear Bankruptcy** **Bankruptcy Services Support Debt Settlement**

Kevin Churn is the former managing partner of the largest consumer bankruptcy law firm in the United States, and has personally filed thousands of consumer bankruptcy cases. Kevin is the president of Total Bankruptcy and ClearBankruptcy, two national networks of bankruptcy lawyers comprised of over 400 bankruptcy law firms across the country. Kevin will speak about how these networks support the efforts of the debt settlement industry. Kevin is also the President of StartFreshToday, a one stop, web-based solution for attorneys and consumers to meet all BAPCPA requirements.



Alan Fernandes **Nielsen, Merksamer, Parrinello, Mueller & Naylor, LLP** **Background, Progress and Implications of Assembly Bill 2611**

This will cover the progress and successful amending of Assembly Bill 2611 (Formerly Assembly Bill 69). Mr. Fernandes will elaborate on the strategy employed by USOBA, as well as the internal climate of the current legislative committees and bill sponsor regarding debt settlement. The complaints received by the Department of California about debt settlement activity will also be shared for the purpose of background and exploring how the current view on debt settlement was formed.



Suzanne Eisenstark **Optimum Tax/Client Tax Issues** **Important Tax Issues that Affect your Clients**

This session presented by a veteran CPA, will teach you important facts regarding the ever changing tax issues your clients may face. Suzanne Eisenstark will take you through these intricacies to help you better understand your client's specific needs. Please feel free to attend armed with any specific questions or issues you have faced as Ms. Eisenstark will be more than happy to address them.



USOBA Summer Conference 2008 Special Guest Speakers “Prospering In A Regulated World”



John Ansbach
General Council: EFA Processing
What They Think of Us Matters: Addressing consumer perceptions towards improved profitability

In every industry, what consumers think of providers matters tremendously. It drives business, impacts regulation efforts and affects the bottom line of every company. In the current environment, consumers' perceptions of debt settlement providers are challenging-the media publish stories of shortfalls or outright bad actions, and the government seizes on every opportunity to 'make an example' out of providers who miss the mark, intentionally or otherwise. In this session, attendees will look at this environment to better understand consumer perceptions, and will learn solutions and options for improving these perceptions, and will learn solutions and options for improving these perceptions, one client at a time, one company at a time, all to the betterment of the industry and its members a whole.



Linda S. Klinger: Klinger Law Center
Ethical Pitfalls and Corruption in the Loss Mitigation Industry

This presentation will give a broad overview of the ethical duties which govern the debt settlement and loss mitigation industries. We will then provide a brief description of loss mitigation-what it is, how it works, and why it is so important at this time. The remainder of the discussion will focus on ethical breaches in selling and performing loss mitigation services. Additionally, real-life examples of illegal practices and scams will be discussed.

Attention: USOBA Conference Attendees

- The exact schedule of events will be posted a later date
- Speaker topics are subject to change
- Please make travel plans out of courtesy to the first and last speakers

This will be the most exciting and informative conference to date. We look forward to seeing you all there! For more information about this conference or USOBA, please contact us at 281-820-0666 or visit our website at www.USOBA.org.



USOBA Summer Conference 2008 Program Information

“Prospering In A Regulated World”

Members Only Special Agenda Sunday, June 22, 2008

Licensing And Post Licensing: You will be walked, step-by-step through the maze of obtaining licensure and what is involved in post-licensing by an experienced licensee. You will learn from someone licensed or registered in over 20 states, including Puerto Rico, what the process is to get licensed and the requirements after you become licensed. This will save you an incredible amount of time, frustration and expense.



Accreditation Made Simple: One of the top accreditation specialists will guide you through the entire process and procedure of becoming accredited. Topics covered will include what you need to do in preparation prior to your On-Site Audit. After this session you will be prepared to take on this “must do” Accreditation.



Prospering In A Regulated World: Question: So, how does one prosper in a world where our cost of operations increase while state law dictates lower fees and how we may collect them. You’ll have to attend this informative session in order to avoid being your client.

Members Only Mixer: Have a drink (or two), and hors d’oeuvres while rubbing shoulders with our special invited guests of industry leaders, legislators, regulators and creditors. You’ll be able to talk to these very influential people in a very dynamic, friendly and semi-private atmosphere.

Remember: you must be a USOBA member prior to the conference in order to attend this special day of activities!





USOBA Summer Conference 2008 Program Information

“Prospering In A Regulated World”

Registration Fees

Members

All prices are for each individual attendee and are based on the number of representatives from your company that attend the meeting. Payment must be received on or before deadlines to qualify for the Early Bird or Regular Registration price breaks.

Member Pricing	1st	each add'l.
Early Bird Reg. through Apr. 31st	\$795	\$705
Regular Registration	\$895	\$805

Non-Members

Registration is \$1000 per person until June 8th, 2008.

Late Registration

Registration occurring after June 8, 2008 is considered late and *must* be paid through the online payment system. Late registration fees are per individual attendee.

Late Registration Fees	
Members	Non-Members
\$995	\$1,200

Your registration includes access for one attendee to all days of the conference, all provided meals during the conference, and the reception on June 23, 2008.

Registrations do not include hotel.
Registration is per attendee

Conference Program
Registration fees are non-refundable and do not include transportation, parking, lodging or meals except where otherwise noted.

Hotel Reservations

A special room rate of \$189 has been secured at the Harbor Beach Marriott for the nights of June 20-27, 2008.

Reservations must be secured by attendees.

Be sure to mention USOBA when making reservations.

**Harbor Beach Marriott Reservations
(800) 228-9290**

Reservation cut off date is May 30th to receive the special room rate.

Pay Online

For your convenience, USOBA offers online payment with Visa, MasterCard, Discover or eCheck.

Visit www.USOBA.org for more information.

All late registrants (after June 8) will be required to use the online payment system.

Reserve Early, Space is Limited, REALLY.



USOBA Summer Conference 2008 Program Information

“Prospering In A Regulated World”

Reserve Early, Space is Limited, REALLY.

Yes, I want to attend the USOBA Summer Conference.

Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Member Cost Calculator	
Early Bird (before Apr. 31)	
_____ @ \$795 1st attendee	
_____ @ \$705 additional	
Total:	<input type="text"/>
Regular Registration	
(May1-June 8)	
_____ @ \$895 1st attendee	
_____ @ \$805 additional	
Total:	<input type="text"/>

Non-Member Cost Calculator	
Registration (before June 8)	
_____ @ \$1000 each	
Total:	<input type="text"/>
Registration (after June 8)	
(May1-June 8)	
_____ @ \$1200 each	
Total:	<input type="text"/>

After June 8, late registration will be accepted online only. Late Registration for Members is \$995 a person and for Non-Member is \$1,200 per person.

Online payment is accepted in the form of Visa, MasterCard, Discover and e-check.

Send your completed registration(s) and a check made payable to “USOBA, Inc.” and mail to:

Names of Attendees

Will attend
M.O. Meeting

Will attend
M.O. Mixer

**United States Organizations for
Bankruptcy Alternatives
(USOBA)**

5405-F.TC. Jester Blvd, #3310
Houston, TX 777091
(281) 820-0666

Online payments may be made at
www.USOBA.org