

Spring Training 2022

Speakers

Micah Adkins is an attorney at The Adkins Firm, PC. He graduated from the Cumberland School of Law in 2005. He has represented hundreds of identity theft victims in federal court under the FCRA. He is most proud of helping clients clear their name and move forward with their lives.

Honorable Sara J. Agne was appointed to the Maricopa County Superior Court by Governor Douglas A. Ducey on December 13, 2017, and she took the bench in early 2018. Judge Agne currently presides over cases for the Civil Department of the Court. After graduation from the University of Michigan Law School in 2008, Judge Agne was a lawyer with Snell & Wilmer L.L.P., first as an Associate and then as a Partner in its Special Litigation and Compliance Group. Judge Agne is finishing her sixth year of service on the Arizona Supreme Court's Advisory Committee on the Rules of Evidence, which she co-chairs, and her eighth year on the State Bar of Arizona Civil Practice and Procedure Committee. She is a veteran petitioner of several court rules cycles for a variety of rule sets and has chaired the Task Force on Conducting Juvenile Court Proceedings Safely in a Community Experiencing the Spread of an Infectious Disease during the pandemic. In early 2021, Judge Agne was named a Presiding Judges COVID Hero for her work with the Task Force. A former journalist, Judge Agne earned her B.A. in Journalism from Arizona State University, serving as Editor in Chief of the University's morning daily, The State Press, during her senior year of college.

John Albanese is an associate in Berger & Montague's Minneapolis office. John concentrates his practice on consumer protection issues with a focus on FCRA violations related to criminal background checks. John has helped achieve multi-million-dollar class action settlements for FCRA violations in courts around the country.

Shalev Amar is the founder and CEO of Amar Law Group. Since 2004, Mr. Amar has successfully litigated and settled over 1,500 Lemon Law and breach of warranty claims as well as supervised his attorney team's handling of thousands of such claims with motor vehicle and RV manufacturers. Mr. Amar ensures that all the firm's attorneys always put clients first, which has led to well over 99% 5-Star Client Reviews for Amar Law Group on Google, Facebook, the BBB, Avvo, and Yelp.

Gregory Babbitt is a partner at Rosner, Barry & Babbitt, LLP. He graduated from the Syracuse College of Law in 1997. He is teaching about falsified credit applications because they frequently happen in the sale of cars but need to be handled delicately. The right case with the right facts can be a gold mine. He is proud of the fact he goes to work every day knowing that he is helping people get relief who are the most vulnerable, the most in need of help, and the most appreciative of his help.

Stacy Bardo is the founding attorney at Bardo Law, P.C. She graduated from Loyola University Chicago School of Law in 2000. In many cases, the worst frauds are committed by entities or persons that hide assets, fail to respond to court proceedings, or refuse to provide documents and engage in good faith settlement negotiations. Consumer advocates must be prepared to take these matters on in an economical and forward-thinking way. Further, in every fee-shifting case, it's essential to ensure the reasonableness of your attorney's fee and be prepared to justify those fees to the court and your opposing counsel. As a practitioner for more than twenty years and business owner, she understands that knowing when (and how) to hold and to fold is critical. She is most proud of serving the Chicagoland community for more than twenty years as a consumer advocate and the resulting relationships built with her clients, the legal aid community, and other practitioners.

Justin M. Baxter is with Baxter & Baxter, LLP, in Portland, OR. Justin's practice focuses on consumer litigation with an emphasis on credit reporting and unlawful debt collection cases. In 2007, he obtained a verdict against Equifax for violations of the FCRA. In 2013, he obtained a verdict against Equifax for \$18.5 million for violations of the FCRA. In 2016, he obtained a \$190,000 verdict against JP Morgan Chase Bank for violations of the FCRA.

Suzanne Begnoche is an Attorney at Law. She graduated from the University of North Carolina School of Law in 2006. She has represented and advocated for people experiencing identity theft repercussions. She is most proud of each case where a client tells her they are happy with the outcome is its own success.

Bryce Bell is the founder of Bell Law, LLC, a law firm dedicated to relentlessly pursuing justice against companies that defraud consumers. Bell Law focuses on auto safety, landlord/tenant issues, Fintech, and other Unfair Deceptive Acts and Practices (UDAAP), both individually and as class actions and mass torts across the country. Bryce is the Missouri state chair for NACA. Recent accomplishments for the firm in 2019 include a settlement with Wells Fargo for violations of the SCRA and a \$1 million+ data breach settlement for local employees in the Kansas City area whose private information was compromised.

Leonard Bennett has been a trial attorney and consumer advocate since 1994 in Newport News, VA. Mr. Bennett's practice is focused on the representation of consumers. He has litigated individual and class cases throughout the country, trying as many credit reporting cases to a jury as nearly anyone in the nation and has been approved as Class Counsel in numerous class action cases.

