

BIOS



Rozanne M. Andersen

Rozanne Andersen serves as General Counsel and Senior Vice President of Legal and Government Affairs for ACA International. In this capacity, Ms. Andersen tracks legal and legislative changes that affect the credit and collection industries. In addition to these duties, Ms. Andersen provides oversight for ACA International's federal and state level legislative, regulatory, and compliance efforts. A frequent lecturer and author, Ms. Andersen has expertise in matters relating to the Fair Debt Collection Practices Act, Fair Credit Reporting Act, data privacy, and HIPAA.

A graduate of William Mitchell College of Law, Ms. Andersen is now a member of ACA International's senior management team and a legal advisor to the ACA's Board of Directors, Executive Committee, and Legal Defense Litigation Fund. Recognized for excellence in the collection and debt purchasing industry, Ms. Andersen has routinely provided representation for the credit and collection industry in Washington, D.C.

April A. Breslaw

April Breslaw develops supervisory policy that is significant to the financial services industry, consumer advocates, and federal regulators. To do so, she designs strategies to address emerging issues that affect consumers, bankers, and FDIC's nationwide compliance examination program. Ms. Breslaw provides guidance to both FDIC personnel and members of the banking industry on financial privacy, credit reporting, unfair and deceptive practices, and a variety of other consumer protection issues that arise in connection with banking operations. Ms. Breslaw received her B.A. degree from the University of

Miami in Coral Gables, Florida, and her J.D. from the George Washington University in Washington, D.C. She is licensed to practice law in Maryland and in numerous federal courts.

Gina Calabrese

Gina Calabrese is an Assistant Professor at St. Johns's University School of Law as well as Assistant Director of the Elder Law Clinic. In her role at the clinic, Professor Calabrese supervises law students as they provide free legal services to seniors with low or modest incomes. In her study of the debt collection industry, Professor Calabrese has focused her attention on the effects of serial debt buying, aggressive collection tactics, and changing telephone technologies on the elderly population.

Prior to becoming the Assistant Director of the Elder Law Clinic, Professor Calabrese headed the Litigation Department of the Foundation for Taxpayer and Consumer Rights, a California-based consumer advocacy group. Professor Calabrese received her J.D. from Fordham University and worked in private practice for a number of years after law school.

Rudy Cavazos Jr.

Rudy Cavazos is the Texas Regional Director of Education and Community Relations for Money Management International (MMI) and its Consumer Credit Counseling Services (CCCS) agencies. Mr. Cavazos's current areas of responsibility include personal money management, financial literacy, and community-business relations in the State of Texas. Mr. Cavazos has represented MMI and CCCS in numerous television, radio, print, and online interviews,

during which he strives to educate consumers on how to use money and credit wisely.

Prior to becoming Regional Director for MMI, Mr. Cavazos spent two years as a legal liaison with the Law Offices of Steven M. Williams, which specialize in bankruptcy law. Mr. Cavazos has been recognized within Texas for his community education efforts and is very active within the Hispanic community with groups such as League of United Latin American Citizens, Real Estate Association of Latinos, and the Hispanic Association of Colleges and Universities. Mr. Cavazos received a bachelor's degree in business administration from Texas A&M University in Kingstons, Texas.

Mark E. Davitt

Mark Davitt currently serves as President and CEO of ConServe, Inc. ConServe, based in Fairport, New York, provides collection services for firms in multiple industries and specializes in higher education debt collection, providing collection services to over 200 higher education institutions around the country.

Over his 28-year career in the collection industry, Mr. Davitt has gained extensive knowledge of the collection industry and led a number of compliance and educational efforts. In addition, Mr. Davitt is a former President of ACA International, where he worked to create a positive perception of the collection industry. Mr. Davitt is also very active at the local level. He serves on the Board of Directors for the New York State Collectors Association and participates in various other local collection organizations.

Robert L. DiGennaro

Robert DiGennaro, CEO of Collins Financial Services, Inc., has twenty-five years of senior-level experience in the consumer debt and collections industry. Collins Financial, based in Austin, Texas, is a leading purchaser, collector, and reseller of charged-off consumer debt.

Prior to becoming CEO of Collins Financial, Mr. DiGennaro served as Senior Vice President of General Electric's GE Money-Americas unit and had direct responsibility for overall management of collections and recovery for GE Money-Americas with gross charge-offs of \$1.8 billion and 6,000 associates at twelve sites worldwide. During his tenure, Mr. DiGennaro increased collection dollars and profitability through risk-based strategies that drove major process improvements in expense, delinquency, and loss performance. From 1998 to 2003, he was associated with GE Card Services, a unit of GE Capital's Consumer Finance business. Mr. DiGennaro has held a variety of executive positions in the collection industry at such firms as HSBC/Houshold International, First Card Services, Inc., and First Interstate Bankcard, N.A.

