

Conference Agenda

This schedule is subject to change.

Tuesday, October 14

6:45-7:15 a.m. — Grab and Go Breakfast Snacks for Golf Scramble Registrants - Sponsored by January Technologies, Inc.

Bus departs at 7:15 a.m. for the Golf Scramble.

Commerce St Exit – Lobby Level

8:30-9:00 a.m. — Grab and Go Breakfast Snacks for Pickleball and Walking Tour Registrants

Bus departs at 8:55 a.m. for the Pickleball Tournament.

Commerce St Exit - Lobby Level

8:30 a.m.-1:30 p.m. — Golf Scramble - Sponsored by TRAKAmerica

Start your conference experience by participating in the NCBA Golf Scramble at the prestigious and beautiful <u>TPC San Antonio - Canyons Course</u>.

Register for golf by **Monday, September 29**. The cost to participate is \$299 and <u>separate</u> <u>registration</u> is required. We're once again offering Super Tickets to upgrade your golf game with mulligans and to move up one tee box for \$60 if you prepurchase or \$80 on-site. You can also sponsor a foursome which allows you to request who you play with for \$2,000. Proceeds from the Golf Scramble will go to the NCBA Advocacy Support Fund.

Bus departs from the Commerce Street Exit at 7:15 a.m. for the Golf Scramble.

TPC San Antonio - Canyons Course

9:00-10:00 a.m. — San Antonio Walking Tour - Sponsored by Beehive Attorney Service

Explore San Antonio with a professional guide starting at the hotel and walking approximately two miles towards the Alamo. Learn about the Alamo, famous local ghosts, statues, art, and the Tower of the Americas. The cost to participate is \$40 and separate registration is required.

Commerce St Exit – Lobby Level

9:30-11:30 a.m. — Pickleball Tournament - Sponsored by Provana

Come out and join the fun at the <u>Texas Pickle Hall</u>. The cost to participate is \$60 and <u>separate</u> registration is required.

Bus departs from the Commerce Street Exit at 8:55 a.m. for the Pickleball Tournament.

Texas Pickle Hall - 1334 S Flores St, San Antonio, TX 78204

2:00-6:00 p.m. — Registration Desk Open - Sponsored by Pro Asset

Grand Ballroom Registration Desk - Level 3

3:00-5:00 p.m. — NCBA Board Meeting

Conference Room 20 - Level 3

5:00-6:15 p.m. — Presidents' Welcome Reception - Sponsored by 360 Legal, Inc.

By invitation only.

A special reception to celebrate and honor 2025 <u>Advocacy Support Fund</u> and <u>NCBA PAC</u> donors, committee members, Board of Directors, past presidents, and new members.

River Terrace Patio – On the Riverwalk across the street at the Marriott Riverwalk

8:00-11:00 p.m. — ARC Sip & Dip Pool Party

By invitation only.

Hotel Rooftop Pool



Wednesday, October 15

7:00-8:30 a.m. — Invitation Only Roundtables

By invitation only for NCBA Member Law Firm Executives and Owners. RSVP required to attend. Breakfast sandwiches will be available to Roundtable attendees from 7:00-7:30 a.m. outside Conference Rooms 1-4.

Consistently the highest rated feature of our annual Executive Experience, this unique event will give firm leadership an exclusive opportunity to connect on the business of managing your law firm. You can expect to be at a table with 10-15 other firm executives, participating in a guided but open discussion of real business practice issues.

If you have not received your invitation, please reach out to Liz Terry to request to join.

Conference Rooms 1-4 - Level 3

7:30 a.m.-6:00 p.m. — Registration Desk Open - Sponsored by Pro Asset

Grand Ballroom Registration Desk - Level 3

8:00 a.m.-5:00 p.m. — Client Individual and Group Meetings

By invitation only.

8:00-11:00 a.m. — Espresso Bar - Sponsored by Barron & Newburger, P.C.

Grand Ballroom Foyer - Level 3

8:00-9:30 a.m. — SCBA Forum Breakfast Meeting - Sponsored by ProVest

For anyone interested in state advocacy issues.

