

ELFA Legal Forum

May 5-7, 2013 • Francis Marion Hotel • Charleston, South Carolina

Providing Legal Direction and Valuable Counsel for 50 Years



Highlights from the 2013 Legal Forum

- **Roundtable discussions** on the following key issues: introduction to equipment finance; general equipment finance; air, marine and rail; motor vehicles; healthcare and tech finance; inter-creditor agreements; collections.
- **Concurrent sessions** on such topics as: top ten litigation issues; basic understanding of the UCC, jury selection; bundled transactions; state and local government leasing; bankruptcy; syndications; economics of lease financing; cross-border transactions; state law update; vendor programs; regulatory compliance issues.
- **General Sessions** on the always-popular legal update; negotiations; and business ethics.

The PREMIER EVENT for attorneys serving the equipment leasing and finance industry
The best place to OBTAIN UPDATES ON LEGAL ISSUES that impact your company
UNMATCHED NETWORKING OPPORTUNITIES with your peers in the industry.

Conference Qualifies for CLE Credits

Who Should Attend

Internal and external counsel of all experience levels will benefit from this Forum

Sponsorship Opportunities

Sponsorships provide invaluable exposure for your company. Contact Steve Wafalosky at 440-247-1060 or stevew@larichadv.com if you are interested in learning more about sponsoring any of the Forum events.



Schedule of Events

Sunday, May 5

7:00 am

ELFA Golf Tournament

To be held at the Patriots Point Links (www.patriotspointlinks.com)

Tee times beginning at 8:00 am.

Transportation provided to club.

See General Information Section of this brochure for more complete details.

10:00 am – 12:00 pm

Historic Walking Tour of Downtown Charleston

Explore the Holy City's history, lore and legends with licensed tour guide Ed Gimbball. For complete details, please refer to the General Information Section of the brochure. The tour is \$25 and pre-registration is required.

2:00 – 6:00 pm

Legal Forum Registration

Hotel Card Keys sponsored by 

Attendee Bag sponsored by 

Attendee Handouts sponsored by 

Attendee Roster sponsored by 

3:00 – 4:00 pm

Hot Topic Roundtable Discussions

Please select the roundtables you would like to attend and also tell us what "hot topics" you would like to discuss. We will circulate those topics in advance so that the roundtable will be interesting, informative, and interactive!

When registering, remember to check the roundtables you wish to attend. Prior to the Legal Forum, attendees will be sent an email asking for topics for discussion.

• Equipment Leasing 101

This roundtable is geared towards individuals new to equipment leasing and finance. This discussion will address a variety of subject matter including key provisions of an equipment lease and what to do when the lessee stops paying.

Discussion Leaders:

MITCHELL COHEN

Vedder Price P.C.

MICHAEL KARPEN

Troutman Sanders LLP

BRIAN KESTENBAUM

LEAF Commercial Capital, Inc.

PATRICIA REID

Marks & Weinberg, P.C.

• Is it A Tax Lease, An Accounting Lease, or a UCC/True Lease and Does it Matter?

This roundtable will examine characteristics of a tax lease, a UCC-true lease / finance lease, and a lease for accounting purposes from a Lessor's perspective, with a focus on the decision of retention or monetization via capital markets activity. Participants will be encouraged to discuss how they view the different structures and what difference do these distinctions mean to their organizations.

Moderator:

MICHAEL P. GALLO

Xerox Financial Services

Speakers:

BYRON L. SAINTSING

Smith Debnam Narron Drake Saintsing & Myers, LLP

THOMAS E. SHUCK

Parker, Milliken, Clark, O'Hara & Samuelian,
a Professional Corporation

• **Air/Marine/Rail**

Discussion Leaders:

EDWARD GROSS

Vedder Price, PC

MARJORIE KRUMHOLZ

Thompson Coburn LLP

• **Motor Vehicles**

Participate in an interactive discussion on titling trusts, select regulatory issues specific to motor vehicles along with other hot topics and current developments related to the financing and leasing of Motor Vehicles.

Discussion Leaders:

DAWN BECK

Daimler Capital Services LLC

BONNIE MICHAEL

Volvo Financial Services the Americas

ALAN MOGOL

Ober, Kaler, Grimes & Shriver

• **Healthcare and Tech Finance**

Roundtable will focus on healthcare receivables financing and related perfection, priority and intercreditor issues, HIPAA and other healthcare regulatory issues, software financing, and substitution and like-kind exchanges. War stories from participants are welcome!

Discussion Leaders:

LAWRENCE FLICK

Partner, Blank Rome LLP

DONALD E. HOYT

EverBank Commercial Finance, Inc.