Paul Bland is the executive director of Public Justice. He graduated from Harvard in 1986. His organization has litigated a number of appeals and cases involving standing issues, and he has closely tracked a great deal of the Supreme Court litigation on this subject. He is most proud of winning Home Depot v. Jackson (U.S. Supreme Court 2019), rejecting an effort to expand removal jurisdiction under the Class Action Fairness Act.

Dan Blinn is the managing attorney of Consumer Law Group in Rocky Hill, CT. His practice is focused on representing consumers in claims involving auto dealer fraud, auto warranties, and auto financing in both individual and class action lawsuits and arbitrations.

Rashad Blossom at Blossom Law PLLC is dedicated to helping people with financial difficulties, who are filing for bankruptcy, either chapter 7 or chapter 13 bankruptcy, have consumer problems or who have personal injury cases. Rashad has a J.D. from the University of Alabama.

Sylvia Bolos is a consumer protection attorney at Berger & Montague who represents consumers against credit reporting agencies when those agencies maintain inaccurate information in consumer credit files. In addition to the Fair Credit Reporting Act claims, Ms. Bolos has also successfully represented consumers against debt collection and robo-dialing abuse and represented consumer interests against creditors for truth in lending and equal credit opportunity act violations.

Scott C Borison is a member of Borison Firm, LLC. He graduated from the University of Oklahoma in 1987. He has represented thousands of consumers in consumer protection matters both individually and as a class. He has been fortunate to be able to represent many who need help and often under consumer laws with fee-shifting provisions. He has helped single parents and families avoid judgments that would have caused them severe financial hardship. He has recovered money for his clients that was taken unfairly or illegally.

Lauren Brennan joined Francis Mailman Soumilas, P.C. in 2013 and concentrates her practice on class action litigation on behalf of consumers harmed by credit reporting errors, inaccurate employment background screening, abusive debt collection practices, and other unfair and fraudulent trade practices. Lauren is a 2008 graduate of Swarthmore College and received her J.D. cum laude from Temple University's Beasley School of Law in 2013.

Mike Cardoza was trained as a trial attorney in the U.S. Marine Corps and has tried countless cases in federal and state courtrooms. Mike is a Consumer Financial Protection Attorney with two young daughters and is an avid student of behavioral psychology. He is also the author of *The Secret World of Debt Collection: Beat Collectors at Their Own Game*.

David Chami is managing partner at the Price Law Group. He graduated from the Sandra Day O'Connor Law School in 2009. As a trial attorney, he has significant trial experience and has learned to start trial preparation during my initial intake call with the prospective client. Some of his biggest achievements include his firm's reversal of summary judgment in *Losch v. Experian* at the 11th Circuit as well as the firm's reversal of summary judgment in *Krueger v. Celanr* at the 6th Circuit (both in 2021).

Blythe Chandler is a member of Terrell Marshall Law Group, where she concentrates her practice on consumer class actions and appeals. Ms. Chandler joined Terrell Marshall as an associate in 2014. She has played a lead role in class actions challenging denials of healthcare coverage for children with autism, unlawful telemarketing, and deceptive debt collection practices. She graduated with High Honors from University of Washington School of Law.

David Chami is the managing partner of the Price Law Group's Consumer Protection Department and is the firm's lead trial attorney. In 2014, Mr. Chami obtained a multi-million-dollar jury verdict in an Insurance Bad Faith case and has recovered over \$10,000,000 dollars for

his clients since 2013. David's practice is focused on the FCRA, FDCPA, EFTA, and TCPA. David was either the lead or supervising attorney in over 200 Consumer cases in 2015 and has continued that trend in 2016.

Hyung S. Choi is a partner of Choi & Fabian, PLC, with offices in Chandler and Flagstaff, Arizona. The firm focuses its practice on protecting consumers from avaricious business practices. Mr. Choi has handled hundreds of successful consumer protection cases including class action lawsuits against car dealers and finance companies. Mr. Choi's efforts have resulted in the following published decisions favoring consumers: *Hayward v. Ariz. Cent. Credit Union*, 387 P.3d1279, 241 Ariz. 350 (App. 2017), *Howell v. Midway Infiniti.*, 362 F.Supp.2d 1158 (Ariz. 2005) (forgery and FCRA inaccuracy claims). *Uhlig v. Berge Ford*, 257 F.Supp.2d 1228 (Ariz, 2003), *Garden Lakes Community Association v. Madigan*, 204 Ariz. 238, 62 P.2d 983 (App. 2003), and *Winkler v. DTE, Inc.*, 205 F.R.D. 235 (Ariz. 2001). Mr. Choi received his J.D. cum laude from the Arizona State University College of Law in 1993. Mr. Choi immigrated to the United States in 1978 at the age of fourteen.

Amy Beth Clark-Downing's dad told her that she was "ornery" and "would argue with a telephone pole." She took this as career advice and went to USC Law School. In 2019, after thirteen years in private practice, Amy Beth proudly became manager of the Consumer Protection Team at Texas RioGrande Legal Aid (TRLA).