Pearl 3 - Level 2



9:30-10:30 a.m. — Open Client Group Meeting - Law Offices of Goldberg & Oriel

Stop in at any point during this time. Seeking contingency attorneys in all of the major states such as CA, TX IL, FL etc. Significant needs are in WV, MI, OH, IN, and ME and there is a substantial volume of credit union paper and auto deficiency work.

Conference Room 3 – Level 3

10:00 a.m.-6:00 p.m. — Exhibit Hall Open

Grand Ballroom - Exhibit Hall - Level 3

10:00-11:00 a.m. — NCBA Unlocks the Power of Replevin in Debt Collection

Replevin: I Want My Collateral Back and Here's an Effective and Efficient Legal Way to Get It!

Are you navigating the complexities of debt collection in cases involving collateral and loan defaults? Whether replevin is a new frontier for your practice or a tool you already rely on, this CLE session is one you won't want to miss.

Replevin—a legal remedy for recovering wrongfully held property—is increasingly being leveraged in debt collection matters, particularly where securing collateral like vehicles is urgent yet challenging. This session will explore how replevin intersects with traditional debt collection strategies, offering a powerful, court-sanctioned path to reclaim assets swiftly and lawfully.

We'll also cover how replevin can be used to recover assets in which the creditor has a perfected security interest, such as vehicles, RVs, boats, and similar high-value collateral.

Learn how to effectively assert your rights and navigate the legal process to reclaim these assets when borrowers default.

Designed for attorneys, lenders, and legal professionals, this session will provide:

- A deep dive into replevin as a creditors' rights remedy
- Case studies highlighting its use in car loan default scenarios
- Best practices for initiating and litigating replevin actions
- Guidance on procedural nuances, jurisdictional hurdles, and evidentiary standards
- Strategies for recovering secured assets like RVs, boats, and other titled property



Replevin actions are often misunderstood or underutilized despite their potential to deliver swift and decisive results. This session demystifies the process, empowering legal professionals to leverage replevin confidently and cost-effectively. Whether you're already utilizing replevin actions for your clients or want to expand your practice area, this CLE session will provide you with the tools and insights to make replevin your go-to remedy for collateral recovery.

CLE is pending final state approval for this session.

Speakers: **Tom Canary (moderator)**, Keith D. Weiner & Associates Co., L.P.A.; **John Sperati**, Smith Debnam Narron Drake Saintsing and Myers, L.L.P.; **Frank Veneziano**, Orlans Law Group PLLC; **Sarah Wilson**, Fifth Third Bank

Grand Ballroom – Session Room – Level 3

11:10 a.m.-12:10 p.m. — Defense Bar Hot Topics

This presentation will cover current and pressing creditors rights law "hot topics". In addition to a rundown of "hot topic" new case law, listen as our legal experts breakdown new legal trends in lawsuits against debt collectors across the country. Learn how to address these legal issues, review preventative "best practices" measures and discover what law firms are likely to see in the immediate future regarding consumer litigation.

Session presenters will cover critical topics with the learning objectives to provide attendees the latest legal outlook on:

- Electronic Communications (Email and Text challenges)
- Ambiguous Consumer Requests
- FCRA "Disputes"
- Identity Theft Challenges
- TCPA Concerns

CLE is pending final state approval for this session.

Speakers: **Nicole Strickler**, Messer Strickler Burnette, Ltd.; **Brit Suttell**, Barron & Newburger, P.C.; **Mitch Williamson**, Barron & Newburger, P.C.



12:10-1:20 p.m. — Lunch in Exhibit Hall - Sponsored by Provana

Grand Ballroom - Exhibit Hall - Level 3

12:10-1:10 p.m. — Bankruptcy & Replevin Lunch

Open to anyone interested in Bankruptcy and/or Replevin for the Creditors Rights Attorney.

Pearl 3 – Level 2

1:20-2:20 p.m. — Emails, Emojis & FDCPA: Modern Communication Meets Old Law - Sponsored by Flock Specialty Finance

Join us for an interactive, fast-paced session where we explore how courts are interpreting the Fair Debt Collection Practices Act (FDCPA) and related state laws in the digital age. From emails and hyperlinks to communication preferences and inbox etiquette, we'll review real-life federal court decisions that tackle the question: What

does "convenient," "harassing," or "misleading" mean when the message hits a screen instead of a mailbox?

Here's the twist: you get to play judge.

