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### SUNDAY, MAY 7th

2:00 – 6:00pm **Attendee Registration**

3:00 – 4:00pm **BREAKOUT AND ROUNDTABLE SESSIONS**

- **Leases Vs Loans 101**  
*Location: Everglade A*

An equipment lease and finance attorney must understand how an equipment lease is defined and the way it is treated. They must also understand what an equipment lease is not. This introductory session will discuss the various definitions of a lease, from a tax, accounting, and legal perspective. It will also focus on what happens when a lease is not a lease, but rather a secured transaction.

**MOLLY SIMON**  
*Senior Corporate Counsel*  
DLL

**CARLA POTTER**  
*Partner*  
Cassels Brock & Blackwell LLP

**BENJAMIN COURT**

*Partner*

STINSON LLP

**JANE HOGAN**

*Senior Corporate Counsel*

U.S. Bank Equipment Finance

- **Motor Vehicle Roundtable**

*Location: Everglade B*

This panel of inhouse and outside counsel with many years of experience in motor vehicle financing are looking forward to an interactive discussion which will touch on such topics as: the age old issue of when your titled vehicles may constitute inventory and the pitfalls in floorplan financing; cross-border issues impacting the trucking industry from near-shoring arrangements; fixture issues to be considered when financing e-vehicle infrastructure; and a primer and case update on the Graves amendment and Lessor vicarious liability. The panel will leave time to address any questions from the audience on these topics, or any other motor vehicle financing questions/issues.

**DAVID MIELE, ESQ.**

*Chief Administrative Officer*

Citizens Asset Finance, Inc.

**BONNIE MICHAEL**

*Shareholder*

Baker, Donelson, Bearman, Caldwell & Berkowitz PC

**BILL WILSON**

*Associate General Counsel & Vice President*

BMO Transportation Finance

**ANN PILLE**

*Partner*

Reed Smith LLP

- **UCC + More**

*Location: Caloosa A-B*

**BARBARA GOODSTEIN**

*Partner*

Mayer Brown LLP

**THOMAS HOTARD**

*VP - Program Management and Contracts*

Midland Equipment Finance

**RUTHANNE HAMMETT**

*Partner*

Thompson Coburn LLP

**EDWARD GROSS**

*Shareholder*  
Vedder Price P.C.

- **Inside Outside Counsel Management Roundtable**

*Location: Everglade C*

This Roundtable will discuss enhancing communication and collaboration between Inside and Outside Counsel.

**MARY ANN STATHOPOULOS, ESQ**  
*Senior Corporate Counsel*  
Cisco Systems Capital Corporation

**VINCE BORST**  
*Shareholder*  
Robbins DiMonte, Ltd.

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4:00 – 4:15pm

**BREAK**

*Location: Everglade Ballroom Foyer*

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4:15 – 5:15pm

**BREAKOUT AND ROUNDTABLE SESSIONS**

- **Air, Rail, Marine Roundtable**

*Location: Everglade B*

Our session will include an update of legal developments relating to financings of each of these transportation asset types, and an opportunity for the attendees to engage in discussions with the panelists and the other attendees regarding related matters of interest.

**EDWARD GROSS**  
*Shareholder*  
Vedder Price P.C.

**EILEEN BROWN**  
*Partner*  
Thompson Coburn LLP

**JASON HUFF**  
*Partner*  
Smith, Gambrell & Russell, LLP

**CONOR GAUGHAN**  
*Associate*  
Vedder Price P.C.

- **Leases in Default 101**

*Location: Everglade A*

What happens when a lessee defaults on an equipment lease? This introductory session will discuss the various defaults and remedies that may be available to a lessor. It will also discuss what happens when a defaulted lease is not a lease, but rather a secured transaction.

**LISA PETERS**

*Partner*

Kutak Rock LLP

**MICHAEL GALLO**

*Assistant General Counsel & SVP*

LEAF - M&T Bank

**TROY KEPLER**

*Corporate Counsel*

Channel

**ROBERT HORNBY**

*Member of the Firm*

Chiesa Shahinian & Giantomasi PC

- **Clean Energy and ESG**

*Location: Caloosa A-B*

BREAKING NEWS! Investment in clean energy is expected to reach \$4 Trillion; Learn how this is a major equipment finance opportunity. More News: Hear about why many ABS issuers are planning to provide investors with ESG disclosure: Environmental, Social, Governance. All this in only one hour!