MIKE TOBAK

GE Healthcare Financial Services

4:00 – 4:15 pm

Break

4:15 – 5:15 pm

Concurrent Breakout Sessions

• **Common Sense Tips for Avoiding Litigation for the Transactional Lawyer**

While sometimes litigation may be the best approach to resolving a dispute, it is generally something to be avoided. This session will focus on the reasons to avoid litigation including cost, reputation risk and damage to business relationships, as well as, discuss a number of common sense ways to reduce the likelihood of litigation and/or shift the risk of litigation to the other side. In addition to sharing their experience in the trenches, the panelists will cover both the "soft stuff" (e.g., good communication, rapid response to potential disputes) and specific litigation avoidance (e.g., reps & warranties, escalation/mediation/arbitration, governing law/venue) and risk shifting (e.g., insurance, waivers) terms and conditions of importance in equipment leasing and finance transactions.

Panelists:

MITCHELL NEIDER

Bank of America Global Leasing

ANTHONY L. LAMM

Lamm Rubenstone LLC

STEVEN J. SILVER

Mitrani, Rynor, Adamsky & Toland, P.A.

• **Equipment Leasing Litigation Issues: What's New and What's Not; What's Cold and What's Hot?**

Panelists will address critical issues that arise in various phases of equipment lease litigation and offer practical guidance on topics of vital importance to those charged with managing, winning and settling lease litigation matters. Topics include:

- ◆ A borrower's business may impact whether the lender properly perfected its lien - make sure you know the answer before you seek replevin.
- ◆ Attorney client communications that were previously protected may be accessible - learn why and how to obtain them.
- ◆ Litigation hold letters - you're protecting your client but are you protecting your law firm?
- ◆ Novel lessee defenses - have you heard this one?
- ◆ e-Discovery - it's here, are you ready?

Attendees will be invited to engage in an interactive discussion of real-life dilemmas in an effort to find real-world options and solutions.

Moderator:

GERALD R. SALERNO

Aronsohn Weiner & Salerno, P.C.

Panelists:

ROBERT S. COHEN

Moritt Hock & Hamroff LLP

DENNIS A. DRESSLER

Dressler | Peters LLC

PETER OCHROCH

De Lage | Landen Financial Services

• Exploring the UCC

This is a session designed (a) to inform less experienced equipment finance attorneys and (b) to remind those with more experience how important it is for you to know your way around key parts of the Uniform Commercial Code. Whether entering into a new transaction or enforcing your way out, a familiarity with the basic geography of both Article 9 Land and Article 2A Land – and an appreciation for the differences in topography – is critical (including mention of the fact that discovering which Land you inhabit depends upon Article 1). Summaries of key UCC provisions essential for day-to-day legal work in equipment finance will be supplemented with reference to a few issues that may be new even to more experienced attorneys.

Panelists:

ROBERT W. IHNE

Consultant

BARBARA M. GOODSTEIN

Mayer Brown LLP

5:30 – 6:00 pm

Newcomer Reception

6:00 – 7:30 pm

Opening Reception



Monday, May 6

7:00 – 8:00 am

Continental Breakfast

7:00 – 8:00 am

Breakfast for Attorneys New to Equipment Finance

A networking breakfast for attorneys with less than seven years' experience in the leasing and finance industry

(pre-registration required)

Hosted by:

DEBRA DEVASSY

Askounis & Darcy P.C.

BRIAN KESTENBAUM

LEAF Commercial Capital, Inc.

8:00 – 8:30 am

Welcoming Remarks

LYNN STENBACK

ELFA Legal Forum Chair

Macquarie Equipment Finance, Inc.

State of the Association

WILLIAM G. SUTTON, CAE

President and CEO

Equipment Leasing and Finance Association

State of the Industry

RICK REMIKER

Chairman, Equipment Leasing and Finance Association

President, Huntington Equipment Finance

8:30 – 9:45 am

Legal Update

This session will discuss cases, statutes (including Article 9 revisions) and regulations, both federal and state, presented in a new format designed to increase audience participation.

Moderator:

STEPHEN T. WHELAN

Blank Rome LLP

Presenters:

ROBERT DOWNEY

Caterpillar Financial Services Corporation

PAMELA MARTINSON

Sidley Austin LLP

9:45 – 10:00 am

Break

10:00 – 11:00 am

Concurrent Breakout Sessions

• **Financing Bundled Transactions and Managed Services in a Hell-or-High-Water Environment**

Rapidly changing trends in information technology, such as “cloud” computing, utilizing “virtual” servers and “managed services,” have led to an increasing volume of equipment lease/financing transactions that also include a very substantial element of pre-paid services and/or on-going “pay as you go” bundled services. The panelists will discuss the roles of the equipment vendor, the service provider and the funding source in this new IT environment, the effectiveness of hell-or-high water and “waiver of defenses” protections that can be built into bundled leases and/or services payment contracts to make them capable of being financed, and the advantages of having a separate service payment contract vs. a “bundled lease” and the benefits of a funding source obtaining the status of an “assignee”, rather than an original payee of a financed transaction.