For each case, we'll give you the facts—then you'll vote on how you think the court ruled. Once the guesses are in, we'll reveal the actual decision and unpack the legal reasoning (with plenty of humor and hot takes along the way).

In this lively and interactive workshop, participants will:

- Analyze how courts interpret FDCPA and state law claims involving digital communications
- Understand the evolving legal standards for "convenient time or place," attorney representation, and validation notices in email
- Explore how Regulation F is being treated by courts post–Loper Bright
- Evaluate the risk of hyperlink disclosures and message formatting
- Practice critical thinking by predicting judicial outcomes based on case facts

And yes—we promise it'll be more fun than a typical case law update.

CLE is pending final state approval for this session.



Speakers: Kat O'Brien, United Holding Group; Lauren Valenzuela, True ML

Grand Ballroom - Session Room - Level 3

2:30-3:30 p.m. — Top 5 Ways to Have Your Debt Survive Discharge

When a debtor files for bankruptcy, unsecured creditors of the debtor often receive little to no distribution on their claims. Secured creditors may fare better, but their recovery is often tied to the value of their collateral (and when and how they obtained their lien). This program will discuss the most commonly available steps a lender or creditor can take to ensure that its claim is not discharged when its debtor files for bankruptcy. Topics covered will include a general overview of the scope and nature of the various discharges available to debtors in bankruptcy, types of debts that can be statutorily "excepted" from discharge and a brief overview of procedural and substantive considerations for seeking to have a debt excepted from discharge, securitization strategies including possessory liens, judicial liens, statutory liens, and consensual liens and how each operates in the context of a bankruptcy case, reaffirmation of debts, circumstances where a debtor can be denied a discharge entirely, and additional strategies for ensuring that a creditor retains some meaningful recourse on its claim even if the debtor obtains a discharge of the debt.

CLE is pending final state approval for this session.

Speakers: **Tom Lee**, Becket & Lee, LLP; **Landon Van Winkle**, Smith Debnam Narron Drake Saintsing and Myers, L.L.P.

Grand Ballroom - Session Room - Level 3

3:30-3:45 p.m. — Break in Exhibit Hall

Grand Ballroom - Exhibit Hall - Level 3

3:45-5:00 p.m. — Opening General Session and NCBA Annual Meeting

Join us for our annual Meeting and Town Hall to hear from NCBA leadership on the state of the association featuring remarks from NCBA President, **Michael Stillman** of Stillman Law Office; President-Elect **Tom Canary** of Keith D. Weiner & Associates Co., L.P.A.; and Treasurer, **Ellie Tami** of Gordon, Aylworth & Tami, P.C.



Investing in Efficiency to Scale Your Law Firm Operations: Legal and Compliance Strategies from the TransUnion Debt Collection Report

This session provides a legal education experience rooted in the data analyzed in the TransUnion Debt Collection Industry Report. Designed for attorneys practicing creditors' rights law, the program applies client needs to emerging trends in litigation, compliance, and technology. Through a structured legal lens, participants will explore how data security risks, artificial intelligence adoption, licensing pitfalls, and regulatory enforcement intersect with law firm operations. Data-driven insights are not presented in isolation but form the foundation for interpreting legal exposure and litigation strategy.

CLE is pending final state approval for this session.

Speakers: **Joy Jackson**, Faber & Brand, LLC; **Adam Parks**, Receivables Info; **Manny Plasencia**, TransUnion

Grand Ballroom - Session Room - Level 3

5:00-6:00 p.m. — Reception - Sponsored by the Defense Bar

Sponsored by:

Barron & Newburger, P.C.
Frost Echols LLC
Hinshaw & Culbertson, LLP
Messer Strickler Burnette, Ltd.

Grand Ballroom - Exhibit Hall - Level 3

Smith Debnam Narron Drake Saintsing and Myers, L.L.P.

The Law Offices of Ronald S. Canter, LLC Womble Bond Dickinson (US) LLP

9:00 p.m.-12:00 a.m. — After Party Sponsored by ProVest

Join us after the first full day of the conference for an after-dinner party featuring Tex-Mex bites, a premium open bar, and a live performance by Replay, the Texas-based band known for their festival—worthy energy and unforgettable shows

<u>The LDR & Grotto</u> – from the Marriott Rivercenter take the escalator down to the River Walk Level. Turn left and walk along the River Walk until you reach the Convention Center/Grotto area.