Lynn Drysdale

Lynn Drysdale is a consumer protection attorney with Jacksonville Area Legal Aid, Inc. In this position, she represents consumers through litigation and legislative advocacy. Ms. Drysdale has represented consumers in cases involving motor vehicle title and payday loans, motor vehicle sales and financing, and predatory mortgage lending and servicing practices. She also has provided testimony to the Federal Reserve Board, U.S. Senate, and various state and local authorities, and been a presenter at consumer and financial services conferences.

A graduate of the University of Florida College of Law, Ms. Drysdale is a member of the National Association of Consumer Advocates. In addition, she has contributed articles to various legal journals on finance issues that affect consumers. In recognition of her contributions to consumer law, the National Consumer Law Center awarded Ms. Drysdale the 2001 Vern Countryman Consumer Law Award, awarded annually to an attorney who has contributed significantly to the well-being of vulnerable consumers.

Eric J. Ellman

Eric Ellman serves as Vice President and Counsel for State Government and Federal Regulatory Affairs for the Consumer Data Industry Association (CDIA). Founded in 1906, CDIA is the international trade association that represents more than 400 of the nation's leading institutions in credit reporting, mortgage reporting, check verification, fraud prevention, risk management, employment reporting, tenant screening, and collection services. Mr. Ellman has been with CDIA since January 1998.

Mr. Ellman, a native New Yorker, has been in and around public service most of his life. In 1989 he became the youngest elected official in Maryland when he was elected to the Friendship Heights Village Council. He went on to serve four terms on that council. Mr. Ellman made an unsuccessful run for the Maryland state legislature in 1994. He has a B.S. from American University in Washington, D.C., and a law degree from the University of Baltimore. He is a member of the bar in Maryland and Pennsylvania.

Bev Evancic

Bev Evancic is Vice President of Resource Management Services, Inc. (RMS). Ms. Evancic has nearly 20 years of collection industry experience. In that time, she has managed nearly all aspects of a typical collection firm. Her extensive operational experience includes skip tracing, automated dialer units, and legal and bankruptcy issues.

At RMS, Ms. Evancic provides consulting services to clients on best practices for creditors and assists clients in reviewing their firm's compliance policies and procedures. In addition to this consulting work, Ms. Evancic also has published a number of articles on topics such as agency management and bankruptcy best practices. Prior to her work at RMS, Ms. Evancic managed the bankruptcy, probate, and litigation processes for the Recovery Department at AT&T Universal Card Services.

Cary L. Flitter

Cary Flitter is a partner responsible for litigation with the law firm of Lundy, Flitter, Beldecos & Berger, P.C. in suburban Philadelphia, Pennsylvania. Mr. Flitter litigates principally consumer credit, consumer fraud, and commercial litigation matters, both individual and class actions. Since 1999, Mr. Flitter has served on the adjunct faculty at Widener University School of Law in Wilmington, Delaware, where he teaches Consumer Financial Services Litigation & Identity Theft, including Fair Debt Collection Practices. From 1991 to 1998, Mr. Flitter served on the adjunct faculty at Philadelphia University, where he taught commercial law. Mr. Flitter has guest lectured at Harvard Law School, Temple University's Beasley School of Law, and dozens of other venues. He is a graduate of Widener University School of Law and of the National Institute for Trial Advocacy.

Mr. Flitter has contributed to publications such as *Pennsylvania Consumer Law*, *Consumer Class Actions* 5th Ed., the National Law Journal, and the Legal Intelligencer. He is a frequent lecturer around the country and a consultant for the media in matters of consumer credit, fair credit reporting, fair debt collection practices, identity theft, and class action. Currently, Mr. Flitter is the Co-Chair of the Federal Courts Committee of the Montgomery (County, Pennsylvania) Bar Association and on the Board of the National Associates of Consumer Advocates. Recently, Mr. Flitter successfully argued *Brown v. Card Service Center*, which set broad standards for deception under the Fair Debt Collection Practices Act and was featured in an October 2006 Time Magazine story, "Sue Up or Shut Up."

Jean Ann Fox

Jean Ann Fox is director of consumer protection for the Consumer Federation of America (CFA), a non-profit association of approximately 300 consumer groups established in 1968 to advance the consumer interest through research, education, and advocacy.

