



AMERICAN FINANCIAL SERVICES ASSOCIATION
11TH VEHICLE FINANCE
CONFERENCE & EXPOSITION

In conjunction with the NADA Convention & Exposition

NAVIGATING
NEW ROADS

January 31-February 2, 2007
The Ritz-Carlton Lake Las Vegas
Henderson, Nevada

FINAL PROGRAM

2007 AFSA VEHICLE FINANCE DIVISION ADVISORY BOARD

Chairman

Donald S. Gottwald
Group Director &
Chief Marketing Officer
HSBC Auto Finance

Board Members

Chris Ballinger
Group Vice President,
Treasury
Toyota Motor
Credit Corporation

Nathan D. Benson
Chief Executive Officer
Tidewater Finance
Company, Inc.

Brent D. Burns
President
World Omni Financial Corp.

Rajive Chadha
President & CEO
CitiFinancial Auto Corporation

Patricia E.M. Covington
Attorney
Hudson Cook, LLP

Sheilah J. Harrison
VP, Member Services
and Staff Liaison,
Vehicle Finance Division
American Financial
Services Association

David Jones
Vice President,
GMAC Financial Services

Steven R. Lambert
Chairman, President & CEO
Nissan Motor Acceptance
Corporation

Gary Lorenz
President
Wells Fargo Auto Finance, Inc.

Nancy G. McDonald
Vice President, National Sales
ACS

David Moore
Vice President, Retail
Harley-Davidson
Financial Services, Inc.

Jim Moynes
Vice President,
Auto Marketing
Sales Development
Ford Motor Credit Company

Stephen W. Prough
Chairman & CEO
Long Beach Acceptance Corp.

Paul Rindone
Vice President,
Financial Services
ADP Dealer Services

David Stuck
President & CEO
Finance and Thrift Company

Christopher A. Taravella
Attorney
Montgomery Little Soran
Murray & Kuhn PC

Marguerite Y. Watanabe
Principal
Connections Insights

Elizabeth Webb
Senior Vice President,
Strategic Alliances
AmeriCredit Financial
Services, Inc.

Mark Zalewski
Director, E-Standards
American Financial
Services Association

GENERAL INFORMATION

HOTEL

The Ritz-Carlton Lake Las Vegas
1610 Lake Las Vegas Parkway
Henderson, Nevada 89011

(702) 567-4700
FAX: (702) 567-4781

ATTIRE

Attire for all activities is resort casual.

REGISTRATION CENTER

Salon Foyer

Wednesday, January 31

11:00 a.m. - 7:00 p.m.

Thursday, February 1

7:30 a.m. - 7:00 p.m.

Friday, February 2

7:30 a.m. - noon

EXPOSITION HOURS

Salons 1-2

Wednesday, January 31

5:30 p.m. - 7:30 p.m.

Thursday, February 1

7:45 a.m. - 8:45 a.m.

2:30 p.m. - 3:00 p.m.

10:30 a.m. - 11:00 a.m.

6:00 p.m. - 7:30 p.m.

noon - 1:00 p.m.

Friday, February 2

7:30 a.m. - 8:45 a.m.

BADGES/TICKETS

Please wear your badge at all times. It is your admission to all conference sessions and special events. Individual tickets for food and beverage functions and spouse/companion events are available at the AFSA Registration Center.

BUSINESS CENTER

Located on the conference level, the Business Center offers typing, copying, facsimile, desktop publishing, poster, shipping and sign making services. Hours are 7:00 a.m. - 7:00 p.m. every day.

SPECIAL ACCOMMODATIONS

If special accommodations are needed, including food restrictions, please bring this to the attention of the AFSA registration staff. AFSA is committed to ensuring access to all events and meeting special needs.

THANK YOU CONFERENCE SPONSORS

PLATINUM CLUB (\$20,000)

Nomis Solutions *Keynote Speaker: Andrew Card*

CHAIRMAN'S CLUB (\$5,000)

Automotive Dealership Institute *ADI's Finance & Insurance Program*

Balboa Insurance Group *Economic and Political Outlook Session*

CounselorLibrary.com, LLC *Legal Issues Roundtable*

eOriginal, Inc. *Advisory Board Dinner/ Welcoming Party/E-Processing Roundtable*

Fidelity National Information Services *Advisory Board Reception/Thursday Luncheon/ Whole Loan Marketplace Evolution Roundtable*

TransUnion *Thursday Reception/Conference Program*

PRESIDENT'S CLUB (\$3,500 - \$4,999)