Elliot Conn is the founder of Conn Law, PC, a California consumer protection law practice headquartered in San Francisco. Elliot has successfully litigated hundreds of consumer cases, both individual cases and class actions. Through his class actions and other complex cases, Elliot has been successful in eliminating over \$1 billion in consumer debt on behalf of hundreds of thousands of Californians. Elliot's cases have also put millions of dollars back in consumers' pockets nationwide. Elliot is AV Martindale-Hubbell rated. Elliot is a graduate of the University of California, Berkeley, School of Law and received his Bachelor's of Arts from Colgate University.

Russell Dombrow is a consumer protection attorney in Syracuse, New York. He has a J.D. from the Nova Southeastern University Shepard Broad Law Center.

Mr. Thomas Domonoske graduated with honors from the Hastings College of Law, San Francisco, CA, in May 1989. He began practicing law in California in 1990 before moving to North Carolina, where he taught classes at the UNC Law School. He then practiced as a legal aid lawyer from 1993 through 1996. From July 1996 through August 2000, he was a Senior Lecturing Fellow at Duke Law School. In August 2000, he returned to Virginia to a consumer law practice, particularly the federal statutes that regulate financial transactions. He has published many articles on several aspects of consumer law and has given hundreds of consumer law trainings to a wide variety of groups.

E. Michelle Drake is an executive shareholder at Berger Montague. She graduated from Harvard Law School in 2001. She has litigated FCRA and other consumer protection cases for the last fifteen years and deals with issues related to standing on a near daily basis. She assisted

in the preparation of amicus briefs in both Spokeo and Ramirez, and her firm has led the creation of NCLC's state law standing resources. She is most proud of the relationships she has formed with her co-counsel and clients as a result of her work.

David Duncan is a retired U.S. Magistrate Judge for the United States Courts, District of Arizona. He graduated from the University of Arizona in 1987. He has presided in many cases in which federal consumer legislation was the basis of the federal court's jurisdiction.

John N. Ellem was awarded a law degree from the West Virginia University College of Law. His firm, Ellem Law Office, focuses on representing consumers in WV and Ohio in a variety of matters including lemon law and debt collection abuse, as well as personal injury and criminal defense. Mr. Ellem had the privilege of serving fourteen years as a member of the West Virginia House of Delegates representing the 10th District.

Veronika Fabian is a partner at Choi & Fabian, PLC. She graduated from the University of Michigan in 1993. She has been a consumer protection attorney for over twenty-five years. She is most proud of her victory in front of the Arizona Supreme Court in *Mertola v. Santos*, which addressed the issue of when the statute of limitations begins to run.

For over eighteen years, founder **Christine A. Ferraris** has worked relentlessly in the legal arena to help those hurt by fraud. As a business owner herself for most of those eighteen years, she understands the challenges small-business owners face.

Judge Kenneth L. Fields is a retired Judge of the Superior Court of Arizona, Maricopa County, Phoenix, Arizona. He presided over civil, juvenile, criminal, probate, special assignment, and family court calendars. From February 1993 through June 1995, he served as the Presiding Judge of the Domestic Relations Department (family court). He received both his B.A. in Political Science and his J.D. from the University of Kentucky. Since February 2020, Judge (ret) Fields has been training judges, attorneys, arbitrators, and mediators on the use of online platforms such as Zoom for mediation and arbitration. He currently has an arbitration and mediation practice. Judge Fields was the program chair/co-chair at symposia on international mediation and alternative dispute resolution at the Center for International Legal Studies (CILS) in Salzburg, Austria in June 2015, June 2017, June 2019, June 2021 and May 2022. He has taught internationally in Russia, Ukraine, Serbia, Kosova, Mexico, Spain, and the United Kingdom.

Neil Fineman's practice is dedicated to representing consumers in complex consumer class actions against national and international corporations, organizations, and government entities that have engaged in unlawful, unfair, and fraudulent business practices. He has helped millions of consumers vindicate cumulative wrongs and obtain significant monetary awards, injunctive relief, and institutional changes in over one hundred certified class actions. He received a J.D. from California Western School of Law.

James Fishman is a nationally known consumer rights and privacy advocate who has brought numerous groundbreaking cases under the FCRA, the FDCPA, TILA and the New York Deceptive Practices Act. A former Assistant Attorney General in the Bureau of Consumer Frauds and Protection under Robert Abrams, Mr. Fishman has over thirty-four years of experience

fighting for the rights of consumers in both state and federal courts. Mr. Fishman is also a leading and highly respected, New York City tenant lawyer who has represented hundreds of residential and commercial tenants before all levels of the New York judicial system, from the Housing Court up to the New Court of Appeals.

