

NCBA 2023 EXECUTIVE EXPERIENCE

Ojai, CA | January 11-13



An aerial photograph of a golf course with green fairways and sand traps, set against a backdrop of rolling mountains under a clear blue sky. The image is partially obscured by a dark blue rectangular overlay containing white text.

Prop. 209
Coming Soon to a State Near You

Presented by

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Background To Now

- June 2021 – “Hey lobbyist, we found this thing...”
- February 2022 – “Hey Creditors Bar, *you have a problem.*”

Options From The Beginning

- Suppress the signatures
- Challenge the petition totals/process
- Advocate your position during the general election
- Fight the Proposition after the fact – *if you can*

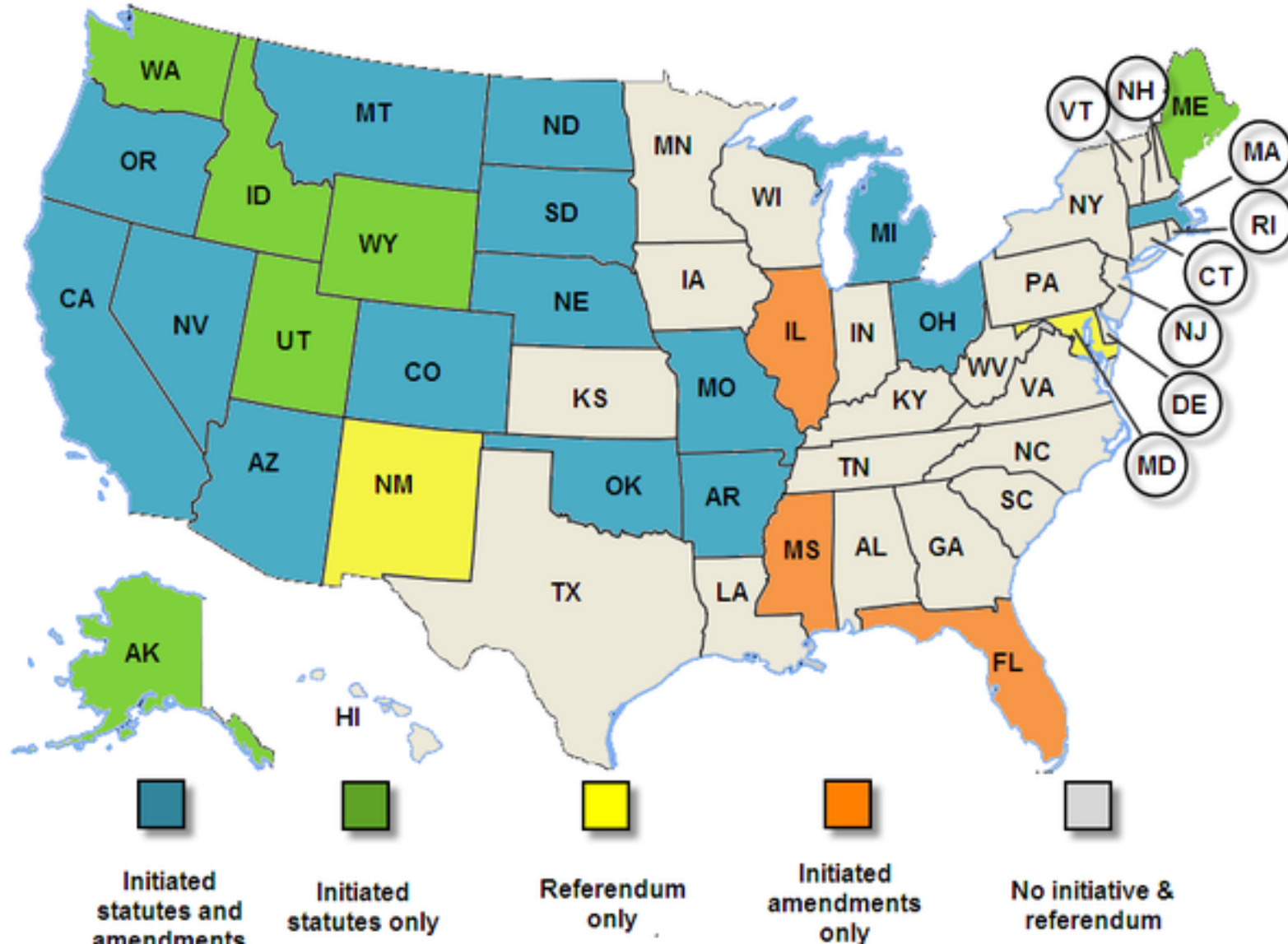
In Retrospect

- Understand the strength of the tide you are swimming against.
- Identify the team who is going to lead your opposition, and what that commitment is going to look like.

Moving Forward

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Moving Forward

- Updates to Your Business / Business Model
- FDCPA Challenges
- Client Perspectives
 - Large Banks
 - Debt Buyers
 - State/Regional Lenders
- Coordination with other Trade Associations

Thank you!

We hope to see you at

2023 NCBA Connect

**The Annual Conference at the
Epicenter of Legal Collections**

May 2-5 | Denver, CO

Help us celebrate 30 years of NCBA!

