



NATIONAL VEHICLE LEASING ASSOCIATION

Legal and Legislative Issues and the Vehicle Lessor

Marines' Memorial Club & Hotel

609 Sutter Street
San Francisco, CA 94102
R: 415-673-6672

April 24-27th 2008



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LEASING'S DRIVING FORCE SINCE 1968.

Course Description

Designed specifically for managers and leaders, this seminar will help you to:

- 1) Enhance the skills of company principals and management to direct a successful operation.
- 2) Gain control of important operational issues facing every organization.
- 3) Keep you abreast of your legal and compliance obligations.

This weekend long seminar is part of a continuing cycle of seminars which will provide you with a solid understanding of the complex issues currently surfacing within the industry. This seminar is also designed to inform the student of what lies over the horizon with respect to the industry.

Who Should Attend?

This course is designed for those with corporate management responsibilities. It is also intended for current and future candidates who desire to attain the Certified Vehicle Leasing Executive (CVLE) designation through the NVLA Certification Program.

Graduates of the Certification Program applying for recertification points are also well-suited to attend. Call to learn about special discounted tuition. Graduates may earn 70 points toward recertification. To enroll, contact the NVLA offices for an application form.

Note: Should you choose not to attain the CVLE designation but want or need a comprehensive understanding of these leadership areas, you may sign up for this seminar only.

Enrollment Forms

If you are planning to take this seminar as part of the NVLA's two-year advanced level management certification program, the Certified Vehicle Leasing Executive (CVLE), then you are required to complete the Certification Application Form (CAF) and remit the appropriate fee. Upon receipt of your enrollment application you will be forwarded a Personal Data Form (PDF) to be completed. Call 718-352-3500 for detailed information or a CVLE enrollment package.

Program Schedule

Thursday, April 24, 2008 Reception and NVLA San Francisco Chapter event

Friday, April 25, 2008 8:30 am - 5:00 pm

Saturday, April, 26, 2008 8:30 am - 5:00 pm

Take Home Exam Distribution at the conclusion of day

To qualify for the CVLE designation, attendance is required all day Friday and Saturday. The examination will be distributed **ONLY** at the conclusion of the Saturday afternoon session.

Dress Code calls for casual, comfortable attire.

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Faculty

Cary Boyden, Esq.

Cary Boyden of Davis, California. Cary is a graduate of Harvard College and the Georgetown Law Center. His experience in the leasing industry dates back to 1972, when he joined the legal staff of United States Leasing International with responsibilities both in the vehicle and equipment leasing areas. From 1974 to 1977, he served as vice president and general counsel for the Crocker McAllister Companies. Boyden entered into private practice in 1977, and in 1978 became a partner in the Sacramento firm of Boyden, Cooluris, Hauser & Saxe. Boyden is a highly respected name in the vehicle leasing industry. He has been General Counsel for the National Vehicle Leasing Association since 1977 and in 1988 was the recipient of the NVLA's Samuel Lee Memorial Award given to an individual for lifetime achievement in the vehicle leasing industry. Boyden is the author of an article in NVLA's Vehicle Leasing Today and a section of a text entitled Foundations of Leasing. Cary Boyden has instructed this class in Legal and Legislative issues since 1985 and honors students with his working knowledge of their specific needs.

Michael Benoit

Michael Benoit, is a partner in the Washington DC office of Hudson Cook, LLP. He advises banks, sales finance companies, auto leasing companies, mortgage lenders, auto dealers, and other creditors and technology providers on a wide range of consumer financial services law, including the Truth In Lending Act and Regulation Z, the Consumer Leasing Act and Regulation M, the Equal Credit Opportunity Act and Regulation B, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, the Electronic Signatures in Global and National Commerce Act, the Uniform Electronic Transactions Act and the USA Patriot Act. In addition, his practice covers matters involving federal and state laws relating to electronic commerce and online lending, privacy, fair lending, telemarketing, personal and real property financing, and leasing and collection practices. He began his practice in the Cleveland, Ohio firm of Benesch, Friedlander, Coplan & Aronoff, LLP in 1993, and joined Hudson Cook LLP 4 years later. In 2005 and 2006 he was the Executive Vice President, Chief Legal Officer and Corporate Secretary of Mavent Inc. in Irvine, California a technology company that provides automated compliance services to the mortgage industry. He rejoined Hudson Cook LLP in September 2006

Michael holds a Bachelor of Music degree from the University of Miami in Coral Gables, Florida, and a Master of Music degree from the University of Michigan in Ann Arbor, Michigan. After working for several years as a symphony musician and deciding that a better retirement plan was in order, he obtained his law degree, cum laude, from the Case Western Reserve School of Law in Cleveland, Ohio.

