

Randall McCathren

702 Clearview Drive Suite B
Nashville, TN 37205
Business: (615) 289-2384
Email: rmccathren@gmail.com

PROFESSIONAL SUMMARY

Mr. McCathren has more than forty years of experience in all areas of management consulting, litigation support, regulatory, compliance and financial analysis in the wholesale and retail vehicle financing and leasing, vehicle insurance and dealership fields.

EXPERIENCE

BLC Associates, Inc.

1982 - present

President

Consultant to automobile dealerships and dealership groups on: operations, recordkeeping, third party finance and lease programs, establishing and troubleshooting subprime finance and leasing programs; finance and insurance procedures and compliance; sales and F&I practices and compliance and litigation preparation and support. Consultant to major bank, subprime finance and auto manufacturer captive finance companies and to major insurance, remarketing, collections, information technology, dealership and portfolio servicing vendors on wholesale and retail vehicle financing and leasing issues, particularly: vehicle valuation and remarketing, vehicle insurance, dealership compliance, floor plan lending, specialty collections, residual insurance and risk management, program design, program management, pricing and profit models, economic analysis, litigation preparation, tax and accounting analysis, and regulatory compliance including Regulation Z and Regulation M issues.

- National expert on dealer and finance company federal and state consumer protection compliance including Regulation Z and Regulation M issues and finance and insurance add-on product procedures and compliance.
- National expert on establishment and management of in-house leasing and finance programs including funding assistance and litigation preparation and support.
- National expert and consultant to franchise and independent dealers on structure and management of buy-here-pay-here (BHPH) and lease-here-pay-here (LHPH) programs including pricing, management, credit processes and legal compliance.
- Expert witness and consultant on Regulation Z and Regulation M issues including contract backdating, APR disclosure, finance charge calculation and cash vs. credit pricing.
- Expert witness on standards and accuracy of vehicle inspections and vehicle value impact of condition and mileage.
- Expert witness on lease residual value loss projections and residual value insurance issues, program management and legal issues.

- Expert witness on state and federal regulatory compliance issues and breach of contract damages issues.
- Establishment and supervision of residual claims processing center including accuracy of vehicle condition and excess wear and mileage charges.
- Expert witness on vehicle sales and financing issues including dealer sale of finance and insurance products, dealer inspection of vehicles before delivery and due diligence in selecting and managing repossession agents.
- Sole source consultant to National Credit Union Administration on sub-prime lending programs including APR disclosure and compliance issues.
- Consultant to major insurance, remarketing, collections, information technology and portfolio servicing vendors on providing services to wholesale and retail vehicle leasing and finance companies, particularly: vehicle remarketing, floor plan lending, specialty collections, residual insurance and risk management, program design, program management and information technology/systems.
- Co-author of two treatises, *Essentials of Consumer Vehicle Leasing* (1985) and *Auto Lending and Leasing Manual* (1989), and a monthly newsletter on program policies, economic analysis and legal context of retail vehicle leasing and retail vehicle financing, *Auto Financing Update* (1986 - 2005).
- Worked closely with NY Attorney General staff and NYC Department of Consumer Affairs Staff 1989 - 1994 while representing major lessors on development of the New York Motor Vehicle Retail Leasing Act, the first comprehensive vehicle leasing consumer protection statute in the country, enacted January 31, 1994.
- Developed the State Model Lease Law ("Motor Vehicle Consumer Lessee Protection Act") including all commentary and policy background materials.
- Consultant to Federal Reserve Board legal staff on Regulation M development, conducted leasing seminar for FRB legal staff on economic and policy background of the consumer vehicle leasing industry.
- Consultant to National Credit Union Administration on vehicle leasing rule-making.
- Provided training to the attorneys at the Consumer Financial Protection Bureau ("CFPB") at the initiation of their investigation of vehicle lease practices.
- Represented Association of Consumer Vehicle Lessors (ACVL) on state and federal regulatory matters including Regulation M rulemaking and Uniform Consumer Leases Act.
- Expert witness and consultant on eleven cases involving interpretation of residual value insurance policies covering more than \$2 billion of losses.
- Consultant to more than 250 clients over 40+ years as retail and wholesale auto industry expert.
- Television appearances and quotations related to consumer vehicle leasing and electric vehicles include: NBC TV, Public Broadcasting Corp., *Newsweek*, *New York Times*,

Washington Post, Los Angeles Times, USA Today, Business Week, Wall St. Journal, Fortune, Christian Science Monitor, U.S. News & World Report, Money, and Forbes.

Association of Consumer Vehicle Lessors (ACVL)

1993 - 2024

Managing Director

Manager of the trade association for all technical areas regarding litigation, regulatory compliance, residual risk management, operations, and collections representing all of the major domestic and import captive finance companies, banks and independent lessors with responsibility to manage all Association affairs including government and press relations.