Panelists:

RAYMOND W. DUSCH

Cisco Systems Capital Corporation

ERIC HILDENBRAND

GE Capital Markets Group

DOMINIC LIBERATORE

De Lage Landen Financial Services

• **Jury Selection: Can You Improve the Odds?**

A panel discussion, including jury consultant, Dr. Matthew Kops, will provide insight to jury psychology and how to approach jury selection at your next commercial litigation trial.

Discussion Leaders:

RICHARD A. SOLOMON

Solomon, Grindle, Silverman & Wintringer, APC

BRITTANY OGDEN

Murphy Desmond S.C.

DR. ROBERT F. BETTLER, JR.

DecisionQuest

11:00 – 11:15 am

Break

11:15 am – 12:15 pm

Concurrent Breakout Sessions

• **So You Want to Do Business Abroad – Selected Legal Issues to Cross-border Leasing or Financing**

U.S. finance and leasing companies are again looking to new markets, both near and far, to grow their businesses or to obtain financing. For many in the U.S., Canada is an extremely attractive first step abroad, due to its proximity, its generally similar legal system and the relative strength of its economy over the last few years. But where there are opportunities, there are also traps for the unwary. An experienced panel of leasing and financing and tax lawyers will discuss some of the unique legal issues that U.S. finance and leasing companies must consider to successfully do a cross-border leasing or financing transaction involving Canada, as well as the specialized clauses that will need to appear in any well-drafted cross-border lease or loan agreement, including the types of clauses required and issues to consider when withholding under the Foreign Account Tax Compliance Act (FATCA) starting in 2014.

Panelists:

MICHAEL E. BURKE

Blake, Cassels & Graydon LLP

PETER S. MORGAN

SNR Denton LLP

JOHN L. HARRINGTON

SNR Denton LLP

• **Lease Economics and the Terms that Bling**

This session will start with a brief discussion identifying key lease terms and structures that drive revenue and profit from lease transactions, and then move on to how to negotiate those terms with lessees that want to squeeze the profitability of your lease. Purchase Options, Return Conditions, Pre-commencement Rent, Late Charges, Renewals, Early Buyouts, Indemnities, Fees . . . we’ll make sure you know what terms are gold, and how to keep more of them.

Moderator:

BRUCE MASTERSON

First American Commercial Bancorp, Inc.

Panelists:

HORACE (HOB) W. JORDAN, JR.

Kingsbridge Holdings, LLC

JIM RECKER

Technology Investment Partners, L.L.C.

• **State and Local Leasing and Bankruptcy Concerns, Just Like Commercial, Right?**

This panel will discuss (i) the differences between State and Local Government Leasing and commercial leasing, highlighting the difference in documentation,

credit risk, opinion practice and basic requirements for interest to be treated as tax-exempt under federal tax law and (ii) issues concerning federal bankruptcy law as it relates to municipal leases.

Speakers:

MICHAEL P. GALLO
Xerox Financial Services

JULIET H. HUANG
Chapman and Cutler, LLP

GEORGE M. MARDIKES
Davis Wright Tremaine, LLP

12:15 – 1:30 pm
Hosted Luncheon

1:30 – 2:30 pm
Concurrent Breakout Sessions

• **The Chapter 11 Engine in Bankruptcy: Do we need an Oil Change, or Complete Overhaul?**

This will be an interactive discussion starting with a few case examples of “gotcha” type issues including Res Judicata, Preferences, Assumption/Rejection of Leases, Plan Effective date, UCC-3 Terminations, and Municipalities. We will then move to a study and discussion of the ABI’s Commission on Reforming Chapter 11 to meet the challenges and changes in the 21st Century with Guest Speaker, Robert Keach- Co-Chair of the ABI Commission.

Moderator:

SHERRY LOWE JOHNSON
Dilworth Paxson LLP

Speakers:

HONORABLE PAUL M. GLENN
U.S. Bankruptcy Court, Middle District of Florida

ROBERT J. KEACH
Co-Chair of the ABI Commission
Co-Chair of Bernstein Shur’s Business Restructuring and Insolvency Practice Group

LARRY FOYLE
Kass Shuler, P.A.

• **“Syndications: Recent Trends in the Capital Markets for Equipment Financing”**

This session will explore current issues in the purchase and sale of equipment leases and loans. Recent caselaw relating to syndications topics will be covered as well as a review of its effect on the industry. Particular attention will be paid to syndication documentation and its evolution in response to legal developments.