She specializes in financial services, electronic commerce, and consumer protection issues. Previously, Ms. Fox was President and lobbyist for the Virginia Citizens Consumer Council and the Pennsylvania Citizens Consumer Council.

Ms. Fox is the author or co-author of numerous reports on high-cost credit products, including store and Internet payday lending, tax refund anticipation loans, check cashing, bank overdraft loans, and car title loans. She is responsible for CFA's website for consumers, www.paydayloaninfo.org. She has testified before Congress, state legislatures, and regulatory bodies on payday lending. Ms. Fox participated in the campaign to protect servicemembers from predatory lending, which resulted in new protections that take effect in October 2007. She holds a M.S. degree from Cornell University and an M.P.A. from the University of Pittsburgh. She graduated from the University of Tennessee with a degree in home economics.

Steven D. Fritts

Steven Fritts is a 29-year veteran of the FDIC. He has served in managerial roles for the FDIC in Knoxville, Tennessee; Dallas, Texas; and Washington, D.C. Responsibilities have spanned a variety of corporate functions, including safety and soundness supervision, bank resolutions, and consumer protection compliance. Mr. Fritts was appointed Associate Director for Risk Management Policy in July of 2002 for the FDIC's Division of Supervision and Consumer Protection. He is a graduate of Murray State University, Murray, Kentucky, and the Federal Executive Institute, Charlottesville, Virginia.

Thomas Haag

Thomas Haag is President and CEO of State Collection Service, Inc., of Madison, Wisconsin. Mr. Haag has over 40 years of experience with State Collection Service, which specializes in debt collection and accounts receivables management for healthcare, utility, and government clients nationwide. A two-time

winner of the Paul Bunyan Award, one of the collection industry's most prestigious honors, Mr. Haag is a respected leader within the debt collection industry and the Midwest business community.

Mr. Haag is an ACA International Certified Instructor and has instructed over 50 ACA International seminars worldwide. He also is an ACA International Board Member and Chairman of the ACA International Ethics Task Force. He has served as an International Association of Commercial Collectors (IACC) Board Member, an ACA International Ethics Committee Member, and President of both ACA International and IACC.

Bill Hampel

Bill Hampel serves as Senior Vice President for Research Analysis with the Credit Union National Association's (CUNA) Research and Policy Analysis Department, a position he has held since 1992. In addition to his duties as Senior Vice President, Mr. Hampel also is the Chief Economist for CUNA, the non-profit, national trade association that offers credit unions support services and performs representation and public relations duties for the industry as a whole. The Research and Policy Analysis Department maintains an extensive industry financial database as well as routinely conducts research on a variety of topics pertinent to the credit union industry. In particular, Mr. Hampel specializes in credit union operations and consumer finances, including spending, saving, and borrowing behavior. He often is interviewed or quoted in the national media on these topics.

Prior to joining CUNA, Mr. Hampel was a Professor of Economics at the University of Montana at Missoula and an instructor at Iowa State University at Ames, where he earned his Ph.D. Mr. Hampel joined CUNA in 1978 as an economist and was promoted to Vice President in 1985 before being appointed to his current position. In addition to his work at CUNA, Mr. Hampel has served on the Board of Directors

of Great Wisconsin Credit Union, and he currently serves on the Board of the National Coop Bank.

Roger S. Haydock

Roger Haydock is Managing Director of the National Arbitration Forum and a Professor of Law at the William Mitchell College of Law. He has taught dispute resolution, lawyering skills, trial advocacy, clinical courses, consumer law, and international litigation and dispute resolution in Oxford and London. Mr. Haydock has extensive experience as a lawyer, mediator, and arbitrator. He has practiced as a consumer lawyer with Southern Minnesota Legal Services and has been Of Counsel with Robins, Kaplan, Miller & Ciresi. He has been a mediator and neutral in over 500 cases ranging from small to billion-dollar disputes. He currently is Special Master in the Federal MDL Baycol Litigation and has served as special master in ten other major federal court cases. He is the Past-President and Founder of the Academy of Court-Appointed Masters.

Mr. Haydock also is a nationally known author and lecturer, Founder and Chair of the ABA Law Student Division Arbitration Competition, and a member of the Warren E. Burger Inn of Court. He also is actively involved in the ABA's Section of Dispute Resolution.