ACS (Affiliated Computer Services, Inc.) *Straight Talk with Dealers Session*

ADP Dealer Services *Thursday Breakfast*

Equifax *CEO Perspectives Session*

FDI Collateral Management *Tote Bags/ Electronic Lien and Title Roundtable*

Toyota Motor Credit Corporation *Pre-Conference Workshop*

VICE PRESIDENT'S CLUB (\$1,500 - \$3,499)

AutoIMS *Signage*

Locator Technologies, LLC *Data Security Session*

myEZ Car Care, LLC *Internet Station*

RSM McGladrey, Inc. *Dealer Compliance Roundtable*

Spot Delivery *Friday Breakfast*

(a publication of CounselorLibrary.com, LLC)

MANAGER'S CLUB (\$500-\$1,499)

Bank of America, N.A. *Welcome Party Entertainment*

CEDAR Document Technologies *Dealer Financing Platforms Roundtable*

Continental Car Club *Speakers Fund*

Experian Information Services, Inc. *Refreshments with Exhibitors*

GOLDPoint Systems *Refreshments with Exhibitors*

ParaData Financial Systems/ World Acceptance Corporation *Speakers Fund*

PassTime *Refreshment Break*

SourceLink *Speakers Fund*

United Motor Club *\$500 Casino Chip for Prize Drawing*

PROGRAM SCHEDULE

All events are held at THE RITZ CARLTON LAKE LAS VEGAS.

WEDNESDAY, JANUARY 31

11:00 a.m. - 7:00 p.m.

SALON FOYER

AFSA REGISTRATION DESK

Noon - 2:30 p.m.

SALON IV

Vehicle Finance Division Advisory Board

Luncheon/Meeting

(by invitation)



GUEST SPEAKER:

Daron Gifford

National Automotive Industry Leader

KPMG

1:00 p.m. - 2:30 p.m.

VILLAGE BOARDROOM

E-Commerce Committee

(by invitation)

3:00 p.m. - 5:00 p.m.

SALON III

PRE-CONFERENCE WORKSHOP

(for all Registered Attendees)

Navigating New Roads with Your Product and Service Providers



FACILITATORS:

Marguerite Watanabe

Principal

Connections Insights, Inc.



George Halloran

Principal

Connections Insights, Inc.

PANELISTS:

Andy Wainwright

National Customer Service Center

Support Manager

Toyota Financial Services

WEDNESDAY, JANUARY 31 (CONT'D)

Doriene Viera

Corporate Manager – Revolution
Toyota Financial Services

Ted Brown

Senior Vice President,
Director of Product & Risk
Citizens Automobile Finance

4:00 p.m. - 5:30 p.m.

ORCHARD ROOM

AWARE MEETING

(by invitation)

5:30 p.m. - 7:30 p.m.

SALONS I/II

WELCOMING RECEPTION WITH EXHIBITORS

Reception Sponsored by e-Original

Entertainment sponsored by Bank of America, N.A.

7:00 p.m. - 10:00 p.m.

COMO'S RESTAURANT

ADVISORY BOARD RECEPTION & DINNER

(by invitation)

Reception sponsored by Fidelity Information Services

Dinner hosted by eOriginal

THURSDAY, FEBRUARY 1

7:30 a.m. - 7:00 p.m.

SALON FOYER

AFSA Registration Desk

7:30 a.m. - 8:45 a.m.

MONTELAGO I

VIP BREAKFAST *(by invitation)*

Sponsored by Nomis Solutions

7:45 a.m. - 8:45 a.m.

SALON I/II

Breakfast with Exhibitors

Sponsored by ADP Dealer Services

9:00 a.m. - 10:30 a.m.

SALONS III/IV

OPENING GENERAL SESSION

Welcoming Remarks



Donald Gottwald

2007 Chairman

AFSA Vehicle Finance Division

and Group Director/Chief Marketing Officer

HSBC Auto Finance

AFSA/Industry Update:



Harry Goff

*AFSA Chairman and Chairman & CEO
CitiFinancial North America*

***One Year Later: Update on Americans Well-Informed
on Automobile Retailing Economics (AWARE)***



Christopher Stinebert

*Chairman, AWARE
and President and CEO
American Financial Services Association*

Navigating Perceptions in Business and Politics



INTRODUCTION:

Dennis Stradford

*Chairman & CEO
Nomis Solutions*

Keynote Speaker



Andrew H. Card

*Former White House Chief of Staff
and Secretary of Transportation*

Sponsored by Nomis Solutions

10:30 a.m. - 11:00 a.m.