- Author of all Association regulatory comments including Regulation M comments.
- Managed Legal Committee including Regulation Z and Regulation M issues, analysis and regulatory issues.
- Managed Tax, Operations and Residual Risk Committees providing research and recommendations on issues raised including representation before state and federal regulators.
- Coordinated lobbying and regulatory activities with other trade associations on wholesale lending, retail lending and leasing issues at federal and state levels.
- Managed Association in consultation with Association president.
- Planned all Association conferences and programs.

Auction Academy 2012 - 2016

Chief Operating Officer

Manager of training program for senior personnel of independent auto auctions with responsibility for planning all meetings and overseeing development of all training content presented by industry experts including vehicle inspections and repairs. Represented independent auto auctions selling more than 2 million vehicles per year in 32 states.

BSC Remarketing

2001 - 2004

Vice President

Oversaw the remarketing of off-lease vehicles from major lessors including the inspection process, charging and collecting excess wear and mileage, and remarketing through retail and wholesale channels.

Institute for Societal Research

1979 - 1982

Executive Director

Conducted research on legal and case management treatment of abused and neglected children and on early childhood health intervention programs. Analyzed child protection and foster care services and issues in providing stable environments and long-term care for children removed from their homes. Developed management information systems for the adjudication of foster children for juvenile courts and child welfare agencies.

- Author of numerous research papers and law review articles on foster care system, services to developmentally disabled, child custody issues and preschool immunization and health intervention programs.
- Developed and lobbied foster care reform legislation in California, which was the basis for the 1978 Child Welfare Reform Act.

Vanderbilt Law School

1976- 1979

Assistant Professor

Teaching family law, interviewing and counseling, children and the law, social policy and law.

Vanderbilt Institute for Public Policy Studies

1976- 1979

Center for the Study of Families and Children

Research Associate

Research with Nicholas Hobbs on children and family policy issues. Authored research papers and made presentations to Vanderbilt University professors on research findings.

University of Texas Law School

1975 - 1976

Assistant Professor

Taught family law and juvenile justice. Managed a grant from the Federal Office of Juvenile Justice for law student internships in child welfare and court agencies.

Federal Trade Commission, San Francisco Regional Office

1974-1975

Staff Attorney

Development of the first Trade Regulation Rule developed by a Regional Office and investigation of diverse consumer protection complaints.

Childhood and Government Project, University of California, Berkeley

1973 – 1975

Research Assistant

Developed and drafted the first comprehensive state foster care reform act in the nation, Family Protection Act, enacted by California Legislature in 1976.

EDUCATION

Yale University

1971 B.S. Engineering and Applied Science (magna cum laude)

University of California, Berkeley

1974 J.D. Associate Editor, California Law Review

Martindale-Hubbell Rating: AV

COMMUNITY SERVICE

BRAVEN

2026 -
Mentor to unemployed recent college graduates

Compass Probono

2026 –
Volunteer consultant to Story Tapestries nonprofit

Streetwise Partners

2025 -
Mentor to under-employed immigrants

Begin Anew, Woodbine Church

2024 -
Mentor to adults seeking GED

Citizens Climate Lobby

2025 – 2026
Congressional Liaison

Friends of Woodmont Park

2017 –
President

Nashville Conflict Resolution Center

2022 – 2024
Volunteer Mediator
Board of Directors, Chair of Search Committee

Habitat for Humanity

2022 – 2024
Budget Coach

The Nashville Food Project

2016 – 2021
Development Chair, Executive Committee
Board of Directors, Chair of Search Committee

Big Brothers / Big Sisters

2014-2015
Big Brother

Youth Court

2012 - 2014
Davidson County Coordinator

Nashville Mobile Market

2012 – 2015

Board member for non-profit delivering food to underserved urban poor

CASA (Court Appointed Special Advocates)

2009 – 2015

Chair Development Committee

2012 – 2015

Volunteer

Nashville Public Radio Board of Directors

2006 – 2012

Christ Episcopal Cathedral Community Investing and Economic Justice Committee

2006 – 2015

Founder and Chair

Sihawukelwe Lauren's Children's Home Board of Directors, Durban, South Africa

2005 – 2007

Chairman, 2005 - 06, Secretary 2006 - 2007

Christ Episcopal Cathedral Vestry, Nashville, Tennessee

2002 - 2005

Outreach Cluster Liaison, 2003 - 2005

Amistad Orphanage Board of Directors, Cochabamba, Bolivia

2002 – 2004

Nashville Public Television (NPT) Community Advisory Board

Chairman, 2001-2003

American Civil Liberties Union Board, Tennessee Chapter

1992 – 1996

CONSUMER LEASING REGULATORY SEMINARS**“Introduction to Consumer Vehicle Leasing”**

Presented to Federal Reserve Board, Division of Consumer and Community Affairs

August, 1993

“Background of Consumer Vehicle Leasing Industry”

Presented to New York Attorney General, Consumer Fraud Division

August, 1990

“Issues in the Consumer Vehicle Leasing Industry”

Presented to the Consumer Financial Protection Bureau (“CFPB”) at the initiation of their investigation of vehicle leasing practices.