Cary Flitter is a highly respected expert in consumer law. Many of his cases have broken new ground, helping to shape the law itself and set the precedent for future decisions. He is founding partner in Flitter Milz P.C. He has more than thirty years of trial and appellate experience in federal and state courts. Cary has built his practice around litigating cases on behalf of consumers against debt collectors, banks and finance companies, insurance companies, car dealers, and credit reporting agencies. He represents clients as individuals and in class actions.

Minal Gahlot is a trial lawyer with experience litigating auto fraud cases in both federal and state courts. She has also successfully defended and won appeals resulting in multiple publications. She loves what she does because at the end of the day, she is able to tell her kids that she helps people who were defrauded by a bully.

Steve Gardner is an expert consultant. He graduated from the University of Texas Law School in 1976. He has focused his practice on mass and class actions for over 40 years and has a particular interest in stressing the ethical duties of class counsel, sometimes as an expert for an objector to a bad settlement. He is proudest to have pulled off a career as a consumer advocate, the one cogent thought he had in high school.

Sylvia A. Goldsmith (B.A. and J.D., Ohio State University) is the founder of Goldsmith & Associates, LLC, a consumer protection law practice concentrating on identity theft and credit reporting litigation, debt collection abuses, personal and financial privacy rights, and other consumer protection issues. Goldsmith has had numerous favorable decisions in the FCRA arena on cutting-edge issues ranging from the applicability of the FCRA to nontraditional consumer report information, from automated underwriting reports and criminal background checks to the willful violation of the law for the impermissible access to consumer reports post-bankruptcy.

John H. Goolsby is the owner of Goolsby Law Office, LLC. He graduated from the University of Minnesota in 2002. He has litigated FCRA cases for twenty years, including numerous cases of family identity theft, stranger identity theft, and cases where consumers mistakenly assumed identity theft. Successes include obtaining a six-figure judgment against Freddie Mac in a case that focused on whether government-sponsored enterprises such as Freddie and Fannie can be held liable as consumer reporting agencies under the FCRA.

Yelena Gurevich, the principal attorney at YG Legal Firm, has years of experience fighting for consumers and their rights. She obtained her Juris Doctorate from Thomas Jefferson School of Law. Her roots begin in Russia where she was born and lived until the age of six, at which point she immigrated to the United States with her family. She was raised in a family that always challenged her to be better and allowed her to see firsthand that hard work and dedication is required in order to succeed at anything. For this reason, she has chosen to pursue a legal career helping consumers become their best selves by obtaining a fresh start, fighting for their rights, and most importantly planning for their family's future.

Anna C. Haac is a partner in Tycko & Zavareei's Washington, D.C. office. She focuses her practice on consumer protection class actions and whistleblower litigation. Her prior experience at Covington & Burling LLP, one of the nation's most prestigious defense-side law firms, gives her a unique advantage when representing plaintiffs against large companies in complex cases. Since arriving at Tycko & Zavareei, Ms. Haac has represented consumers in a wide range of practice areas, including product liability, false labeling, deceptive and unfair trade practices, and predatory financial practices. Her whistleblower practice involves claims for fraud on federal and state governments across an equally broad spectrum of industries, including health care fraud, customs fraud, and government contracting fraud.

Scott Hardy has been in the tech industry for thirty years and was on the internet before the World Wide Web even existed. Scott has taken this experience and rolled it into Top Class Actions, which he started in 2008. Now Top Class Actions is the world's most popular website for consumers to find lawsuits and settlements they can participate in, garnering a reach of six million monthly who submit tens of thousands of leads every single month to law firms across the country. Scott continues to transform the world of class action lawsuit settlement notification and class action lawsuit advertising by implementing new and innovative ways to connect consumers to class action settlements and attorneys who can provide the legal help they need.

Getting her start in the trenches as a legal aid attorney, **Erika Heath** has years of experience in seeking justice for employees and consumers against unfair practices. She has fought off debt collectors, obtained justice for wrongfully terminated employees, and untangled thorny credit reporting issues. She has a J.D. from Northeastern University.

John Heenan is a graduate of the University of Montana (honors) and University of Montana School of Law (high honors). After graduating from college, John worked as a truck driver, a fork lift operator and a teamster intern, helping him learn the value of hard work and an honest paycheck. John began his legal practice by serving as a law clerk for Chief United States District Court Judge Richard F. Cebull. He then worked in private practice, handling both civil and criminal cases. John has served as lead counsel or co-lead counsel on several successful consumer class actions, recovering over \$50 million dollars on behalf of consumers in Montana and throughout the United States.

Alicia Hinton transitioned from high tech to the legal field as a second career and found a passion advocating for consumers taken advantage of by unscrupulous businesses. She learned consumer law from Bill Krieg in the Fresno office of Kemnitzer, Barron & Krieg before starting her own consumer protection practice in 2016. She specializes in automobile sales fraud, lemon law, and deceptive business practices. She has been seen on ABC30 Action News defending the rights of victims of car dealerships that failed to transfer registration and title. Alicia has a B.S. in Information Systems Technology from University of San Francisco, a B.A. in Comparative Religious Studies from San Jose State University, a M.A. in Conflict Resolution & Peacemaking from Fresno Pacific University, and a J.D. from the San Joaquin College of Law.