SALONS I/II

REFRESHMENT BREAK WITH EXHIBITORS

Sponsored by GOLDPoint Systems

11:00 a.m. - noon

SALONS III/IV

NAVIGATING A NEW REALITY:

"STRAIGHT TALK WITH DEALERS"

Sponsored by ACS



MODERATOR:

Dennis McCuiston

*Host & Executive Producer
McCuiston Program*



SPEAKERS:

Dale Willey

*NADA 2006 Vice-Chairman
Dale Willey Automotive*



Annette Sykora

NADA Vice Chair

Smith Ford Mercury

Smith South Plains Ford, Lincoln-Mercury, Dodge,
Chrysler & Jeep



Lee Mitchell

Director of F&I Operations

Group 1 Automotive, Inc.



Greg Jackson

President

Prestige Automotive Group

Noon - 1:00 p.m.

SALONS I/II

LUNCHEON WITH EXHIBITORS

Sponsored by Fidelity National Information Services

1:15 p.m. - 2:15 p.m.

SALONS III/IV

**ECONOMIC AND POLITICAL OUTLOOK
IN THE VEHICLE FINANCE INDUSTRY**

Sponsored by Balboa Insurance Group



PRESIDING:

Christopher Stinebert

President & CEO

American Financial Services Association



SPEAKERS:

Paul Taylor

Chief Economist

National Automobile Dealers Association



William Himpler

Executive Vice President, Government Affairs

American Financial Services Association

2:15 p.m. - 3:00 p.m.

SALONS I/II

REFRESHMENT BREAK WITH EXHIBITORS

Sponsored by PassTime

3:00 p.m. - 4:00 p.m.

ISSUES ROUND TABLES—GROUP ONE

A) Dealer Compliance—

It's a Two-Way Street

Sponsored by RSM McGladrey, Inc.

SALON IV



FACILITATOR:

Gil Van Over

President

gvo3 & Associates



SPEAKERS:

Emily Beck

Associate

Hudson Cook, LLP



Becky Chernek

President & Founder

Chernek Consulting, Inc.

B) E-Processing—

When Will Most Dealers and Auto Financing Sources Follow this Fork in the Road?

Sponsored by e-Original, Inc.

SALON III



FACILITATOR:

Jack Stose

Vice President, Sales and Marketing

e-Original, Inc.



SPEAKERS:

Jeffrey Edwards

Vice President, Operations & Remarketing

Nissan Motor Acceptance Corporation



Stephen Luyckx

Senior Manager, Credit Strategies

DaimlerChrysler Services North America

3:00 p.m. - 4:00 p.m.

ISSUES ROUND TABLES—GROUP ONE *(continued)*

Mark Brown

Vice President, Lender Solutions
DealerTrack

Craig Stokum

Director of Sales
RouteOne LLC

C) *Legal and State Issues on the Horizon: Protecting Your Company*
Sponsored by CounselorLibrary.com

MONTELAGO I



FACILITATOR:

Christopher Taravella, Esq.

Attorney

Montgomery, Little, McGrew, P.C.



SPEAKERS:

Patty Covington

Attorney

Hudson Cook, LLP



Danielle Fagre Arlowe

*Senior Vice President,
State Government Affairs*

American Financial Services Association

4:15 p.m. - 5:15 p.m.

ISSUES ROUNDTABLES GROUP TWO

D) *The Whole Loan Marketplace Evolution*
Across the Full Lending Spectrum
Sponsored by Fidelity National
Information Services

SALON IV

FACILITATOR:

George Halloran

Principal

Connections Insights

SPEAKER:

Amy Martin

Director, Structured Finance Ratings
Standard & Poor's

4:15 p.m. - 5:15 p.m.

ISSUES ROUNDTABLES GROUP TWO *(continued)*

PANELISTS:

Jeff Cady

Managing Director

Asset Backed Finance

Citigroup Corporate and Investment Banking

Robert A. Micalizzi

Director, Principal Investments

Merrill Lynch & Co.

Chuckie Reddy

*Associate Director in the Principal Finance
and Asset-Backed Securities Group*

Bear, Stearns & Co. Inc.

Ken Rice

Senior Manager, Securitization

GMAC Financial Services

Paul Tsang

Senior Vice President

Wells Fargo & Company

**E) Dealer Financing Platforms—
What's The Future?**

MONTELAGO I

Sponsored by CEDAR Document Technologies

FACILITATOR:

Marguerite Watanabe

Principal

Connections Insights

SPEAKERS:

Mike Jurecki

CEO

RouteOne

Gary Perdue

Chief Operating Officer

AppOne, Inc.

David Trinder

Senior Vice President, Network Solutions

DealerTrack, Inc.

4:15 p.m. - 5:15 p.m.

ISSUES ROUNDTABLES GROUP TWO *(continued)*

F) Electronic Lien and Title—

SALON III

Where Are We Now?

Sponsored by FDI Collateral Management



FACILITATOR:

Rosemary Austgen

Manager, Global Process Management

Ford Motor Credit Company

PANELISTS:

Colleen Borys

Director, Business Development

PDP Group, Inc.