Moderator:

ERIC GAZIN
GE Commercial Finance

Speakers:

MICHAEL A. LEICHTLING
Troutman Sanders LLP

STEPHEN J. PATTERSON
Nutter McClennen & Fish LLP

• **Exploring the UCC (repeat)**

2:30 – 2:45 pm

Break

2:45 – 3:45 pm

Hot Topic Roundtable Discussions

Please select the roundtables you would like to attend and also tell us what “hot topics” you would like to discuss. We will circulate those topics in advance so that the roundtable will be interesting, informative, and interactive!

When registering, remember to check the roundtables you wish to attend. Prior to the Legal Forum, attendees will be sent an email asking for topics for discussion.

• **Is it A Tax Lease, An Accounting Lease, or a UCC/True Lease and Does it Matter? (repeat)**

• **Motor Vehicles (repeat)**

• **Healthcare and Tech Finance (repeat)**

• **Inter-creditor Agreements—Finding the Middle Ground**

Participants in this roundtable will discuss common inter-creditor agreement issues and negotiation points with an emphasis on solutions. The discussion will cover inter-creditor agreements among (i) competing equipment lenders/lessors and (ii) equipment lenders/lessors and senior secured credit facility lenders. Sample inter-creditor agreement provisions and a list of common issues will be available to generate discussion.

Discussion Leaders:

BRAD NIELSEN
Kutak Rock LLP

ROBIN CLARK
Kutak Rock LLP

• **Collections Roundtable: Strategies to Enhance Recoveries**

Session Description: Outside and in-house counsel will

discuss various strategies to enhance litigation recoveries, including:

- Venue – state vs. federal court
- Is bankruptcy the end of the road? Non-dischargeability claims
- Best practices for contingency cases

Discussion Leaders:

RICHARD SOLOMON

Solomon, Grindle, Silverman & Wintringer, APC

DEBBIE DEVASSY

Askounis & Darcy, PC

FRANK CHAFFIOTTE

EverBank Commercial Finance, Inc.

3:45 – 4:00 pm

Break

4:00 – 5:00 pm

Concurrent Breakout Sessions

• **2013 State Legislative Update**

Panelists will inform attendees about the state legislation that has been introduced over the past year that affects the equipment financing industry, the actions taken by ELFA and its members to protect the industry and any trends in the current environment. Topics will include public policy as well as bills introduced and/or passed relating to licensing of sales finance companies, electronic recycling, motor vehicle assignment of liens, data security, automatic renewal, procurement lobbying laws, sales and property tax legislation and other bills affecting our industry.

Speakers:

MARK D. KOHLER

GE Capital Corporation

DENNIS BROWN

Equipment Leasing and Finance Association

• **Offense for Defense: Addressing Programmatic Failures**

Programmatic failures are an intense headache for lessors. Systematic defaults of portfolio leases typically leave lessors awash in a flood of claims involving fraud and other claims that the lessor should be responsible for misdeeds of a wayward vendor. Lessors instinctively attempt to minimize exposure and avoid litigation by writing off outstanding balances due on leases in the portfolio, cease collection efforts and simply manage cases where a lessee takes the lead and sues for declaratory judgment, breach of contract,

fraud, and misrepresentation. This panel will discuss the benefits of playing offense for defense by pre-emptively filing lawsuits against defaulting lessees in the lessor's home court from in-house counsel's and outside counsel's perspectives.

Moderator:

MATTHEW MCKEON

Key Equipment Finance

Panelists:

PETER OCHROCH

De Lage Landen Financial Services

C. LAWRENCE HOLMES

Dilworth Paxson LLP

PATRICK NORTHEN

Dilworth Paxson LLP

5:00 – 5:45 pm

Women in Leasing Reception

Sponsored by



5:30 – 7:00 pm

Hosted Reception

Tuesday, May 7

8:00 – 9:00 am

Continental Breakfast

9:00 – 10:00 am

General Session

The Art of Negotiations: Winning without Wrangling
An interactive program describing and demonstrating negotiating skills and concepts for leasing lawyers and their business transactions. The session features role playing in the negotiation of a hypothetical equipment leasing deal: audience participation, questions, and discussion is essential! Attendees will gain an understanding of the most effective negotiating techniques and practices and will learn how satisfactory transactions may be closed and funded without unnecessary rancor, stress, or confrontation.

Presenters

PAUL BENT

The Alta Group

VICTORIA PYNCHON

Author, Consultant and Trainer

10:00 – 10:15 am

Break

10:15 – 11:15 am

Concurrent Breakout Sessions

• **Business Friendly Lawyering Roundtable Discussion**

Moderator:

JEFF GOEDKEN

GreatAmerica Financial Services

Speakers:

BARRY MARKS

Marks & Weinberg, P.C.