Thursday, October 16

7:30 a.m.-5:30 p.m. — Registration Desk Open - Sponsored by Pro Asset

Grand Ballroom Registration Desk - Level 3

7:45 a.m.-6:00 p.m. — Exhibit Hall Open

Grand Ballroom Exhibit Hall - Level 3

7:45-8:30 a.m. — Breakfast in Exhibit Hall - Sponsored by TransUnion

Grand Ballroom Exhibit Hall - Level 3

8:00 a.m.-5:00 p.m. — Client Individual and Group Meetings

By invitation only.

8:00-11:00 a.m. — Espresso Bar - Sponsored by Barron & Newburger, P.C.

Grand Ballroom Foyer - Level 3

8:30-9:30 a.m. — Navigating Ethical Challenges: Exercising Professional Caution

Collection litigation frequently presents complex ethical considerations, particularly as regulatory requirements may place attorneys at odds with their clients. This session will address key questions, including the extent to which a consumer's personal information may be disclosed in pleadings, attorney conduct that could potentially result in allegations of FDCPA violations, appropriate interactions with pro se debtors, and factors to consider when counterclaims are raised.

Learning objectives:

 Understanding the Rules of Professional Conduct (RPCs) Gain a comprehensive understanding of the RPCs and special considerations for debt collectors regarding the impact of RPCs on their daily practices and how they interact with other statutes and regulations.



- 2. **Identifying Ethical Concerns at Various Stages**: Learn to identify and address ethical concerns at different stages of legal practice.
- 3. **Recognizing Consequences of Ethical Violations**: Understand the various types of complaints and investigations related to legal collections,
- 4. Addressing Conflicts Between RPC and FDCPA: Learn to navigate conflicts between the RPC and FDCPA, including issues related to FDCPA liability, confidentiality, legal advice, attorney failure to respond, filing suits on time-barred debts, material limitations on representation, negotiations, and balancing zealous advocacy with FDCPA limits.

Ethics and specialty CLE credits are pending final state approval for this session.

Speakers: Stacy Stein, Mountain Peak Law Group, PC; Peter Nanov, Saul Ewing, LLC

Grand Ballroom - Session Room - Level 3

9:30-9:40 a.m. — Break in Exhibit Hall

Grand Ballroom - Exhibit Hall - Level 3

9:40-10:50 a.m. — What Collection Lawyers Should Know About What Really Matters to Banks - Sponsored by Flock Specialty Finance

In today's regulatory and financial environment, banks face mounting pressure to recover debts efficiently while maintaining strict compliance with a variety of consumer protection laws and regulations. This session offers a comprehensive look at issues important to financial institutions as they evaluate the performance of debt collection law firms. This session provides attorneys with a unique opportunity to gain insights directly from top legal banking executives on what they value in legal partnerships.

Attendees will gain insider perspectives on the legal, operational, and strategic criteria banks prioritize. The session also explores critical legal ethics concepts such as duties of diligence and competence, the protection of client confidences and privileges, avoiding conflicts of interest, and supervision of vendors, and appropriate sensitivity to client reputation and risk.

Whether you're advising financial clients or structuring your own law practice to attract institutional partnerships, this session delivers actionable insights to help legal professionals align with banking expectations and regulatory realities.

Speakers: Jason Forbes, Bank of America; Jennifer Guerrera, JP Morgan Chase & Co.; John McNamara, Avtal; Manny Newburger, Barron & Newburger, P.C.



11:00 a.m.-12:00 p.m. — Artificial Intelligence: How AI is Shaping the Future of Law 2025

With AI being such a hot topic, NCBA is committed to providing its members with the latest education on this transformative technology. Join us for an insightful session where we explore how firms are successfully utilizing automation and AI, both internally and in consumer-facing areas such as chatbots. Our panel will discuss both the various opportunities and risks for implementing these technologies and how to have a thoughtful discussion in your firm that can lead to successful integration.

Technology CLE is pending final state approval for this session.

Speakers: **Wendy Lee**, LOGS Legal Law Group LLP; **Joann Needleman**, Clark Hill; **Regina Slowey**, Barron & Newburger, P.C.; **Brit Suttell** (moderator), Barron & Newburger, P.C.