Vivienne Cameron

Vice President, Vehicle & Enforcement Services

American Association of Motor

Vehicle Administrators

Beverly Devine

EVP, Business Development & Customer Care

FDI Collateral Management

Larry Highbloom

President

VINtek

Joe Schuebert

Vice President Sales & Marketing

Assurant Group

6:00 p.m. - 7:30 p.m.

SALONS I/II

RECEPTION WITH EXHIBITORS

Sponsored by TransUnion

7:45 p.m. - 10:00 p.m.

MEDICI CAFE

INFORMATION TECHNOLOGY RITZ-CARLTON HOTEL

COMMITTEE DINNER

(by invitation)

FREE EVENING FOR ENTERTAINMENT

FRIDAY, FEBRUARY 2

7:30 a.m. - 8:30 a.m.

SALONS I/II

BREAKFAST WITH EXHIBITORS

Last chance to visit with exhibitors

Sponsored by SpotDelivery

(a publication of CounselorLibrary.com)

8:45 a.m. - 9:30 a.m.

SALONS III/IV

NAVIGATING NEW ROADS:

INDUSTRY CEO PERSPECTIVES

Sponsored by Equifax

PRESIDING:

Donald S. Gottwald

Chairman, AFSA Vehicle Finance Division



MODERATOR:

Dennis McCuiston

Host and Producer

McCuiston Program

PBS Television



PANELISTS:

John Haines

President & CEO

HSBC Auto Finance



Gary Lorenz

President

Wells Fargo Auto Finance



Steve Lambert

Chairman, President & CEO

Nissan Motor Acceptance Corporation



Tim Russi

President

Bank of America-Dealer Financial Services



Stephen E. Smith

Senior Vice President, Financial Services

American Honda Finance Corp.

FRIDAY, FEBRUARY 2 (CONT'D)

9:30 a.m. - 10:00 a.m. SALONS III/IV
**GENERAL SESSION:
HIGHLIGHTS OF THE ISSUES ROUNDTABLES**

10:00 a.m. - 10:15 a.m. FOYER
REFRESHMENT BREAK
Sponsored by Experian Information Services, Inc.

10:15 a.m. - 11:00 a.m. SALONS III/IV
**DATA SECURITY & FRAUD—
THE SAFEST ROAD FOR CONSUMERS
AND YOUR COMPANY**
Sponsored by Locator Technologies, LLC

PRESIDING:

Donald S. Gottwald

Chairman, AFSA Vehicle Finance Division

SPEAKERS:

Marlene M. Martel

Attorney, Commercial Transactions & Privacy
Ford Motor Credit Company

Calvin Washington

Manager, Fraud Control
DaimlerChrysler Financial Services

PRIZE DRAWINGS!

You Must Be Present to Win

Visit with exhibitors and drop your business card into the container at each booth for drawings at the Closing General Session. Three winners will receive either a \$100, \$200 or \$500 casino chip sponsored by United Motor Club. A fourth winner will receive the grand prize sponsored by ADI which includes one full scholarship for ADI's Finance & Insurance Program and other publications valued at over \$12,000!

11:15 a.m. - 5:00 p.m. REVERE GOLF CLUB
**AFSA EDUCATION FOUNDATION
GOLF TOURNAMENT**

Advance registration required. Transportation departs hotel lobby at promptly 11:15 a.m. "Shot-gun" start at noon. If driving, see hotel concierge for directions. Pick up a pairing sheet at the AFSA Registration Desk.

EXHIBITORS

ACS

Dallas, TX

Contact: **Cyndi Barcio**

Admin. Assistant

Tele: 214-841-8415

Fax: 214-824-2140

E-mail: cyndi.barcio@acs-inc.com



ACS is the leading provider of fully diversified end-to-end business process outsourcing (BPO) and information technology (IT) solutions to commercial and government clients worldwide. We are a FORTUNE 500 company comprised of more than 58,000 people in 750 global locations, and support client operations in nearly 100 countries. In the finance industry, ACS provides end-to-end software application and business process outsourcing tools, including applications, systems and services. With ACS' solutions, lenders can streamline operations to focus on their core business and more effectively achieve their business goals.

ALLISON PAYMENT SYSTEMS

Indianapolis, IN

Contact: **Kevin Thomas**

VP of Customer Relationship Mgmt

Tele: 317-808-2711

Fax: 317-808-2711

kthomas@apsllc.com



In business for over 100 years, Allison Payment Systems provides flexible print and mail services, monthly billing statements, customized coupon books, as well as a host of Internet-based products.