Robert J. Hobbs

Robert Hobbs is deputy director of National Consumer Law Center (NCLC), having served as a staff attorney from 1972 to 1987. He specializes in fair debt collection law and wrote *Fair Debt Collection*, *NCLC REPORTS*, and *Debt Collection and Repossession*. He also oversees NCLC's annual Consumer Rights Litigation Conference, edits *Consumer Law Pleadings* on CD-ROM each year, and co-authored NCLC's new book, *The Practice of Consumer Law: Seeking Economic Justice*. Mr. Hobbs is the former Treasurer of the National Association of Consumer Advocates and a former member of the Federal Reserve Board's Consumer Advisory Council. He has participated in

FTC rulemakings and testified before Congress on fair debt collection, the Truth in Lending Act, and the FTC Holder Rule. Before joining NCLC, Bob represented consumers at the New Orleans Legal Assistance Corporation.

Robert M. Hunt

Robert Hunt is a Senior Economist in the Research Department of the Federal Reserve Bank of Philadelphia. Dr. Hunt's research primarily focuses on consumer payments and finance, innovation and intellectual property, and economic geography. Dr. Hunt has published in the *American Economic Review*, the *Journal of Urban Economics*, and the *Journal of Industrial Economics*, and he has written several book chapters and other publications. Examples of his research include studies on debt collection, credit reporting, credit counseling, and antitrust issues in consumer payment networks.

Dr. Hunt has held his position at the Federal Reserve since 1998. Prior to that, he worked as an analyst for both the Congressional Budget Office and Bank One. Dr. Hunt received his B.A. from Butler University and his Ph.D. from the University of Pennsylvania.

Michael C. Lamb

Michael Lamb is an experienced technology and information services attorney. A 1981 summa cum laude graduate of Boston University School of Law, Mr. Lamb later held several legal positions at AT&T, including Chief Counsel, AT&T WorldNet Internet Services, and Chief Counsel, AT&T Consumer Sales and Marketing. He also was the first Chief Privacy Officer at AT&T. Mr. Lamb has testified before Congress on privacy regulations and has spoken on privacy, security, and identity theft issues to groups ranging from the Georgetown University Corporate Counsel Institute to the AARP.

In 2005, Mr. Lamb joined the LexisNexis Risk & Information Analytics Group as General Counsel.

LexisNexis Collections Management Solutions combine fast, exacting technology with the data intelligence that allows debt collection professionals to optimize their activities. Those solutions include Accurint for Collections service, a skiptracing tool used by debt collection professionals.

Lawrence A. Laskey

Lawrence Laskey is Vice President and Counsel for Van Ru Credit Corporation, a collection firm servicing a wide variety of clients on a national scale, including financial institutions, government agencies, healthcare organizations, and higher education institutions.

Mr. Laskey has specific expertise in the fields of student loan collections and technology-related compliance issues. In particular, Mr. Laskey has focused on how current laws interact with technological advancements in the telecommunications field and how this has affected the collection industry's efforts to increase efficiency and consumer knowledge. In addition, Mr. Laskey has significant experience in FDCPA matters, as well as state and federal privacy regulations.

Richard M. Leibert

Richard Leibert is the Managing Partner for the firm Hunt, Leibert, Jacobson, P.C., Hartford, Connecticut. The firm concentrates in providing legal services to the mortgage banking industry in the areas of contested and uncontested foreclosures, bankruptcies, evictions, real estate closings, title examinations, fraud recovery, deeds-in-lieu, workouts, deficiency judgment collections, and litigation.

Since receiving his J.D. from the University of Connecticut School of Law, Mr. Leibert has published numerous articles on issues relating to the mortgage servicing industry. Mr. Leibert also is the President of USFN, formerly known as the U.S. Foreclosure Network, a mortgage banking attorney network.

Ira Leibsker

Ira Leibsker is the current President of the National Association of Retail Collection Attorneys (NARCA). As President of NARCA, Mr. Leibsker oversees the national trade association dedicated to representing the interests of debt collection law firms, in-house counsel of creditors, and industry vendors. NARCA membership now exceeds 700 individual firms located across the country. In addition to its advocacy work, NARCA also provides educational opportunities to its members through conferences, seminars, and publications, promoting best practices and keeping members abreast of the latest legislative and legal developments.

In addition to his duties as President of NARCA, Mr. Leibsker is a partner in the firm Blatt, Hasenmiller, Leibsker and Moore, LLC, a full-service collection law firm where Mr. Leibsker specializes in retail collections as well as commercial and hospital law. Mr. Leibsker received his J.D. from DePaul University and a B.S. from Southern Illinois University.

