

Maryland Financial Consumer Protection Commission

Agenda

Friday, November 16, 2018, 10:00 a.m.
3E Senate Office Building, Annapolis

- **Chair's Opening Remarks**

- **Discussion of Indirect Automobile Lending**

Christopher J. Willis, Practice Group Leader, Consumer Financial Services Litigation, Ballard Spahr LLP

Paul Metrey, Vice President, Regulatory Affairs; Chief Regulatory Counsel, Financial Services, Privacy, and Tax; National Automobile Dealers Association

Tom Domonske, Attorney, Consumer Litigation Associates

- **Discussion on Expanding the "Ability to Repay" Standard to include Loan Modifications**

Odette Ramos, Executive Director, Community Development Network of Maryland

Philip Robinson, Attorney, Consumer Law Center

- **Commission Discussion: Recommendations for Legislative Changes**

Cryptocurrencies, Initial Coin Offerings, Cryptocurrency Exchanges, and Other Block Chain Technologies

Fiduciary Duty

Arbitration Rule

Student Loan Servicers

Data Breaches on Merchants and Processors

Retail Manufactured Homes

Members of the public are invited to submit written testimony to this email: FCPC@mlis.state.md.us

*More information on this Commission may be found on the Maryland Department of Legislative Services website:
<http://dls.maryland.gov/policy-areas/maryland-financial-consumer-protection-commission>*