EXHIBITORS

AMERICAN MODERN INSURANCE GROUP

Cincinnati, OH

Contact: **Trisha Heileson**

Vice President

Tele: 800-879-1079

Fax: 513-947-4216

E-mail: fid.sales@amig.com



American Modern offers to the lending industry a complete line of insurance products and services that includes credit life, credit disability, debt protection, lender placed hazard, collateral protection, homeowners, tracking, and outsourcing services.

AMERICAN RECOVERY ASSOCIATION

Irving, TX

Contact: **Les McCook**

Exec. Director

Tele: 972-755-4755

Cell: 512-826-8525

E-mail: les@americanrecoveryassn.org



A one stop option for recovery and remarketing of vehicles, solution presented based on utilization of a superior software technology (RDN), professional recovery agents (ARA) and international remarketing capabilities of Copart Auto Auctions.

APPONE INC.

Baton Rouge, LA

Contact: **Ray Anderson**

National Sales Manager

Tele: 225-226-5954

Fax: 22-226-1706

E-mail: randerson@appone.net



AppOne specializes in providing technology and risk mitigation services to independent automobile dealers and lenders throughout the continental United States.

EXHIBITORS (CONT'D)

AWARE (AMERICANS WELL-INFORMED ON AUTOMOBILE RETAILING ECONOMICS)

Washington, DC

Contact: **Stacey Abernethy**

AWARE Representative

Tele: 866-693-4464

E-mail: sabernethy@autofinancing101.org

AWARE, www.autofinancing101.org, is a nonprofit national education campaign formed to build a greater understanding among consumers about how the auto financing process works.



CARFAX

Centreville, VA

Contact: **Virginia Lemieux**

Marketing Coordinator

Tele: 703-934-2664 ext. 4336

Fax: 888-648-2716

E-mail: VirginiaLemieux@carfax.com

Auto lenders use CARFAX to avoid lending on salvaged vehicles, to accurately assess a used vehicle's current value based upon its history, and for title research and skip tracing.



CARLETON, INC.

South Bend, IN

Contact: **Kenneth S. Solnoky**
*Mgr. Of Strategic Partnerships
& Major Accounts*

Tele: 574-243-6040, ext. 241

Fax: 574-243-6060

E-mail: ksolnoky@carletoninc.com



Carleton has been serving the consumer finance, auto lending and credit insurance industries since 1965, providing innovative financial software solutions that insure regulatory compliance and accuracy. Carleton's loan quoting products are also designed to empower dealers to close more loans, sell more aftermarket and insurance products, and increase profitability. Here is what one Carleton customer has to say:

Carleton's programming department is one of the most flexible, nimble, and creative IS&S teams that I have ever worked with. The relationship has been outstanding and Carleton's customer focus has made development and implementation of enhancements a breeze."

*John A. Gressa, Director, GM Protection Plan
Marketing & Product Development GMAC*

Visit Carleton's booth to learn how we can help support your efforts in 2007.

CENTERONE FINANCIAL SERVICES

Deerfield Beach, FL

Contact: **Jim Slowinski**
Director-Business Development

Tele: 954-420-3289

Fax: 954-596-7865

E-mail: Jim.slowinski@ctrone.com



CenterOne Financial Services (www.centeronefinancial.com) leverages its extensive expertise in providing clients customized, value-added solutions including originations, loan and lease servicing, collections, pro-active remarketing, vehicle remarketing and back-up servicing. CenterOne has maintained its Standard & Poor's STRONG auto servicer rating, the highest rating possible for a consumer finance, automobile loan and lease servicer.

CONCORD SERVICING CORPORATION

Scottsdale, AZ

Contact: **Shaun O'Neill**

Sr. Vice President of Operations

Tele: 480-998-7585

Fax: 480-281-3135

E-mail: soneill@concordservicing.com



We provide our clients with customized technology and loan servicing solutions to fit their needs. Concord has expanded the variety of asset classes with service to include many different types of consumer installment receivables. We recently expanded servicing operations in Mexico and possess multicurrency, multicultural servicing platform functionality.

COUNSELORLIBRARY.COM, LLC/ HUDSON COOK LLP

Hanover, MD

Contact: **Thomas B. Hudson**, *Chairman*

Tele: 410-865-5411

Fax: 410-684-2001

E-mail: tbhudson@hudco.com



CounselorLibrary.com® offers Internet-delivered, comprehensive, legal tools for compliance professionals, covering every aspect of consumer credit finance. Products include CARLAW®, CARLAW and Lease Counselors and Spot Delivery®.

EQUIFAX

Atlanta, GA

Contact: **Allan Fried**

Automotive Market Product Management

Tele: 404-885-8997

Fax: 404-885-8450

E-mail: allan.fried@equifax.com



Equifax provides a suite of integrated products and solutions for the automotive market that incorporates industry-leading information, analytics, and technology to help lenders acquire and retain profitable customers while maximizing revenue and reducing costs.