**STEPHEN WHELAN**

*Partner*

Blank Rome LLP

**PATRICIA VOORHEES**

*Director, Fintech Strategic Consulting and M&A Advisory*

The Alta Group

- **When Borrowers, Brokers and Vendors Do Bad Things: Fraud Schemes and Other Challenges for Lenders**

*Location: Orchid*

**JENNIFER WITHERELL CRASTZ**

*Partner*

Hemar, Rousso & Heald, LLP

**PAUL BENT**

*Senior Managing Director*

The Alta Group LLC

5:15 – 6:00pm

**Newcomers Reception**

*Location: Palm Pool Deck*

6:00 – 7:30pm

**Opening Reception**

*Location: Palm Pool Deck*

Sponsored by Darcy & Devassy PC



**MONDAY, MAY 8th**

6:00 – 6:50am

**Yoga**

*Location: Island Room*

7:00 – 8:00am

**BREAKFAST**

*Location: Everglade Ballroom Foyer*

8:00 – 9:30am

**General Session**

**Welcoming Remarks**

**State of the Industry Report**

*Location: Everglade B-C Ballroom*

**RALPH PETTA**

*President and CEO*

Equipment Leasing and Finance Association

**SCOTT ADAMS**

*Vice President Legal & Compliance, North America*

Volvo Financial Services

**Edward A. Groobert Award for Legal Excellence, 2023**

*Presented to:*

**KENNETH WEINBERG**

*Partner*

Rimon, P.C.

**MOORARI SHAH**

*Partner*

Sheppard Mullin Richter & Hampton LLC

**Legal Update Part 1**

A timely discussion of recent case law and statutory developments covering bankruptcy, the Uniform Commercial Code, and creditor litigation.

**ARLENE GELMAN**

*Shareholder*

Vedder Price P.C.

**DEBBIE DEVASSY BABU**

*Shareholder*

Darcy & Devassy PC

**JULIA GAVRILOV**  
*Partner*  
Moritt Hock & Hamroff LLP

**BRITTANY OGDEN**  
*Partner*  
Quarles & Brady LLP

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9:30 – 9:45am

**BREAK**  
*Location: Everglade Ballroom Foyer*

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9:45 – 10:45am

**GENERAL SESSION**  
**Diversity, Equity & Inclusion: Best Practices Through a Legal Lens**  
*Location: Everglade B-C Ballroom*

This engaging session will examine the latest market trends within member organizations in the equipment finance industry, provide insight into challenges being faced in furthering diversity and inclusion efforts and highlight best practices to help move your organization toward its diversity goals while mitigating risk.

**JULIA GAVRILOV**  
*Partner*  
Moritt Hock & Hamroff LLP

**DOMINIC LIBERATORE**  
*Deputy General Counsel*  
DLL

**MELISSA DONALDSON**  
*Senior Vice President and Chief Diversity Officer*  
Wintrust Financial Corporation

**MIRNA CARDONA**  
*Vice President and Corporate Counsel*  
Frost Bank

10:45 – 11:00am

**BREAK**  
*Location: Everglade Ballroom Foyer*

11:00 – Noon

**BREAKOUT SESSIONS**

- **We're In This Together: Why Mindfulness and Wellbeing Are Important to the Ethical Practice of Law for Every Equipment Leasing and Finance Attorney**  
*Location: Orchid Room*

Presented to you by the Rising Lawyers Subcommittee

To be a good lawyer, you have to be a healthy lawyer. But we are falling short when it comes to well-being, negatively impacting a profession dedicated to client service and dependent on the public trust. Join us as we hear from Professor Scott Rogers, an internationally recognized leader in mindfulness in law and the Director of the

country's first Mindfulness in Law Program, at the University of Miami School of Law. Professor Rogers utilizes neuroscience research to explore the efficacy of mindfulness training on attention, emotional regulation and working memory in high stress professions and draws upon this expertise to infuse mindfulness into the ethical practice of law. Come learn how mindfulness can help you to help your clients.

**SCOTT ROGERS, M.S., J.D.**

*Director, Mindfulness in Law Program*

University of Miami School of Law

**ROBERT HORNBY**

*Member of the Firm*

Chiesa Shahinian & Giantomasi PC

- **Bankruptcy and Workouts in a Post-Pandemic Economy**

*Location: Everglade B-C*

**JENNIFER WITHERELL CRASTZ**

*Partner*

Hemar, Rousso & Heald, LLP

**VINCE BORST**

*Shareholder*

Robbins DiMonte, Ltd.

**MARC HAMROFF**

*Managing Partner*

Moritt Hock & Hamroff LLP

**KENNETH PETERS**

*Partner*

Dressler & Peters, LLC

- **Syndications and Structuring**

*Location: Caloosa A-B*

This experienced panel of inhouse and outside counsel will delve into issues beyond the plain vanilla syndication of an equipment finance transaction and explore such topics as: how the current banking landscape may change how you look at fiscal agency provisions and the financial profile of an equity investor in a leveraged lease; a primer on lease securitizations; the use of referral agreements as contrasted to outright assignments; and the use of participation agreements (when they make sense and handling unusual collateral situations). Of course, the panel will leave time for Q&A to address any other syndication/structuring questions or issues from the audience.