SCOTT KEARNS

Dell Financial Services

GREG POOLE

GE Capital

• **Key Compliance Issues for the Equipment Leasing Industry**

Panelists will provide an overview of the typical issues facing U.S. companies who are engaged in leasing, including lessons learned from real life cases. Issues discussed include:

- Anti-Money Laundering, including Terrorist Financing
- Enhanced Due Diligence: Avoiding “Aiding & Abetting” Liability
- Consumer Leasing and Personal Property Leasing Compliance
- Privacy and Information Sharing

Moderator:

PETER S. MORGAN

SNR Denton US LLP

Panelists:

JEROME WALKER

SNR Denton US LLP

Other speakers to be announced

11:15 – 11:30 am

Break

11:30 am – 12:30 pm

• **Movies II Corporate Counsel: This Time, It's Personal**

As a follow up to last year's highly entertaining, “Movie Lawyer Ethics: Real Lessons from Fake Lawyers” this session will discuss issues that corporate counsels regularly encounter and use entertaining Hollywood clips for discussion purposes. Topics include:

- Negotiation Ethics
- Dealing with Current and Former Employees

- Privileges and Confidences
- Document Retention

Moderator:

PETER S. MORGAN

SNR Denton US LLP

Presenter:

STEPHEN D. LIBOWSKY

SNR Denton US LLP

2013 ELFA Legal Committee

Lynn Stenback

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Immediate Past Chair
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GE COMMERCIAL FINANCE

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GREATAMERICA LEASING CORPORATION

Sherry Lowe Johnson

DILWORTH PAXSON LLP

Brian Kestenbaum

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Bonnie Michael

VOLVO FINANCIAL SERVICES
THE AMERICAS

Peter Morgan

SNR DENTON

Mitchell Neider

BANC OF AMERICA LEASING

Bradley Nielsen

KUTAK ROCK LLP

Brittany Ogden

MURPHY DESMOND

Gerald R. Salerno

ARONSOHN WEINER & SALERNO, P.C.

Richard Solomon

SOLOMON, GRINDLE, SILVERMAN & WITRINGER

Registration and General Information

Please register as far in advance as possible. **Register by Friday, April 26, 2013** to ensure that your name appears on the list of attendees. Please note: you may also register for this conference via the Internet at ELFA Online – www.elfaonline.org/events/2013/LF/

Registration fees:

Individual: ELFA Member (1st Person):	\$1,225
Each additional ELFA Member representative:	\$1,105
*First Time Attendee:	\$1050
Non-Members:	\$2,450
Spouse/Companion Fee:	\$275
Golf:	\$125
Walking Tour of Charleston:	\$25
Committee Member Fee:	\$610

Speaker Fees

Speaker from ELFA Member Company:	\$610
Speaker from Company that has never been an ELFA member:	\$610
Speaker from Former ELFA Member Company:	\$2,400
Speaker Fee: (if attending only on the day of presentation/one day only):	waived

***First Time Attendee Fee:** If at least one individual from your company is registered to attend this conference at the full ELFA member rate, and you have never previously attended the ELFA Legal Forum, you may register at 15% below the full ELFA member registration fee. This offer is good only to individuals from ELFA member companies who also reserve their accommodations at the Francis Marion Hotel.

Non-Members: Please read carefully

Non-members are welcome to attend this conference and must register at the non-member rate. However, if you are employed by a company that was a member of the ELFA in 2012 that has not renewed its membership in the ELFA in 2013, you must wait until 2014 to attend this conference as a non-member.

Speaker/Committee Registration and Fees Policy

All speakers and committee members must complete and return the registration form. Speakers attending the entire conference who are from ELFA member companies, or from companies that have never been ELFA members, pay half the registration fee (in this case \$610). Speakers from companies that have dropped their ELFA membership and are no longer members of the ELFA pay the non-member fee of \$2,450. The fee is waived for all speakers who are attending only on the day of their presentation. Committee members, regardless of length of stay at the conference, pay half the registration fee (\$610). Please make sure you check the appropriate box on the registration form. If you have questions regarding

these policies, please contact Lesley Sterling at lstirling@elfaonline.org

Spouse/Companion Fee

A spouse/companion attending any portion of the conference or social functions must be registered and must pay the spouse/companion fee (\$275). Please mark the appropriate box on the registration form. If your spouse/companion is employed in leasing and wishes to attend any portion of the conference, the full attendee (member/nonmember) registration fee is due.

Continuing Legal Education Credit

The ELFA is a recognized sponsor of continuing legal education with most State Bar Associations. Immediately following the ELFA Legal Forum, ELFA members will receive confirmation of their attendance which they can use to obtain continuing legal education credit.