FDI COLLATERAL MANAGEMENT

Sacramento, CA

Contact: **James Pierce**

SVP—Sales and Marketing

Tele: 916-368-5300

Fax: 916-368-5301

E-mail: jpierce@fdielt.com



FDI is the best practices focused Vehicle Title Administration company, dedicated to effectively manage both paper and e-titles. We have an unwavering commitment to world-class customer satisfaction while securely processing millions of title transactions every month. Over 500 key financing organizations nationwide are aggressively reducing cost, freeing up critical resources and better satisfying their customers through FDI's solutions and services.

FIDELITY NATIONAL INFORMATION SERVICES

Jacksonville, FL

Contact: **Scarlett Smith**, *Sales*

Tele: 501-220-5650

Fax: 904-854-4124

E-mail: scarlett.smith@fnf.com



Fidelity National Information Services (FIS) provides global Automotive Finance products including Origination, eContract Hosting, Loan and Lease Accounting, Dealer Wholesale, Default Management, ePresentment, ePayment, and Document Services—the critical link between technology and business optimization.

GC SERVICES

Schaumburg, IL

Contact: **Dennis Froslan**

Managing Vice President

Tele: 847-605-9520

Fax: 847-605-9630

E-mail: dennis.froslan@gc.serv.com



Since 1957, GC Services has provided accounts receivable management customer service, and quality monitoring solutions to the nation's most respected businesses and public sector clients.

INFOIMAGE

Menlo Park, CA

Contact: **Gary Marshall**

Tele: 650-473-6388

Fax: 650-473-6300

E-mail: gary_marshall@infoimageinc.com



InfoIMAGE is the leading document solutions provider for both paper and electronic delivery of statements, servicing letters and round trip online payments.

KNIGHT INSURANCE GROUP

Los Angeles, CA

Contact: **Jose A. Aguiar**

President

Tele: 323-692-8874

Fax: 323-692-4174

E-mail: jaguiar@knightcompany.com



Collateral Protection Insurance, GAP, various other finance company products.

METAVANTE LENDING SOLUTIONS (GHR SYSTEMS)

Wayne, PA

Contact: **Art Yeames**

VP, Business Development

Tele: 919-929-0342

E-mail: art_yeames@ghrsystems.com



Metavante provides best-in-class technology and comprehensive services which enable financial institutions, manufacturers and distributors to increase sales, drive revenue, expand distribution channels, and compete more effectively in the indirect market.

METROGROUP TRANSACTION SERVICES, INC.

Glendale Heights, IL

Contact: **Dan Tobin**

Sales Associate

Tele: 630-784-1100

Fax: 630-784-1200

E-mail: dan.tobin@metrogroupcorp.com



MTS brings innovation and better management to your key communications: Both the marketing documents that initiate business relationships, as well as the transaction documents that help maintain and grow them. MTS is the secure and effective way to manage print/mail communication.

N.A.D.A. OFFICIAL USED CAR GUIDE CO.

McLean, VA

Contact: **Matt Busby**

Marketing Coordinator

Tele: 703-448-5832

Fax: 703-821-7269

E-mail: mbusby@NADA.org



Guide Books, Analytical Software and Applications

NOMIS SOLUTIONS

San Bruno, CA

Contact: **Jakki Geiger**

Director of Marketing

Tele: 650-588-9800

Fax: 650-588-2305

E-mail : jakki.geiger@nomissolutions.com



Nomis Solutions is the leader in Profit-based Pricing for banking and finance. The Nomis Price Optimizer™ Suite is designed for executives whose top priority is to strategically use pricing to increase profitability while maintaining revenue and market share. Because of the unique needs of each banking and finance business, the suite includes specific solutions for the following: Direct and Indirect Auto Finance, Home Equity Lending, Consumer Lending, Savings and Deposits, and Treasury Services. Each solution is implemented in less than 10 weeks, provides valuable insights about the business, and increases profits within three months. All Nomis customers have achieved 10X ROIs. Headquartered in San Bruno, CA, Nomis Solutions has offices in Charlotte, NC, New York and London, UK. Visit www.nomissolutions.com or call 650-588-9800 for more information.

OVERBY-SEAWELL COMPANY

Kennesaw, GA

Contact: **Chuck Burkey**

Senior Sales Executive

Tele: 678-460-3256

Fax: 678-460-3456

E-mail: chuckb@overby-seawell.com



For over 20 years, Overby-Seawell has been a leading provider of Insurance Solutions, Tracking Software and Services, and related Insurance Products to lending institutions specializing in the automotive market. The Company has pioneered Hybrid Insurance Programs, Risk Management Strategies / Collection Triggers, and 'Best of Breed' Technology with a focus on Compliance.