Anthony G. Looney

Anthony Looney graduated from West Texas State University with a B.B.A. in Business Administration and a minor in Economics. He spent several years with Ponca Wholesale Company as an auditor before joining Accudata Corporation in general business management. Mr. Looney began working for his present employer, Atmos Energy Company, in 1977, and has held various positions of responsibility in Operations, Human Resources, and Customer Billing.

In 2000, Mr. Looney was elected Chairman of the Board of the Texas Gas Association, completing his successful term in 2001. As of this date, he continues serving on the Advisory Board of the Association. In July 2001, Mr. Looney was asked to head a newly created collections department within Atmos Energy to reduce bad debt write-offs and lower delinquent account receivables. He now resides in Dallas, Texas,

and continues serving in the capacity of Director of Customer Revenue and Collections for Atmos.

Ian B. Lyngklip

Ian Lyngklip is a partner at Lyngklip & Associates Consumer Law Group, PLC. Mr. Lyngklip's firm specializes in litigating cases against abusive debt collectors on behalf of consumers, auto dealer fraud, and identify theft cases. Individually, Mr. Lyngklip has been recognized both within Michigan and nationally for his consumer advocacy efforts, most notably, receiving the Consumer Advocate of the Year award in 2003 from the National Association of Consumer Advocates.

A graduate of the University of Michigan, Mr. Lyngklip earned his J.D. from the University of Detroit School of Law. In addition to his legal work, Mr. Lyngklip has published a number of articles on a variety of consumer issues in publications ranging from *The Consumer Advocate*, to the *Consumer Law Newsletter*, to the *University of Detroit Law Review*.

Robert Markoff

Robert Markoff is a partner in the firm Baker, Miller, Markoff & Krasny, LLC. Mr. Markoff's firm specializes in debt collection for a variety of clients, and he has been a collection attorney for over 30 years. Mr. Markoff also has written and lectured regularly on creditor rights issues for a variety of industry groups, a practice he continues today. Additionally, he serves as General Editor for the publication *Creditors' Rights in Illinois*.

In addition to his collection practice, Mr. Markoff recently was elected President of the National Association of Retail Collection Attorneys (NARCA). He received his J.D. from DePaul University College of Law and a B.S. from the University of Illinois.

Robert W. Murphy

Robert Murphy is a consumer litigation attorney based in Fort Lauderdale, Florida. He obtained his law degree from the University of Florida College of Law. Mr. Murphy's practice concentrates on consumer finance disputes, unfair debt collection practices, consumer fraud, unfair and deceptive practices, and related matters, including appeals in all courts. He has been appointed lead class counsel in numerous state and national consumer class actions.

Mr. Murphy is the immediate past chair of the Florida Bar Consumer Protection Law Committee and presently serves as the Florida State Coordinator of the National Association of Consumer Advocates (NACA). He is a frequent lecturer on consumer law issues at state and local conferences. He has contributed to numerous national and local media stories, including most recently ABC News Nightline's "Brian Ross Investigates: Abusive Debt Collectors," which aired on January 19, 2007.

Manuel H. Newburger

Manuel Newburger is the President of both Fair Debt Consultants, LLC, and the law firm of Barron, Newburger, Sinsley & Wier, PLLC. He and the attorneys in his firm have represented creditors, collection agencies, debt buyers, and law firms in FDCPA-related cases in multiple states. Mr. Newburger has co-authored a number of books and articles on various aspects of debt collection law, including *The Guide to Fair Debt Collection Practices Law in the United States* and *Fair Debt Collection Practices: Federal and State Law and Regulation*, and one of his articles appears as a chapter in NCLC's *The Practice of Consumer Law*.

In his role as President of Fair Debt Consultants, Mr. Newburger provides FDCPA consulting services to members of the collection industry throughout the country and as far away as India. Included in these services are compliance reviews, collector training

programs, and litigation services. He earned his J.D. from the University of Texas School of Law, where he has served as an adjunct faculty member since 1999, teaching consumer protection law.

Adam J. Olshan

Adam Olshan is a partner with the Law Offices of Howard Lee Schiff, P.C., located in East Hartford, Connecticut. Founded in 1958, the firm collects consumer debt for a variety of national clients, including financial institutions, healthcare providers, debt purchasers, utility providers, retailers, and student loan providers. A graduate of Yale University, Mr. Olshan received his J.D. from Boston College Law School.