Hot Topic Roundtable Discussions

On the registration form, please select the roundtables you would like to attend and also tell us what "hot topics" you would like to discuss. Forum planners will circulate those topics in advance so that the roundtable will be interesting, informative, and interactive! NOTE: When registering, remember to check the roundtables you wish to attend. Prior to the Legal Forum, attendees will be sent an email asking for topics for discussion.

Special Social Event

Historic Walking Tour of Downtown Charleston Sunday, May 5, 10:00 am – 12:00 pm

Explore the Holy City's history, lore and legends with licensed tour guide Ed Grimball. This memorable two-hour walking tour includes an introduction to some of Charleston's most celebrated landmarks and hidden treasures that make this such a special place to visit. A few of the sites covered are St. Michael's Church: the oldest church edifice in Charleston, Four Corners of Law: referenced in Ripley's "Believe It or Not", Rainbow Row: multi-colored residences today, was once the center of the waterfront economy, Antebellum Mansions: see the grandeur and beauty of these pre-Civil War homes, Historic Waterfront Battery: named for the entrenchments and bastions once protecting the holy city, Revolutionary and Civil Wars: overall history and sites that defined these battles for independence and state rights. There is a rich history and culture to share in this beautiful city, creating an experience you will remember for years to come! Attendees will meet in the lobby and walk over to the Pineapple Fountain for tour commencement.

NOTE: This tour is \$25 and pre-registration is required. Please include payment with your registration fee.

Special Networking Events

Newcomer Reception, Sunday, May 5

Is this your first ELFA Legal Forum? Would you like to meet some of your peers? The ELFA Legal Committee wants you to make the best use of your time at this meeting. *NOTE: If you would like to attend the Newcomer Reception scheduled Sunday, May 5 from 5:30-6:00 pm, check the appropriate box on the conference registration form.*

Women in Leasing Reception, Monday, May 6

Sponsored by



For several years, women attorneys have been meeting informally to network with one another and share business experiences. This year's reception is scheduled from 5:00 – 5:45 pm on Monday, May 6. *NOTE: If you would like to attend this reception, please check the appropriate box on the conference registration form.*

Breakfast for Attorneys New to Equipment Finance Monday, May 6

This is a networking breakfast for attorneys with less than seven years' experience in the leasing and finance industry. This breakfast is scheduled from 7:00 – 8:00 am on Monday, May 6. *NOTE: If you would like to attend this breakfast, please check the appropriate box on the conference registration form.*

Golf

There will be a golf tournament on Sunday, May 5 at Patriots Point Links (<http://www.patriotspointlinks.com/>) 1 Patriots Point Road, Mount Pleasant, SC 29464 (843) 881-0042 beginning at 8:00 am. Transportation to the club will be provided leaving the Francis Marion Hotel at 7:00 am. The \$125 tournament fee includes golf, cart, range balls, continental breakfast, box lunch, transportation and prizes for the winners. If you are interested in playing in the golf tournament, please check the appropriate box on the registration form and include your \$125 tournament fee. **Note: No refunds for golf cancellations will be made after Friday, April 19, 2013.** To put together or join a foursome, visit the online registration page at www.elfaonline.org/events/2013/LF/Golf.cfm

Mail-In-Address – Please Note New Remittance Address Mail completed registration form and payments to: ELFA, Attn: Accounts Receivable 1825 K Street, NW, Suite 900, Washington, DC 20006-1231

Register On-Line

Visit ELFA Online at www.elfaonline.org for information about this and other educational programs. Go to the Events & Training section for details on the agenda, speakers, location and registration information. You can register directly on-line via American Express, MasterCard, Discover, Diners Club or VISA on our secure server. You will receive a confirmation from the website.

Register By Fax

You may also fax your completed registration form to ELFA at (202) 478-0980. Please be sure to include the appropriate credit card information. An email confirmation will be sent to you.

Cancellations & Substitutions

Cancellation Policy

- Refund minus \$100: Should you need to cancel, refunds will be processed less a \$100 administrative fee.
- No refund: No refunds of registration fees will be given for cancellations received on or after Wednesday, April 24, 2013
- No golf fee refund after Friday, April 19, 2013

Please Note: Cancellations by telephone will be accepted, but must be followed up with a letter that includes the name of the ELFA staff member who accepted the cancellation. This letter may be:

- mailed to Janet Fianko at ELFA Headquarters:
1825 K Street, NW, Suite 900, Washington, DC 20006-1203
- faxed to (202) 478-0980, Attn: Janet Fianko, or
- emailed to Janet Fianko at jfianko@elfaonline.org

Substitutions

Substitutions for the entire program may be made at any time including on-site registration.

Photographs Taken at the Conference – Please Note the Following

Photographs of speakers and attendees may be taken at this conference. These may appear in ELFA publications or on the ELFA website. By registering for this conference, you authorize ELFA the right to use any photographs taken of you during the course of the Legal Forum.