EXHIBITORS (CONT'D)

PASSTIME

Littleton, CO

Contact: **Michelle Trent**

Event Coordinator

Tele: 303-623-5339, ext. 3000

Fax: 303-225-8343

E-mail: mtrent@passtimeusa.com



PassTime™ offers dealerships and finance companies a complete range of GPS and starter-interrupt payment solutions. PassTime currently serves over 2000 dealerships nationwide, with over 250,000 units deployed in the field protecting over \$1 billion in assets.

PDP GROUP, INC.

Hunt Valley, MD

Contact: **Sandy Patton**

Events Coordinator

Tele: 410-584-1569

Fax: 410-584-0223

E-mail: sjpatton@pdpgroupinc.com



PDP is a national provider of insurance tracking services for leased and financed; title administration services including imaging, validation, correction, storage, release and ELT; and insurance products for the captive and banking industries, such as contingent and excess liability, private label GAP, manufacturer loaner car programs, open lot coverage and garage liability. www.pdpgroupinc.com

PENN HILL ASSOCIATES

Pawleys Island, SC

Contact: **Tim Harrelson**

President

Tele: 843-237-8988

Fax: 843-237-9220

E-mail: tharrelson@pennhillassociates.com



Penn Hill Associates is an expert in “personnel solutions” for the Auto Finance, Consumer Finance and Mortgage Banking industry. Since 1976 we have been working with companies both large and small, assisting them in procuring their most valuable asset. Come by our booth for a visit and enjoy a relaxing massage.

EXHIBITORS (CONT'D)

RENAISSANCE RECOVERY SOLUTIONS, LLC

Grand Rapids, MI

Contact: **Patrick Gallavin**

Director of Business Development

Tele: 616-677-5100

E-mail: PGallavin@renrecovery.com



Redefining Repossession Services: The National Repossession Forwarding Company that can professionally service lenders from skip tracing and repossession through remarketing.

RENOVO SERVICES

Chicago, IL

Contact: **Lidia Darkova**

Director of Marketing

Tele: 312-456-7282

Fax: 312-456-0708

E-mail: ldarkova@renovoservices.com



RENOVO Services LLC is the first powerfully financed and professionally managed repossession force operating as a single, direct national entity.

SHAW SYSTEMS ASSOCIATES, INC.

Richmond, VA

Contact: **Mike Moore**

Senior Account Executive

Tele: 804-272-3800, Ext. 225

Fax: 804-272-1727

E-mail: mmoore@shawsystems.com



Shaw Systems is an established software provider for North America's leading auto finance lenders. Our applications include solutions for loan/lease accounting, dealer wholesale, default management, and recovery.

SOUNDBITE COMMUNICATIONS

Burlington, MA

Contact: **Debbie Braunert**

Director of Marketing Communications

Tele: 877-SOUNDBITE

Fax: 781-359-2202

E-mail: dbraunert@SoundBite.com



SoundBite Communications provides automated voice messaging solutions that enable auto finance companies to increase right party contacts and collect more debt per agent. Please visit www.SoundBite.com for more information.

EXHIBITORS (CONT'D)

SUPERSOLUTIONS CORPORATION

Eden Prairie, MN

Contact: **Paul Mattiacci**

Director of Sales and Marketing

Tele: 952-942-6297

Fax: 952-942-6451

E-mail: paul.mattiacci@supersolutions.com



The Daybreak Lending Suite streamlines all aspects of automobile financing, from origination to servicing to collections. Daybreak, deployed either as a licensed or ASP solution, has been selected by premier lenders around the world to increase productivity, enable remarkable customer support and reduce risk. Please contact Paul Mattiacci, Director of Sales & Marketing at 952-833-1249, or visit www.supersolutions.com for more information.

UNITED MOTOR CLUB

Paducah, KY

Contact: **Ric Webster**

President & CEO

Tele: 270-442-5533

Fax: 270-443-5556

E-mail: ric@unitedmotorclub.com



UMC provides Motor Club Service Plans designed to enhance your finance and warranty packages by adding Valuable 24-Hour DISPATCH ERS (Emergency Road Service) benefits. Offer your customers REAL coverage WHILE you make REAL profit!

UNIVERSAL TRAINING

Northbrook, IL

Contact: **Mary Carolan-Doyle**

Senior Vice President

Tele: 847-498-7466

Fax: 847-498-9608

E-mail: mcarolan@universaltraining.com



Providers of custom training to the financial services industry

VAN WAGENEN FINANCIAL SERVICES

Eden Prairie, MN

Contact: **Pat Nichols**

IPM Admin. Asst.