Scott Kaufman founded California Lemon Lawyers in 2003, after a short stint with one of the nation's largest lemon law firms. Scott's firm is now averaging one new case a day and growing exponentially. The firm has been responsible for returning millions of dollars to California consumers who had been wronged by businesses.

Abbas Kazerounian is one of the founding partners at Kazerouni Law Group, APC, and the Injury Recovery Group. Mr. Kazerounian's areas of specialty are personal injury, consumer rights, and class actions. Abbas has litigated over 3,000 individual consumer rights cases and is regarded as one of the preeminent consumer rights attorneys in Southern California. Mr. Kazerounian received his Juris Doctor from California Western School of Law in San Diego, CA.

Duran Keller is a trial lawyer. He is a graduate of the Gerry Spence Trial Lawyers College and is admitted to practice in Indiana, New York, New Jersey, New Hampshire, and Wisconsin. Most of Duran's attention is devoted to consumer law, but he often takes cases to support a good cause. Duran fights against all types of injustices, ranging from unfair charges/collection attempts and credit reporting to egregious police brutality cases. He is the chair of the NACA Indiana Chapter, is a Super Lawyers Rising Star with multiple consumer appellate victories and record-breaking verdicts, and he has tried multiple cases to jury verdict, including State and Federal court.

Kristin Kemnitzer is a managing partner at the law firm of Kemnitzer Barron & Krieg, LLP. Kristin litigates cases involving lemon law, auto fraud, unfair debt collection, illegal repossessions, motorcycle finance, elder abuse, cell phone abuse, and California's mortgage anti-deficiency statutes. Kristin has represented hundreds of individual consumers and has been appointed as lead counsel in dozens of class actions. She also has significant experience in arbitration and mediation.

Jared Lee is the managing partner at Jackson Lee. He has served as the chair of Florida's Consumer Protection Committee. Jared attended Florida State College of Law. He's had the privilege to represent consumers in obtaining sizable recoveries through trial, arbitration, and settlement, including multiple seven-figure outcomes. Jared serves as an adjunct professor for the Florida State University College of Law Juris Master program.

Eric Lechtzin is a shareholder in the Berger Montague's Securities, Consumer Protection, ERISA and Employment & Unpaid Wages Litigation practice groups. Mr. Lechtzin has been instrumental in helping the firm secure leadership positions and obtain settlements in national securities fraud class actions, including *In re: Oppenheimer Rochester Funds Group Securities Litigation*, No. 09-md-02063-JLK (D. Col.) (\$89.5 million settlement); *In re Hemispherx Biopharma, Inc. Litigation*, 09-cv-5262-PD (E.D. Pa. 2010) (\$3.6 million settlement); *Beckman Coulter, Inc. Securities Litigation*, No. 8:10-cv-1327 (C.D. Cal. 2011) (\$5.5 million settlement).

Matt Loker is the founder of Loker Law, APC and Professor of Contracts at the San Luis Obispo College of Law. Originally from Ohio, Matt moved to California after meeting his wife—a California native—while studying abroad in Alicante, Spain. These days Matt enjoys exploring the Central Coast along with his two daughters, Charley and Hazel.

Jody Lopez-Jacobs is an associate at Flitter Milz PC. He graduated from Temple University Beasley School of Law in 2015. He has experience with litigating Fair Credit Reporting Act cases involving theft of credit identities, also known as impermissible hard credit pulls. He is proud of obtaining a \$500,000 punitive damages verdict in his first federal jury trial.

Mark D. Mailman has concentrated his practice in consumer protection litigation since co-founding his firm, Francis & Mailman, P.C., in 1998. Mark has litigated thousands of FCRA and FDCPA cases. He has been certified to serve as class counsel by state and federal courts in both contested and settlement class actions. In October 2018, Mark was awarded the 2018 Consumer Attorney of the Year award from NACA.

Craig Marchiando focuses his practice on representing consumers in lawsuits brought under the Fair Credit Reporting Act. Litigating mainly class action cases, Craig has represented thousands of consumers in successfully obtaining benefits under the FCRA's broad protections and has been appointed class counsel by numerous courts across the country. In 2019 alone, Craig's cases have yielded more than \$5 million in relief to nationwide classes of consumers. Craig has also handled all aspects of individual FCRA cases, from client intake to discovery and motions practice, to trials and post-trial proceedings.

David Marco is one of the founding partners of SmithMarco, P.C., and he has devoted the overwhelming majority of his professional career to the practice of consumer litigation and to protecting consumers' rights.

Jonathan R. Marshall focuses his practice on solving complex problems for individuals, other lawyers, and business owners. His approach to sophisticated legal work involves a team-centered orientation where creative and experienced lawyers, subject matter experts, and technology leaders are leveraged to create practical and valuable solutions for clients. He has a J.D. from West Virginia University College of Law.