Membership Information

If you are interested in joining ELFA, please call ELFA Member Services at (202) 238-3432, or check the appropriate box on the registration form.

Sponsorship Opportunities

Sponsoring events and functions at ELFA meetings provides excellent exposure for your company. Contact Steve Wafalosky at steve@larichadv.com or (440) 247-1060 if you are interested in becoming a sponsor for this important event:

Opening Session	\$5,000	
Electronic Materials		
Attendee Handouts	\$3,000	Sold!
Attendee Roster	\$3,000	Sold!
Conference Bag	\$4,000	Sold!
Hotel Room Keys	\$4,000	Sold!
Lanyard with Company Logo	\$4,000	
Sunday Reception	\$5,000	
Monday Reception	\$3,500	
Monday Luncheon	\$2,500	
Monday Continental Breakfast	\$2,000	
Tuesday, Continental Breakfast	\$2,000	
Women in Leasing Reception	\$2,000	Sold!
New Attorneys Breakfast	\$2,000	
Golf Tournament		
Individual Holes	\$500/each	
Long Drive	\$600	
Closest to Pin	\$600	
Continental Break	\$2,000	

Hotel Information

A block of rooms is being held for attendees of the 2013 Legal Forum at The Francis Marion Hotel, 387 King Street, Charleston, South Carolina 29403. A special conference rate of \$184.00 +tax, single/double occupancy is offered to attendees. Check in time is 4:00 pm, and check-out time is Noon.

Call the hotel at 843-722-0600 or (877) 756-2121 before the Wednesday, April 3, 2013 deadline to ensure the conference rate. Be sure to tell the reservations clerk you are attending the ELFA Legal Forum in order to get the group rate. Reservations made after the April 3 cut-off date are based on availability and may be at a higher rate.

On line Hotel Reservations. For your convenience, you can also make your hotel reservations at the Francis Marion Hotel online. Simply click on this link to reserve your room now.
https://reservations.ihotelier.com/crs/g_reservation.cfm?groupID=971326&hotelID=76320

Getting There

Named for General Francis Marion, the "Swamp Fox" of the American Revolution, the hotel opened in 1924 as the largest and grandest in the Carolinas. It was originally built by local investors at a cost of \$1.5 million from plans by noted New York architect W.L. Stoddart, who also built the gracious Poinsett Hotel in Greenville, SC. In 1996, an extensive restoration earned the hotel the esteemed National Trust Award and once again the Francis Marion opened its doors as Charleston's Grand Hotel.

The Hotel is 20 minutes from the Charleston International Airport; taxis and shuttles are readily available at the airport. Fees range from \$15-\$30.

Inquiries

If you have a question about this conference not related to registration, please call ELFA Professional Development at (202) 238-3400.

Email for registration inquiries:

jfianko@elfaonline.org

(Note: no registrations can be made by telephone)

Email for conference brochure:

rscoggins@elfaonline.org

Conference Registration Form

Please complete and return this registration form and mail with payment to: Accounts Receivable, Equipment Leasing and Finance Association 1825 K Street, NW Suite 900, Washington, DC 20006.

Please use one form per registrant: copy form for additional registrations. To ensure your name appears on the list of attendees **ELFA must receive your registration form and payment no later than Friday, April 26, 2013.**

Please note: you may also register for this conference via the Internet at ELFA Online at www.elfaonline.org/events/2013/LF/.

Registration fees:

Individual: ELFA Member (1st Person):	\$1,225
Each additional ELFA Member representative:	\$1,105
*First Time Attendee:	\$1050
Non-Members:	\$2,450
Spouse/Companion Fee:	\$275
Golf:	\$125
Walking Tour of Charleston	\$25
Committee Member Fee	\$610

Speaker fees:

Speaker from ELFA Member Company:	\$610
Speaker from Company that has never been an ELFA member:	\$610
Speaker from Former ELFA Member Company:	\$2,450
Speaker Fee: (if attending only on the day of presentation/one day only):	waived

***First Time Attendee Fee:** If at least one individual from your company is registered to attend this conference **at the full ELFA member rate**, and you have never previously attended the ELFA Legal Forum, you may register at 15% below the full ELFA member registration fee. This offer is good only to individuals from ELFA member companies who also reserve their accommodations at the Francis Marion Hotel.

Non-Members: Please read carefully

Non-members are welcome to attend this conference and must register at the non-member rate. However, if you are employed by a company that was a member of the ELFA in 2012 that has not renewed its membership in the ELFA in 2013, you must wait until 2014 to attend this conference as a non-member.

Speaker/Committee Fee Policy:

Please refer to the General Information Section of this brochure to learn more about ELFA Speaker/Committee Registration Fees and Policies.