Admitted to the bar in Connecticut, New York, Massachusetts, and New Hampshire, Mr. Olshan's practice is dedicated to collection law. A past President of the National Association of Retail Collection Attorneys, he also is the founder of the Connecticut Creditor Rights Attorneys' Association, Inc. He often has testified before the Connecticut and New York legislatures and also has recently served on the diverse Massachusetts Small Claims "Working Group" as appointed by the District Court's Chief Judge. Mr. Olshan writes a monthly Legal Collector column for Collection Advisor, and he regularly lectures to attorneys, creditors, and collection agencies regarding compliance with the Fair Debt Collection Practices Act.

Kathleen M. Pierce

Kathleen Pierce is Managing Counsel - Business Centers for Ford Motor Credit Company LLC (Ford Credit). Ford Credit is one of the largest automotive finance companies in the world, and provides automotive financing for Ford, Lincoln, Mercury, Jaguar, Land Rover, Mazda, and Volvo dealers and customers. Before joining Ford Credit in 1998, Ms. Pierce served as in-house counsel for collection agency ACB Business Services, a subsidiary of First Data Corporation, and for the Resolution Trust Corporation.

Ms. Pierce advises Ford Credit's six U.S. business centers and its customer service and collection centers on servicing, collection, and credit reporting matters relating to consumer and commercial automotive financing transactions. Her expertise focuses on the federal Fair Debt Collection Practices Act, state collection laws, the federal Fair Credit Reporting Act, and the Truth in Lending Act, among others. Ms. Pierce received her B.A. from the University of Arizona and her J.D. from Arizona State University Law School.

Dale W. Pittman

Dale W. Pittman is a consumer protection attorney based in Petersburg, Virginia. His primary practice areas include the Fair Debt Collection Practices Act and other debt collection-related cases.

A graduate of Hampden-Sydney College and earning his J.D. from the University of Richmond Law School, Mr. Pittman has devoted his career to consumer advocacy. Prior to entering private practice, he served as General Counsel for Southside Virginia Legal Services, providing free legal services to indigent persons. In addition to frequently speaking on consumer law before state and national organizations, Mr. Pittman has been recognized by the Virginia Trial Lawyers Association as well as Virginia courts for his advocacy work on behalf of consumers.

Robin R. Pruitt

For the past six years, Robin Pruitt has served as Senior Vice President and General Counsel for Encore Capital Group, Inc. which, through its subsidiaries, purchases and manages charged-off consumer receivables portfolios. Prior to that, Ms. Pruitt served as Senior Vice President and General Counsel for West Capital Financial Services Corp., which also purchased and serviced charged-off consumer receivables portfolios. She is a graduate of the University of South Carolina and received her J.D. from Boston University School of Law.

Donald W. Redmond

Donald Redmond serves as Corporate Counsel for Portfolio Recovery Associates (PRA) where he provides legal support for the company's various business units. PRA specializes in the purchase, management, and collection of charged-off consumer debt that originates from virtually all sectors of the economy.

A graduate of Mary Washington College, Mr. Redmond received his law degree from the College of William and Mary. Prior to becoming Corporate Counsel at PRA, he served as General Counsel for Air-A-Plane Corporation from 1996 to 2000, and was a partner at the Richmond, Virginia-based law firm LeClair Ryan.

Ira Rheingold

Ira Rheingold is the Executive Director and General Counsel for the National Association of Consumer Advocates (NACA). At NACA, he has provided expert testimony to Congress on mortgage lending and other financial issues affecting consumers, as well as submitted commentary to various federal regulatory agencies in support of consumer-friendly legislation and rulemaking procedures.

Prior to working for NACA, Mr. Rheingold was a supervisory attorney at the Legal Assistance Foundation of Chicago, where he helped organize community outreach and education programs, and advocated for fair lending practices through legislation and litigation. He received his J.D. from Georgetown University Law Center and has worked as a legal services attorney for low-income individuals in the Washington, D.C., area.

Richard Riese

Richard Riese serves as Director of the Center for Regulatory Compliance with the American Bankers Association (ABA). In this capacity, Mr. Riese works

to provide the ABA's members with direct access to federal banking law expertise, up-to-date reports on legislative and regulatory initiatives, and resources aiding in compliance efforts. Before joining the ABA in 2004, Mr. Riese was the Director of Compliance Policy for the Office of Thrift Supervision. After receiving his J.D. and M.A. in Public Policy Analysis from the University of Pennsylvania, he practiced law in Pittsburgh, Pennsylvania, for thirteen years.

