



Educational Offerings

A word from our State Regulators - A look at where we have been and a view toward where we are going

September 29, 2021– 10:30am PT/1:30pm ET
One (1) RMAI Education Credit

Sponsored By:



While having spent the better part of this year preparing for compliance with Regulation F and making sure their organizations survived the global pandemic; many have understandably lost focus on the activities and expectations of state regulators. The goal of this session is to get a regulator's perspective on self-reporting, self-correction, remediation, and how they expect compliance management systems to be responsive to the discovery of gaps as well as the enforcement perspectives on those who self-report.

In the past year, we have watched state regulators issue new licensing requirements; adopt new requirements for branch office registrations; engage in administrative and enforcement actions and at times established new definitions of "debt collector" and "debt purchaser." This patchwork of state requirements has complicated the business of debt collection and the business of debt buying. Understanding these changes are mission critical to your organization as you plan for 2022.

Pricing:

Member: *Free

*One free registration per member company; additional registrations as member rate)

Non – Member: \$94

[Register](#)

Course Presenters:

Eric Easton is Supervising Attorney General for the Wyoming Attorney General's Office. In 1985, after two years in private practice, he accepted the position of Deputy Natrona County Attorney and moved to Casper, Wyoming. In 1989, he was appointed Natrona County Attorney, and served in that capacity for sixteen years. In 2005, he took a position with the Wyoming Attorney General's Office as Senior Assistant Attorney General/Director of the Wyoming Medical Review Panel. Additional duties include counsel for the Wyoming Oil and Gas Conservation Commission, which is headquartered in Casper, and the Wyoming Enhanced Oil Recovery Commission. He also acts as the prosecuting attorney for the Wyoming Board of Pharmacy, the Wyoming Water Well Contractors and Pump Installers Board, and the Wyoming Peace Officers Standards and Training Commission.

Kurt Johnson is a Commerce Senior Investigator. He has worked in the Enforcement Division since 1988. He has conducted investigations in the insurance, real estate, money transmitter, check cashing, debt management, credit management and collection industries. He has specialized in collection agency enforcement for 30 years. For the last 20 years he his work has exclusively been in the debt regulatory space. He is a past, board member, secretary and president of the North American Collection Agency Regulatory Association and has presented on the state and national level on debt industry regulatory issues.

Martha Fulford is a First Assistant Attorney General and Administrator of the Consumer Credit Unit in the Colorado Attorney General's Office. Before joining the AG's Office, she was senior counsel at the National Student Legal Defense Network. From 2012 to 2018, she served as attorney-advisor in the Legal Division at the Consumer Financial Protection Bureau in



Washington, D.C.. She clerked for U.S. District Court Judge Tucker L. Melancon and U.S. Court of Appeals for the Third Circuit Michael A. Chagares. She has a B.A. from Yale University and earned her J.D. from Columbia University School of Law.