Nicholas H. Mattison is a consumer protection attorney at Feferman, Warren & Mattison. He graduated from Harvard Law School in 2008. He is teaching about falsified credit applications because credit application falsification is a rampant form of fraud. Dealers turn a quick profit and consumers are frequently left with no vehicle, ruined credit, and a huge liability. If the facts are right, these can be big cases with a huge impact on our clients' lives. Every day he uses his training and expertise to help everyday people fight against big businesses engaged in outrageous misconduct.

Adam McNeile is an attorney in the San Francisco office of Kemnitzer, Barron & Krieg, LLP. Mr. McNeile graduated from the University of Southern California in 2008 and the University of California, Berkeley, School of Law in 2011. Mr. McNeile practices consumer protection law, focusing on automotive issues.

Pat McNichol is a consumer law attorney with extensive experience litigating financial services matters in state and federal courts in Virginia, Maryland, and beyond. Pat is adept at handling both individual cases and class actions. Prior to joining Kelly Guzzo, Pat practiced law at an international law firm, where he handled hundreds of credit card, banking, and auto finance

matters for large financial institutions. Before that, Pat completed two federal clerkships. Pat graduated from the University of Richmond School of Law with the school's highest honors.

Paul Mengedoth is dedicated to championing the rights of consumers in numerous areas of consumer protection law. He represents consumers in lawsuits against consumer reporting agencies, background screening companies, financial institutions, abusive debt collectors, and businesses and individuals engaging in unfair and deceptive business practices. He graduated from Creighton University School of Law in 1997

Andy Milz is a trial lawyer at Flitter Milz, PC (PA, NJ, NY offices). He tries consumer fraud cases against corporate bad actors and has obtained actual and punitive damage jury verdicts for victimized consumers. Andy has been published in peer-reviewed journals and treatises, has lectured nationally on consumer law subjects, and is an active member of the National Association of Consumer Advocates. Andy attended Temple Law School in Philadelphia, PA, and is a graduate of the Gerry Spence Trial Lawyers College.

Robert Murphy is a trial lawyer who practices in the areas of consumer litigation in Florida and across the country. In over twenty-five years of practice, he has actively litigated cases under almost every aspect of the federal and Florida consumer protection laws. He has acted as lead counsel in the litigation of cases both individually and on a class basis in almost every venue in Florida. He is dedicated to advancing the consumer rights of Americans through both courtroom advocacy and the education of families and individuals concerning consumer protection laws. Robert is a graduate of Wake Forest University, where he received a Bachelor of Arts cum laude in 1984. In 1987, he received his Juris Doctorate from the University of Florida.

Casey Nash is an attorney at Kelly Guzzo, PLC. She graduated from Catholic Law School of America in 2012. She is teaching about identity theft because identity theft affects thousands of consumers every year, and it can be a confusing subject to litigate. Her firm has successfully litigated and resolved numerous identity theft cases and obtained significant relief for their clients during a very stressful time in their lives. She is most proud of helping clients navigate the complex credit industry and fix issues that can have devastating consequences on their lives.

Chelsea Ortega is a partner at Santoni, Vocci & Ortega, LLC. She graduated from the University of Maryland Francis King Carey School of Law in 2012. In representing consumer clients over the past nine years, she has experience preparing clients for the major steps of litigation and understands the importance of achieving a substantial settlement or verdict. Her successes include obtaining a \$250,000 judgment on behalf of a family who lived with rats for nine months and then were evicted when they complained to housing inspectors about the conditions. The family was able to purchase their first home and leave the rental market, which would not have occurred but for her firm's representation.

Matt Osborne practices in Northglenn, CO. His practice focuses on FCRA, auto fraud, and bad faith insurance. Prior to becoming a lawyer, he served five years in the Navy. Matt went to law school at Michigan State. He is married with two kids. His main hobby is suing big corporations.

Scott D. Owens is the founder of Scott D. Owens, P.A., which since 2011 has recovered millions of dollars on behalf of consumers throughout the United States. Scott has been an active member of the National Association of Consumer Advocates since 2007 and currently serves on the Partners' Council of the National Consumer Law Center.

Anna Prakash is a partner at Nichols Kaster in Minneapolis, MN. She focuses on class and multi-plaintiff actions on behalf of protected groups and those harmed by corporate or governmental wrongdoing. Anna's cases involve a variety of issues, including labor trafficking, discrimination in schools, wiretapping, unlawful lending practices, and employment discrimination.

M. Kathi Rawls has been practicing law since 2001. She is a graduate of the Gerry Spence Trial Lawyers College and the Reptile Litigation Group. She has litigated hundreds of consumer law cases, including auto fraud, predatory lending, debt collection abuse, repossession defense, identity theft, and false credit reporting. Her efforts have resulted in settlements in multiple millions of dollars in recovery for Oklahoma consumers and jury trial verdicts that garnered the attention and referrals from even some local judges.