Grand Ballroom – Session Room – Level 3

12:00-1:00 p.m. — Lunch in Exhibit Hall - Sponsored by Retain by TrueML Products

Grand Ballroom - Exhibit Hall - Level 3

12:00-1:15 p.m. — Defense Bar Lunch

Grand Ballroom - Salon D - Level 3

1:30-2:30 p.m. — Leveraging Automation and AI in Your Law Firm - Sponsored by Kredit Financial, Inc.

This session explores how artificial intelligence is transforming the legal industry in 2025, from foundational technologies to real-world implementation of an AI tool in a collections law firm. Attendees will gain insight into the evolving legal and ethical landscape, practical applications in law firm workflows, and firsthand experience from a year-plus long training process of a generative AI phone assistant. The program will cover legal-specific AI tools, governance frameworks, policy development, and practical tips for responsible and effective AI adoption.

Technology CLE is pending final state approval for this session.

Speakers: **Regina Slowey**, Barron & Newburger, P.C.; **Stacy Stein**, Mountain Peak Law Group, PC *Grand Ballroom – Session Room – Level 3*



2:30-3:30 p.m. — Open Group Client Meeting - Orlans Law Group with Fifth Third Bank

Seeking firms with statewide or multistate coverage that specialize in replevins and impound recovery matters. Our apologies upfront but we are not considering any firm that currently acts as a national network. Fifth Third Bank will also be participating in this meeting.

Grand Ballroom - Client Meeting Room F - Level 3

2:40-3:40 p.m. — SLAPP Happy? Not So Fast! Beating Back Bogus Lawsuits with Anti-SLAPP Smarts

Sick of meritless lawsuits designed to harass you or your creditor clients? Learn how to spot a SLAPP suit in the wild and wield your state's Anti-SLAPP statute like a ninja—fast, lethal, and (mostly) painless. This session breaks down how to cut costs, stop the madness early, and walk out of court with your wallet and reputation intact. Warning: actual slapping not included.

CLE is pending final state approval for this session.

Speakers: **John Bedard**, Bedard Law Group, P.C.; **Eileen Bitterman**, Weltman, Weinberg & Reis Co., LPA; **June Coleman**, Messer Strickler Burnette, Ltd.

Grand Ballroom - Session Room - Level 3

3:30-5:00 p.m. — JST User Group Meeting

JST customers only please.

Grand Ballroom - Salons AB - Level 3

3:40-4:00 p.m. — Break in Exhibit Hall - Sponsored by Repay

Grand Ballroom - Exhibit Hall - Level 3



4:00-5:15 p.m. — Client-Only Reception

By invitation only.

Sponsored by:

Aldridge Pite Haan, LLP
Blitt & Gaines, P.C.
Gurstel Law Firm P.C.
Lloyd and McDaniel, PLC

Rubin & Rothman, LLC
Scott & Associates P.C.
Tenaglia & Hunt, P.A.

Grand Ballroom - Salon D - Level 3

4:00-5:00 p.m. — State Court Standing: Has the Plaintiff Unlocked the Door to the Courthouse?

Since the Supreme Court decided *TransUnion LLC v. Ramirez* in 2021, the contours of standing to bring debt collection, credit reporting, and related claims in federal court under Article III have come into focus. But what about the ability of consumers to pursue such claims in state court, particularly when the federal courts have said there is no Article III standing? Can they walk across the street and file in state court? Are the requirements the same or are state courts more willing to entertain such disputes? Should state courts treat these lawsuits differently? If state court standing requirements are the same as federal court, can you remove to federal court? The panel will discuss these and other related issues.

CLE is pending final state approval for this session.

Speakers: Lauren Burnette, Messer Strickler Burnette, Ltd.; Josh Dickinson, Spencer Fane LLP; Jeff Topor, Womble Bond Dickinson

Grand Ballroom - Session Room - Level 3

5:00-6:00 p.m. — Reception - Sponsored by Equifax | The Work Number

Grand Ballroom - Exhibit Hall - Level 3



Friday, October 17

7:45 a.m.-12:00 p.m. — Registration Desk Open - Sponsored by Pro Asset

Grand Ballroom Registration Desk - Level 3

7:45 a.m.-11:00 a.m. — Exhibit Hall Open

Grand Ballroom - Exhibit Hall - Level 3

7:45-8:30 a.m. — Breakfast in Exhibit Hall - Sponsored by F.H. Cann & Associates, Inc.