**DAVID MIELE, ESQ.**

*Chief Administrative Officer*

Citizens Asset Finance, Inc.

**ERIC GAZIN**

*General Counsel*

Verdant Commercial Capital LLC

**ANGELA ULUM**  
*Partner*  
Mayer Brown LLP

**MERRICK BENN**  
*Partner*  
Womble Bond Dickinson (US) LLP

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Noon – 1:00pm

**Lunch**  
*Location: Garden Room*

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1:00 – 2:00 pm

**General Session**  
**1071 and What this Means for Your Company/Practice**  
*Location: Everglade B-C Ballroom*

This session will provide an update on the status of 1071 of Dodd Frank, including some key highlights, the effective date and some practical implications to consider when designing your implementation plan. The session will include ample time for questions and discussions with the attendees.

**ANDY FISHBURN**  
*VP, Federal Government Relations*  
Equipment Leasing and Finance Association

**DOMINIC LIBERATORE**  
*Deputy General Counsel*  
DLL

**MOORARI SHAH**  
*Partner*  
Sheppard Mullin Richter & Hampton LLC

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2:00pm - 2:15

**BREAK**  
*Location: Everglade Ballroom Foyer*

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2:15 – 3:15pm

**BREAKOUT SESSIONS AND ROUNDTABLES**

- **State Regulatory Update**  
*Location: Everglade B-C Ballroom*

California and New York have now issued final regulations implementing their respective truth-in-lending disclosure laws. While compliance in California (and Utah) is now required for qualifying commercial financing transactions, New York's law will not take effect until August 1, 2022.

The discussion will include a review of the important changes to New York's final regulations, including impactful reversals from the initial regulations relating to bank subsidiary exemptions and jurisdictional nexus requirements, as well as the (sometimes substantial) differences between the laws. Panelists will discuss key issues arising from



these laws relating to the equipment finance industry — including when to disclose broker fees, blind discounting and assignment of transactions requiring disclosures to exempt entities (i.e. banks) — and how finance companies are approaching these and other compliance issues in California.

Additionally, Scott Riehl, ELFA's VP of State Government Relations, will provide an update on the growing number of other states (including Connecticut, Kansas, Georgia, Illinois, New Jersey, Maryland and more) which are pushing new disclosure legislation, as well as newly proposed legislation/regulations in California, New York and Nevada relating to licensure and reporting requirements for commercial financing transactions.

**ROBERT HORNBY**

*Member of the Firm*

Chiesa Shahinian & Giantomasi PC

**SCOTT RIEHL**

*Vice President, State Government Relations*

ELFA

**MOORARI SHAH**

*Partner*

Sheppard Mullin Richter & Hampton LLC

**ROBERT COHEN**

*Partner*

Moritt Hock & Hamroff LLP

- **Captive and Vendor Finance Roundtable**

*Location: Everglade A*

This Roundtable will discuss information sharing and critical thinking about opportunities, challenges, and the pressure for change in the current market.

**MARY ANN STATHOPOULOS, ESQ**

*Senior Corporate Counsel*

Cisco Systems Capital Corporation

**DOUG HIRAI**

*General Counsel*

Mitsubishi HC Capital America

**MICHELLE A. HALVERSON**

*General Counsel*

GreatAmerica Financial Services

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3:15 – 3:30pm

**BREAK**

*Location: Everglade Ballroom Foyer*

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3:30 – 4:30pm

**BREAKOUT SESSIONS AND ROUNDTABLES**

- **State Disclosure Laws: Tales from the Front Lines**

*Location: Everglade B-C Ballroom*

In this session, the panelists will discuss real-world issues faced by in-house legal departments complying with State Disclosure Laws.

**BRIAN KESTENBAUM**

*Senior Vice President and General Counsel*

LEAF Commercial Capital Inc.

**BOB ERNST**

Verdant Commercial Capital LLC

**THOMAS HOTARD**

*VP - Program Management and Contracts*

Midland Equipment Finance

- **Blockchain and Digital Assets – What Are They and Why They Might be Relevant to You**

*Location: Caloosa A-B*

Interest and investment in blockchain technology continues, despite the challenges and headlines in digital asset markets over the past 12 months. The blockchain technology that is the basis for digital assets has possibilities that are just beginning to be explored and developments – legal and otherwise – in the past several years that could make this technology more usable and relevant for a wide variety of businesses.

In this discussion, we will provide some high-level background – with pictures! – on blockchain technology and how it works. We will also discuss some reasons why equipment leasing and finance practitioners may be interested in this technology and its possible uses.