Ofer M. Grossman

Ofer Grossman of Glass and Goldberg, a graduate of Cornell University (1987) with a Bachelor of Arts Degree in Chemistry. He graduated from Boston University School of Law, cum laude, in 1991. Ofer specializes in the areas of equipment leasing, vehicle leasing and secured transactions, real estate transactions, bankruptcy, commercial collections. Ofer has been a contribution author to United Association of Equipment Lessors Legal Line, the Equipment Leasing Association's Leasing Law and has presented for the legal portion of the Equipment Leasing Association's Principles of Leasing Workshop in California. He is a member of the California State Bar, Los Angeles County Bar Association and Equipment Leasing Association as well as the NVLA

His Practice areas are Creditors' Rights, Bankruptcy, Secured Transactions, Real Estate Transaction, Uniform Commercial Code, Collections and Repossessions, and Loan Workouts.

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Course Outline

I. Regulation M

The regulation, known as Regulation M, is issued by the Board of Governors of the Federal Reserve System to implement the consumer leasing provisions of the Truth in Lending Act, which is Title I of the Consumer Credit Protection Act, as amended (15 U.S.C. 1601 *et seq.*).

2. Doing Business as a Foreign Corporation

Corporations and limited liability companies (LLCs) are considered domestic only in their state of formation. In all other states, they are considered a “foreign” entity. If your company expects to transact business outside your state of formation, your company may be required to qualify as a foreign corporation or foreign LLC in the applicable state(s).

3. Bankruptcy and other issues of collection

Bankruptcy law provides for the development of a plan that allows a debtor, who is unable to pay his creditors, to resolve his debts through the division of his assets among his creditors. This supervised division also allows the interests of all creditors to be treated with some measure of equality.

4. Compliance

There are myriad laws and regulations that impact the leasing dealer, besides Regulation M. This course will focus on several of the more prominent regulations, including the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Equal Credit Opportunity Act the Federal Odometer Law, IRS Form 8300 Cash Reporting Rule, the USA Patriot Act, and more.

Hotel and Registration Information

April 25-28, 2008

Marines' Memorial Club & Hotel

609 Sutter Street
San Francisco, CA 94102
R: 415-673-6672

\$ 175.00 per night room rate

When contacting the hotel, identify you are with the NVLA group. To receive the special discount room rate, reservations must be made prior to April 10th, 2008. Absentees will be charged one night's revenue for the dates of the reservation

Transportation

Airport Transport

Please fly into San Francisco Airport (SFO)

Driving Directions

Merge onto US 101 N Towards San Francisco, keep right to I 80 E via Exit 433B towards Bay Bridge/ Oakland/Seventh St., Exit 2 Fourth Street, slight left onto Bryant Street, turn left onto 3rd Street which becomes Kearny Street, turn left onto Geary Street and Right onto Powell Street

Transport from Airport to Hotel

Bay Area Rapid Transit (BART) provides a metro rail service
Shared Ride Van Services
Taxi Cabs

Registration Fees

Fees include all educational materials, continental breakfasts, refreshment breaks, and reception.

Fee until	April. 1	Fee after April 1
NVLA Member: CVLE Candidate	\$465	\$490
NVLA Member: This Session Only	\$515	\$540
NVLA Member: Re-certification Candidate	\$250	\$350
Non-Member: CVLE Candidate	\$600	\$625
Non-Member This Session Only	\$625	\$650
Non-Member: Re-certification Candidate	\$450	\$550

For Re-certification Registration Information call Elaine Litwer at 718-352-3500 or email elitwer@elleasing.com

Seminar Cancellation Policy

Cancellations must be in writing and received at the NVLA office no later than April 1, 2008 for a refund. Cancellation is subject to a \$50 processing fee. Registration is transferable.

Non-members joining the NVLA within 30 days of the session's conclusion are eligible for a \$ 100 credit (from the non-member registration fee) towards membership.

Additional Educational Opportunities

Foundations of Leasing Reference Guide

Looking for a cost-effective training tool? Well, it's as easy as 1 - 2 - 3.

The cost, inclusive of shipping and handling is:

Member: \$225.00 each

Non-Member: \$325.00 each

CVLE Applicants: \$ 50.00 discount

Annual Conference, Exposition & Auto Show

June 11-14, 2008

Scottsdale Marriott Camelback Inn

Registration brochure will be available by the end of January. Call for a copy or check out the web site, www.nvla.org for the full information packet.