Grand Ballroom - Exhibit Hall - Level 3

8:30-9:30 a.m. — How to Leverage Your Risk Management Program to Maximize Overall Success - Sponsored by United Legal

Your compliance management system can generate revenue and reduce expense! Now, more than ever, clients are focused on reputational risk and want to partner with firms who are as concerned as they are with protecting their reputations in the marketplace. Next Gen law firms understand this and are capitalizing on this trend right now. They are leveraging their significant compliance controls, including cyber security controls, to cut spending on insurance premiums (while getting superior coverage), build their brand and reputation for safety, and expand and strengthen current and future client relationships. Attend this power-packed session with a seasoned attorney, top insurance broker, and industry veterans to learn how to take advantage of your existing compliance investments, including cyber security prevention tips, and put these investments to work for you. Firms that view compliance as a drain on their bottom line are getting left behind. Learn practical ways to put these investments to work for your firm's overall success.

Law Practice Management CLE is pending final state approval for this session.

Speakers: **John Bedard**, Bedard Law Group, P.C.; **Geoff Meister**, Paragon; **David Weimer**, Kramer & Frank, P.C.; **Katie Zugsay**, Finexus Insurance Agency, LLC



9:40-10:40 a.m. — Navigating Sovereign Citizen Challenges in 2025

This session will discuss the Sovereign Citizen Movement as it exists today, common legal "theories" used by sovereign citizens, and strategies for combat sovereign citizen claims.

Attendees will gain a greater knowledge of:

- The history and background of the sovereign citizen movement, including their fundamental tenets
- An understanding of the common legal "theories" relied upon by sovereign citizens
- Strategies for combatting sovereign citizen claims in both the courts and through arbitration
- The legislative strategies being deployed on the state level to curb the paper terrorism often used by sovereign citizens

CLE is pending final state approval for this session.

Speakers: **Caren Enloe**, Smith Debnam Narron Drake Saintsing and Myers, L.L.P.; **Manny Newburger**, Barron & Newburger, P.C.; **Andrew Schwartz**, Messer Strickler Burnette, Ltd.

Grand Ballroom - Session Room - Level 3

10:45-11:45 a.m. — Mindful Lawyering: What The Big Lebowski Can Teach Us About Staying Chill in the Courtroom

Practicing law is often a high-stakes, high-stress endeavor — one that demands sharp intellect, emotional resilience, and the ability to stay grounded under pressure. But what if we could learn something about navigating that pressure from one of pop culture's most unlikely sages?

In this unique and engaging session, we explore the principles of **mindfulness** through the lens of *The Big Lebowski* — a cult classic that, surprisingly, offers deep insights into presence, non-reactivity, and acceptance. Through humor, film references, and practical techniques, participants will learn how **"abiding" like The Dude** can help lawyers stay centered in the face of conflict, reduce burnout, and improve client relationships.

Learning Objectives:

Define mindfulness and explain its relevance to the legal profession, particularly in high-stress and adversarial environments.



Identify signs of stress and emotional reactivity common in legal practice and explore how mindfulness can reduce burnout, anxiety, and aggression.

Apply core mindfulness techniques (such as breath awareness, grounding, and non-reactive awareness) to real-world legal scenarios — from depositions to difficult client meetings.

Draw connections between themes in *The Big Lebowski* **and key mindfulness principles**, such as non-attachment, acceptance, and emotional regulation — a.k.a. *"abiding."*

Reflect on personal and professional values through the lens of "The Dude," considering how a more grounded, present-centered mindset can enhance ethical decision-making and interpersonal effectiveness.

Develop a basic mindfulness toolkit for daily use in legal settings, including courtroom preparation, negotiation, and managing work-life balance.

Wellness and specialty CLE credits are pending final state approval for this session. This session is seeking wellness credit, which may be considered ethics credit in some states.

Speakers: **Crystal Duplay**, Frost Echols LLC; **Justin Penn**, Hinshaw & Culbertson, LLP; **Nicole Strickler**, Messer Strickler Burnette, Ltd.