Lauren Saunders

Lauren Saunders is the managing attorney for the National Consumer Law Center's (NCLC) Washington, D.C., office. The NCLC is a nationally recognized expert in consumer law, working to defend the rights of low-income consumers and to help consumer advocates and policymakers achieve economic justice. The NCLC strives to ensure fairness for consumers in the American marketplace and to enforce legal protections for consumers in an ever-changing economic environment.

Ms. Saunders earned her J.D. in 1988 from Harvard Law School and has worked with various public interest organizations, including Bet Tzedek Legal Services in Los Angeles, where she served as Deputy Director of Litigation and focused primarily on housing issues. Immediately prior to becoming the managing attorney for the NCLC's Washington, D.C. office, Ms. Saunders worked for the National Senior Citizens Law Center where she was involved in various legislative and legal efforts to ensure the right of seniors to protect their health, financial security, and civil rights.

Margot Saunders

Margot Saunders is currently Of Counsel for the National Consumer Law Center (NCLC). She served as Managing Attorney for the NCLC's Washington office from 1991 to 2005. In her Of Counsel position at the NCLC, Ms. Saunders is an advocate on Capital Hill

for low-income consumers. She has particular expertise in predatory lending, e-commerce, and other financial and credit issues that affect low-income consumers. Ms. Saunders also has provided expert testimony to both Congress and federal agencies on many occasions.

Stacey Schacter

Stacey Schacter recently was named President of OSI Portfolio Services, Inc., based in Duluth, Georgia. As President, he is responsible for the day-to-day operations of the company, including portfolio acquisitions, appraisals, and strategic decisions.

Mr. Schacter also serves on the Board of Directors of DBA International. DBA International, formerly known as the Debt Buyers Association, represents the interests of the debt purchaser industry through legislative advocacy, providing educational resources to members, and helping to create an industry code of ethics. Mr. Schacter graduated from Miami University with a B.S. in accounting and received his J.D. from Ohio State University.

James R. Sheeran

James Sheeran serves as General Counsel for Tidewater Finance Company, based in Virginia Beach, Virginia. Tidewater Finance purchases retail and auto loans made to consumers by vendors of consumer goods and it purchases mortgage loans. Tidewater Finance strives to provide innovative credit solutions to well-qualified consumer, as well as those consumers with credit troubles.

Mr. Sheeran joined Tidewater Finance as General Counsel in 1999. Before taking on his current role, he was in private practice, where he focused on bankruptcy and business cases. Mr. Sheeran earned his J.D. from the Marshal Wythe School of Law at the College of William and Mary and is a member of the Virginia Bar.

Barbara A. Sinsley

Barbara Sinsley serves as General Counsel for DBA International, formerly known as the Debt Buyers Association. In addition to her duties for DBA International, she is a partner at Barron, Newburger, Sinsley & Wier, PLLC, where she represents creditors, debt collection agencies, debt buyers, and law firms in FDCPA-related cases in multiple states.

After receiving her J.D. from South Texas College of Law, Ms. Sinsley began her career in collections by representing major lending institutions in Florida in debt collection-related cases. Since then, she has represented a variety of creditors, collection agencies, attorneys, and foreclosure firms in FDCPA cases as well as handled other matters that include commercial litigation, bankruptcy, and creditors' rights.

Sonya Smith-Valentine

Sonya Smith-Valentine is the owner of Valentine Legal Group, LLC, a firm dedicated to litigating cases on behalf of consumers against credit bureaus, credit card companies, and collection agencies. Prior to founding Valentine Legal Group, she worked at the Legal Aid societies of Maryland and New York, in addition to her private firm experience in Washington, D.C.

A graduate of Brooklyn Law School, Ms. Valentine received a B.S. in accounting from Villanova University. She also is a member of the National Association of Consumer Advocates, the Maryland Consumer Rights Coalition, and the Maryland Trial Lawyers Association.

Mary Spector

Mary Spector is the Co-Director of the Civil Clinic and Associate Professor at Southern Methodist University School of Law. At the Civil Clinic, law students represent low-income clients under the supervision of Professor Spector in a variety of civil issues, including debt collection. In this capacity, she

has witnessed firsthand the changes in the consumer experience regarding debt collection, and the changing dynamics of the collection industry.

In addition to her work at the Civil Clinic, Professor Spector has published a number of articles on issues that include tenant-landlord disputes and payday lending, and has been a frequent speaker at conferences and seminars on consumer law issues. Since receiving her J.D. from the Benjamin N. Cardozo School of Law, she has been active in a variety of consumer and legal advocacy organizations.