NAME _____

NICKNAME FOR BADGE _____

TITLE _____

COMPANY _____

ADDRESS _____

CITY/STATE/ZIP _____

OFFICE PHONE _____

CELL PHONE _____

E-MAIL ADDRESS _____

Spouse/Companion Option

Yes, I would like to bring a Spouse/Companion for an additional fee of \$275.

Spouse Name: _____

Spouse Nickname for Badge: _____

Hot Topic Discussions

Please check the box of the roundtable(s) you would like to participate in. For more information, please refer to the Schedule of Events.

- Equipment Leasing 101
- Is it A Tax Lease, An Accounting Lease, or a UCC/True Lease and Does it Matter?
- Air/Marine/Rail
- Motor Vehicles
- Healthcare and Tech Finance
- Inter-creditor Agreements—Finding the Middle Ground
- Collections Roundtable: Strategies to Enhance Recoveries

Golf

Yes, I would like to play golf on Sunday, May 5 beginning at 8:00 am. I have enclosed an additional \$145 with my registration fee for this purpose. **Please note: There are no refunds for golf after Friday, April 19, 2013.** Once you have paid, you may put together or join a foursome by visiting the ELFA website: www.elfaonline.org/events/2013/LF/Golf.cfm

Walking Tour of Charleston

Yes, I will be participating in the Walking Tour of Charleston on Sunday, May 5 from 10:00 am to 12:00 pm. I have enclosed the additional \$25 with my registration fee.

Newcomer Reception

Yes, I will be attending the Newcomer Reception on Sunday, May 5 from 5:30 – 6:00 pm.

Women in Leasing Reception

Yes, I will be attending the Women in Leasing Reception on Monday, May 6 at 5:00 pm.

New Attorneys Breakfast

Yes, I will be attending the New Attorneys Breakfast on Monday, May 6 at 7:00 am

I'm Interested!

Yes, I'm interested in becoming a **sponsor** at this conference. Please contact me.

Yes, I would like information about my company becoming a **member of ELFA**

Please note the following:

By registering for this conference you authorize ELFA the right to use any photographs taken of you during the course of the Legal Forum. Photographs may be used in promotional materials or stories that appear in professional publications.

Credit Card Reservations

FAX this form to (202) 478-0980 Attn: Meetings Dept.

VISA Mastercard Amex Discover Diners Club

Total Amount to be charged \$ _____ Exp. Date _____

Card Number _____ CVC _____

Name & Address as it appears on billing statement (PLEASE PRINT) _____

Signature _____

Help Us Understand What You Want From Your Association!

To ensure that ELFA focuses its efforts and resources on what you do, please complete the following two sections. Note: Registration for this conference cannot be completed without this information.

Section I.

I am primarily involved in the following market (*choose one*)

Small Ticket – Transactions under \$250,000 either individually or through lines

Middle Market – Transactions between \$250,000 and \$5 million either individually or through lines

Financial Institutions – Financial services companies (commercial banks, investment banks, multi-line finance companies) engaged in middle market and large ticket sectors

Captive & Vendor Program – Vendor and manufacturer support activities either as a third party or captive organization

Service Provider – All Associate members of ELFA. Primarily involved in providing legal, accounting, software and systems support, as well as other specialized professional services

Section II.

My Primary Job Function and Areas of Interest

(*Choose no more than three*)

- | | |
|---|--|
| <input type="checkbox"/> AC – Accounting and Finance (Controller, Treasurer) | <input type="checkbox"/> MK – Marketing (Public Relations/ Communications) |
| <input type="checkbox"/> AM – Asset Management (Appraiser/ Equipment Remarketing) | <input type="checkbox"/> OP – Operations (Administrative/ Documentation) |
| <input type="checkbox"/> CE – Business Head or C-level Executive | <input type="checkbox"/> PR – Pricing and Underwriting |
| <input type="checkbox"/> CM – Capital Markets (Securitization/ Funding/Investing) | <input type="checkbox"/> RM – Risk Management (Credit/Insurance) |
| <input type="checkbox"/> CO – Collections and Workouts | <input type="checkbox"/> SA – Sales and Business Development (Broker/Municipals) |
| <input type="checkbox"/> CT – Consulting and Research | <input type="checkbox"/> SN – Syndications |
| <input type="checkbox"/> GR – Government (State and Federal) | <input type="checkbox"/> TX – Tax |
| <input type="checkbox"/> HR – Human Resources (Recruiting/Training) | <input type="checkbox"/> UN – Academic (Student/ Educator) |
| <input type="checkbox"/> IT – Information Technology | |
| <input type="checkbox"/> LG – Legal | |

Confirmations will be forwarded after registrations are received and processed.

For Office Use Only:

Date _____ Approval Code _____

Amount _____ Account # 4110-0309000