**BARBARA GOODSTEIN**

*Partner*

Mayer Brown LLP

**JOE CASTELLUCCIO**

*Partner*

Mayer Brown LLP

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4:30 – 4:45pm

**BREAK**

*Location: Everglade Ballroom Foyer*

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4:45 – 5:45pm

**General Session**

**It's All Legal! Trivia Game with Drinks**

*Location: Everglade B-C Ballroom*

Lead by our returning host, Jeanette Dannenfels, "It's All Legal" trivia game includes a variety of questions, all lightly based on legal-related topics. Come prepared for two rounds of competitive, in-person fun with your ELFA Legal Forum friends. Prizes (and

bragging rights) will be awarded to the top three participants. NEW THIS YEAR: There will be drinks available for the contestants.

IMPORTANT NOTE: To participate in the game, please bring with you a PERSONAL ELECTRONIC DEVICE (e.g., your cell phone) to the session. We will be using the Kahoot! Platform to play.

**JEANETTE DANNENFELSER**  
*Vice President and General Counsel*  
Summit Funding Group, Inc.

**MOLLY SIMON**  
*Senior Corporate Counsel*  
DLL

**EILEEN BROWN**  
*Partner*  
Thompson Coburn LLP

5:45 – 6:15pm

**Women in Leasing Reception**

*Location: Palm Pool Deck*

Sponsored by Channel



6:15 – 7:30pm

**Hosted Reception**

*Location: Palm Pool Deck*

Sponsored by Latimer LeVay Fyock LLC



**TUESDAY, MAY 9<sup>th</sup>**

7:30 – 8:30am

**BREAKFAST**

*Location: Everglade Ballroom Foyer*

8:30 – 9:30am

**General Session  
Legal Update Part 2**

*Location: Everglade B-C Ballroom*

A timely discussion of recent case law and statutory developments covering bankruptcy, the Uniform Commercial Code, and creditor litigation.

**Arlene Gelman**

*Shareholder*  
Vedder Price P.C.

**C. LAWRENCE HOLMES**  
*Principal*  
Offit Kurman

**FRANK PERETORE**  
*Member*  
CSG Law

**BENJAMIN COURT**  
*Partner*  
STINSON LLP

9:30 – 9:45am

**BREAK**  
*Location: Everglade Ballroom Foyer*

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9:45- 10:45am

**BREAKOUT SESSIONS**

- **Credit Support Devices**  
*Location: Everglade B-C Ballroom*

This session will include a discussion among the panelists and the attendees regarding the various types of credit support devices, including guarantees, credit support agreements, letters of credit, control accounts and other types of additional collateral. The matters discussed with respect to these credit support devices will include the relevant strengths and weaknesses of each, and the related practical considerations, including why one device might be more or less appropriate in the context of a particular financing transaction.

**CHARLES CROSS**  
*Senior Lead Counsel*  
Wells Fargo Equipment Finance

**BOB GEIS**  
*Director / Assistant General Counsel, Equipment Finance*  
First Citizens Bank Equipment Finance

**SCOTT CHAIT**  
*Partner*  
Rimon, P.C.

**SHARI BACSARDI**  
*Partner*  
Womble Bond Dickinson (US) LLP

- **So You Want to do a Canadian Transaction and then Securitize it in the US**  
*Location: Caloosa A-B*

This session will focus on those matters which a US finance company or its Canadian subsidiary should consider when entering into a loan or lease with a Canadian obligor with a view that the transaction will be securitized in the United States. The session will be geared towards US finance professionals who have solid experience in equipment finance.

1. What are the options in structuring the transaction
2. Regulatory matters that need be considered
3. How to ensure that the transaction will fit into a securitization structure
4. Overview of certain tax matters that need be kept in mind
5. UCC/PPSA concerns in a securitization
6. Billing and collecting concerns
7. Canadian structuring issues for a US securitization

**ADAM JACKSON**

*Partner*

Blake, Cassels & Graydon LLP

**JON FLEISHER**

*Partner*

Cassels Brock & Blackwell LLP

- **UCC + More (Repeat)**

*Location: Everglade A*

**BARBARA GOODSTEIN**

*Partner*

Mayer Brown LLP

**THOMAS HOTARD**

*VP - Program Management and Contracts*

Midland Equipment Finance

**RUTHANNE HAMMETT**

*Partner*

Thompson Coburn LLP

**EDWARD GROSS**

*Shareholder*

Vedder Price P.C.

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10:45 – 11:00am

**BREAK**

*Location: Everglade Ballroom Foyer*

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11:00am – 12:00pm

**General Session**

**Ethics Issues for Equipment Finance Lawyers**

*Location: Everglade B-C Ballroom*

**SCOTT ADAMS**

*Director Legal & Compliance, Global Senior Counsel*

Volvo Financial Services

**C. LAWRENCE HOLMES**

*Principal*

Offit Kurman

**RANDALL ARMENTROUT**

*Shareholder*

Nyemaster Goode Law Firm