Marla Tepper

New York City Department of Consumer Affairs Commissioner Jonathan Mintz appointed Marla Tepper General Counsel in November 2005. Ms. Tepper serves as the senior legal advisor to the Commissioner and also oversees the Department's large-scale litigation. In addition to her duties as chief legal officer, Ms. Tepper oversees the Department's Legal Services and Research and Investigations Divisions, spearheading these Divisions' enforcement and advocacy work. She leads the agency's major investigations of consumer fraud in debt collection, auto sales and sweepstakes, employment offers, home improvement, and more. Ms. Tepper also is actively engaged in educating consumers and businesses about the law through public forums and seminars.

A graduate of the Georgetown University Law Center, Ms. Tepper worked as an Assistant U.S. Attorney for the Eastern District of New York and as a New York State Assistant Attorney General prior to becoming General Counsel at the Department of Consumer Affairs.

Michael C. Tormey

Michael Tormey is the Co-Chair of The Advantage Group, based in Grand Junction, Colorado. His firm collects debt that originates from retail and commercial accounts, educational loans, and agricultural

accounts, among others. Mr. Tormey also currently serves on Colorado's Collection Agency Board.

Mr. Tormey is a graduate of the University of Northern Colorado where he received a B.S. in finance as well as his M.B.A. Prior to becoming Co-Chair of Advantage, he served as President of the Tormey Bewley Corporation, Tormey Boettcher Corporation, and the Credit Bureau of Weld County. Mr. Tormey also has worked as a consultant for the Urban Institute, where he authored a feasibility study on credit reporting in Russia.

Laura Udis

Laura Udis is First Assistant Attorney General of the Consumer Credit Unit in the Colorado Attorney General's Office. In that capacity, she serves as Administrator of the Colorado Collection Agency Board and the Uniform Consumer Credit Code, and is responsible for licensing collection agencies and enforcing the Colorado Fair Debt Collection Practices Act. In addition, her office licenses non-depository lenders and enforces Colorado laws regulating consumer credit, predatory mortgage lending, credit repair, and rent-to-own. Ms. Udis has held this position since October 1988. Before that, she was an Assistant Attorney General representing the Colorado Civil Rights Commission and Department of Labor and before that was in the Criminal Appeals Section.

Ms. Udis has served as president of the North American Collection Agency Regulatory Association and the National Association of Consumer Credit Administrators. She received a B.A. in Economics in 1977 from the University of Colorado and her J.D. degree in 1980 from Boston University School of Law.

Cynthia R. White

Cynthia White, J.D., CAE, has served as Executive Director of the National Association of Retail Collection Attorneys for the past four years. Ms. White received her law degree from the University of Florida

College of Law. She was admitted to the Florida Bar and practiced law in Florida for eleven years, primarily in the areas of insurance defense and commercial litigation.

For over twenty years, Ms. White has worked in bar association management with local bar associations in both Florida and the District of Columbia. Her role as Executive Director of NARCA includes advocacy and issue management as well as day-to-day operations. She earned her CAE (Certified Association Executive) designation in 2002 from the American Society of Association Executives and is a 2007 graduate of the Institute for Organization Management (IOM) sponsored by the U.S. Chamber of Commerce.

Gary E. Wood

Gary Wood is President of Collins Financial Services USA, Inc., a purchaser, reseller, and collector of charged-off consumer debt. In addition to his duties with Collins Financial, Dr. Wood serves as President of DBA International.

Prior to becoming President of Collins Financial and DBA International, Dr. Wood served in a variety of positions ranging from Staff Economist for Senator John Tower, Chief Economist of the Republican Policy Committee U.S. Senate, Director of the Federal Reserve Bank of Dallas, and Professor of Finance at Baylor University. He earned his doctorate in Banking and Finance from the University of Texas at Austin.

Christopher G. Wunder

Christopher Wunder serves as President of Receivables Outsourcing, Inc. (ROI), a Maryland-based collection firm he opened in 1995. He also was recently elected President of ACA International, the trade association dedicated to collection professionals, debt purchasers, collection attorneys, and creditors in more than 55 countries.

Mr. Wunder's specific expertise lies in healthcare debt. He has served as two-time chairman of ACA's Healthcare Services Program. In addition, Mr. Wunder is a frequent speaker on healthcare debt issues at healthcare and physician billing association meetings, and is on the advisory board of the monthly newsletter "Healthcare Collector." He received his undergraduate degree in accounting from Towson University.