Tele: 952-833-9133

Fax: 952-833-9411

E-mail: pnichols@vanwagenen.com



van Wagenen Financial Services specializes in providing the Financial Industry with Insurance Tracking and Collateral Protection Programs to protect your direct and indirect auto portfolios.

VANTAGEILM

Pasadena, CA

Contact: **Mark Gleason**

VP Sales

Tele: 626-737-6880

Fax: 626-270-4155

E-mail: mgleason@vantageilm.com



VantageILM is the leading next generation integrated loan management system that places best practices origination, collections, asset and document management, and accounting in one platform.

VENTURE ENCODING

Fort Worth, TX

Contact: **Bob Schultz**

Regional Vice President

Tele: 214-361-2112

Fax: 817-868-1729

E-mail: bobschultz@mindspring.com



Venture provides innovative billing document solutions to auto lenders. Dealer level messaging, Mail Tracking, online services and turn-key certified mail solutions compliment Venture's print and mail services.

VINTEK, INC.

Philadelphia, PA

Contact: **Ron Stone**

Director North American Sales

Tele: 215-563-3320

Fax: 215-563-3326

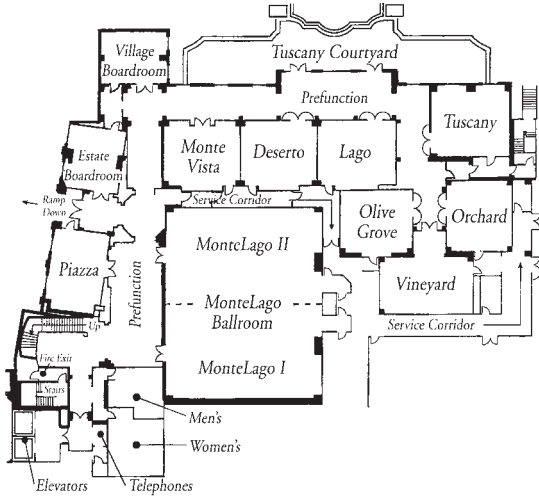
E-mail: Support@vintek.com



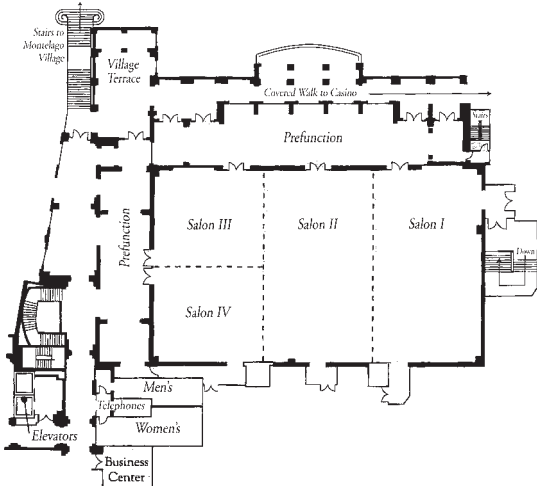
VINtek provides a suite of products and services designed exclusively for the automotive finance industry, including VINtekTIME[®], a vehicle title tracking product with e-Title capability. VINtek has created customized title administration programs for institutions of all sizes, and was the first to operate an e-Title gateway for an entire state.

HOTEL MAP

THE RITZ-CARLTON, LAKE LAS VEGAS Meeting Rooms, Garden Level



THE RITZ-CARLTON, LAKE LAS VEGAS Meeting Rooms, Lobby Level



AFSA 2007 EVENTS

11TH Marketing Forum

February 28 – March 1, 2007
The Westin Embassy Row Hotel
Washington, DC

24TH Independents Conference & Exposition

March 21 – 24, 2007
Walt Disney's Yacht Club Resort
Lake Buena Vista, Florida

7TH Finance Industry Conference for International Fixed Income Investors

April 24 – 26, 2007
Hilton Amsterdam
The Netherlands

17TH Finance Industry Conference for Fixed Income Investors

May 14 – 16, 2007
Westin Copley Place
Boston, Massachusetts

National Institute on Consumer Credit Management for Branch Managers

June 3 – 8, 2007
Marquette University
Milwaukee, Wisconsin

Management Development Program for Middle Managers

July 8 – 20, 2007
University of North Carolina
Chapel Hill, North Carolina

10TH State Government Affairs Forum/ NACCA Annual Meeting

September 26 – 28, 2007
Eldorado Resort & Spa
Santa Fe, New Mexico

91ST Annual Business Meeting & Leadership Conference

October 29 – 30, 2007
Four Seasons Aviara
North San Diego, California

See www.afsaonline.org for more information.