Kim E. Richman is a founding partner at Richman Law & Policy. His work is focused on Impact Litigation. Kim strives to use law and policy to repair the world by litigating on behalf of everyday citizens, parents, activists, nonprofit organizations, progressive businesses, and trade associations. His cases range from consumer protection actions addressing trans-fat (See e.g., Wendy's) and GMOs (See e.g., Conagra) to consumer watchdog actions targeting pesticides (See e.g., Nature Valley) and antibiotics (See e.g. Hormel). Kim received his J.D. from Brooklyn Law School.

Angie Robertson joined Philipps & Philipps, Ltd. in 2012. She is now a Partner at the firm. Angie currently serves as a State Co-Chair for the Illinois Chapter of the National Association of Consumer Advocates. Since her bar admission, Robertson has appeared in hundreds of cases on behalf of consumers in both Illinois and Indiana federal courts. These include both individual actions and class actions.

Sophia Romero is a senior staff attorney at the ACLU of Nevada. Prior to joining the ACLU, Sophia litigated consumer issues since her admission to the bar in 2011. Sophia has represented clients in all types of consumer-related cases, including automobile fraud, illegal repossession, and Fair Debt Collection Practices Act cases. Sophia represents clients in both state and federal court and is admitted to the US Supreme Court. She also handles both individual and class action cases. Sophia is also an active member of the National Association of Consumer Advocates, including being the State Chair for Nevada. Sophia is a graduate of the Gonzaga University School of Law. Sophia is licensed to practice law in both Nevada and New Mexico. Sophia received a J.D. from Gonzaga in 2011 and a Bachelor's degree in Criminal Justice from New Mexico State University in 2007.

Christina Gill Roseman represents consumers at Roseman Law Firm, PLLC, with offices in Pittsburgh, PA and Morgantown, WV. She has successfully tried numerous cases against automobile manufacturers and dealerships. She is rated as an AV Preeminent attorney, the

highest ranking, by her peers through Martindale Hubbell, has been selected as a Pennsylvania Super Lawyer for 2014, 2016, and 2017, and is NACA's West Virginia State Co-Chair.

Susan Rotkis has more than two decades of legal experience that covers a broad range of turf. She has been a US Senate staff member, Legislative and Legal Counsel for the National Center for Missing & Exploited Children, a law clerk at the elbow of two United States Magistrate Judges, and general counsel for a technology company. For the past ten years, she has devoted her law practice to representation of consumers in litigation against banks, mortgage companies, debt collectors, and consumer reporting agencies.

Craig Rothburd practices law in Tampa, FL, where he devotes a considerable amount of his complex civil litigation practice on consumer law and litigation, with a special focus on class action litigation, including insurance, mortgage loan servicing, truth in lending, deceptive practices, and consumer statutory violations. He is AV Martindale-Hubbell rated and recently received the Judge Don Castor Justice Award (2019), and the Consumer Protection Lawyer of the Year by the Florida Bar (2017). Craig graduated from the University of Florida College of Law with honors and received his Bachelor of Science from there.

Evan S. Rothfarb is an accomplished litigator whose complex litigation experience includes both class action lawsuits and multi-district litigation. Evan is a graduate of Cornell Law School. He began his legal career as an associate in a small New York City litigation firm, specializing in commercial litigation and class actions. Subsequently, he founded a litigation firm, where he represented individuals and businesses in a variety of commercial actions. In 2017, Evan brought his considerable litigation skills to Schlanger Law Group, putting his extensive experience to work in the consumer protection, identity theft, and consumer class action arenas.

Kari Rudd is a senior attorney in the consumer protection unit at Bay Area Legal Aid, representing low-income consumers throughout the San Francisco Bay Area in cases involving a variety of debt and credit issues. She is a 2009 graduate of the University of Minnesota Law School.

Carla L. Sanchez-Adams is a managing attorney with Texas RioGrande Legal Aid, Inc. (TRLA). She assists low-income Texans on issues related to debt collection, credit reporting, auto fraud, debt management, and other consumer-related disputes. Carla received her undergraduate degree in politics and economics from New York University and her law degree from the University of Texas School of Law.

Benjamin Sanchez is an experienced litigator, having represented businesses and individuals as plaintiffs and defendants in a variety of civil disputes. After starting his career in 1998 as a solo practitioner, Benjamin joined a six-attorney litigation firm in Dallas in 2002 and quickly became its senior associate. Upon returning to Houston in 2004, Benjamin joined an eight-attorney litigation firm, again quickly becoming its senior associate. In March 2007, Benjamin re-opened his own practice. Benjamin changed his collection-focused practice at the end of 2012 and has been primarily representing people since then.

Jane Santoni is a partner with Santoni, Vocci & Ortega, LLC in Maryland. She has been a litigator since 1988, handling thousands of mediations and dealing with many different personality types. She represents people injured by landlord/tenant violations, debt collection abuses, bail bond violations, car fraud, and credit reporting errors.

Daniel Schlanger is managing partner at Schlanger Law Group, LLP. His practice focuses on class actions, credit reporting, and identity theft issues. The firm litigates cases in New York and around the country. Dan joined Schlanger Law Group's predecessor firm in 2007. He received his law degree from Harvard Law School, cum laude, in 2004, and clerked for the Honorable R. Lanier Anderson, III on the United States Court of Appeals, 11th Circuit. Dan received his undergraduate degree from Carleton College, magna cum laude, in 1994.

Lynda C. Shely of The Shely Firm, PC, Scottsdale, Arizona, provides ethics advice to law firms in Arizona and the District of Columbia. Prior to opening her own firm, she was the director of Lawyer Ethics for the State Bar of Arizona. Prior to moving to Arizona, Lynda was an intellectual property/antitrust associate with Morgan, Lewis & Bockius in Washington, DC. Lynda received her BA from Franklin & Marshall College in Lancaster, PA and her JD from Catholic University in Washington, DC. Lynda is a past president of the Association of Professional Responsibility Lawyers and the Scottsdale Bar Association. She is chair of the ABA Standing Committee on Ethics and Professional Responsibility, an Arizona Delegate in the ABA House of Delegates, a member of the State Bar of Arizona Ethics Advisory Group, and several other nonbillable national groups involved in legal ethics matters. She has been an adjunct professor at all Arizona law schools, teaching professional responsibility.

Rebecca Kelly Slaughter was sworn in as a Federal Trade Commissioner on May 2, 2018. Commissioner Slaughter brings to the Commission more than a decade of experience in competition, privacy, and consumer protection. She builds consensus for a progressive vision, and staunchly advocates for our nation's consumers and workers. Commissioner Slaughter believes that the FTC's dual missions of promoting competition and protecting consumers are interconnected and complementary, and she is mindful that enforcement or rulemaking in one arena can have far-reaching implications for the other. Before joining the FTC, Ms. Slaughter served as Chief Counsel to Senator Charles Schumer of New York, the Democratic Leader. She was an associate in the D.C. office of Sidley Austin LLP before entering federal service. Ms. Slaughter received her B.A. in Anthropology *magna cum laude* from Yale University and her J.D. from Yale Law School, where she served as an editor on the Yale Law Journal.

Robert S. Sola is the founding member of Robert S. Sola, P.C., a consumer law firm based in Portland, OR. He has been handling FCRA cases since 1996. He represents consumers across the country and has litigated FCRA cases in twenty-five states as co-counsel with many NACA members. Mr. Sola has obtained large jury verdicts against all three major credit reporting agencies. In 2002, he was lead counsel in *Thomas v. Trans Union*, where the jury awarded the consumer \$5.3 million. In 2007, he was co-counsel in *Williams v. Equifax*, which resulted in a judgment of \$3.4 million. Mr. Sola was named Trial Lawyer of the Year in 2003 by NACA.

A.J. Stecklein began his legal career as an assistant district attorney in the Wyandotte County District Attorney's office. In the last few years, his practice, Stecklein and Rapp, has turned to helping consumers who fall victim to dishonest businesses, including matters of creditor and debt collector harassment.

Scarlett Stuart is an associate attorney at the Burdge Law Office. She graduated from the University of Kentucky College of Law in 2015. She primarily handles Lemon Law/breach of warranty claims and auto fraud claims. She has handled hundreds of breach of warranty claims. She has also been involved in approximately fourteen contested fee hearings. She is most proud of an auto fraud trial that she won in September 2019 where the dealership misrepresented the vehicle's condition. When the consumer returned the vehicle to the dealership for repairs, the dealership then claimed that it never had the vehicle. Over a year later, the dealership told the consumer where the vehicle was located. After a week-long jury trial, the consumer was awarded her \$72,967.97 in actual, non-economic, and treble damages, and \$67,032.03 in attorney fees and litigation costs, for a total of \$140,000 on a \$14,000 vehicle.

David Sugerman is an Oregon trial lawyer with noteworthy experience in class actions and complex litigation. His notable results include serving as lead counsel in *Scharfstein v. BP West Coast Products, LLC*, a nine-figure consumer protection trial win against BP for illegal debit card surcharges at the pump. The case settled on appeal for the face-amount of the judgment, plus interest. In addition to the *Scharfstein* case, David has led a team that has achieved eight-figure settlements in several consumer class action cases. In the last three settlements, David's team has achieved claim rates of between 55 and 99 percent.

Subhan Tariq regularly handles complex commercial litigation, with particular experience in consumer finance litigation in individual and class action cases in the areas of federal and state consumer protection laws. Subhan has successfully helped thousands of consumers exercise their consumer rights against large institutional banks, debt collectors, and consumer reporting agencies. Subhan also consults with other lawyers and law firms on blockchain automation, working towards a streamlined efficient network of client files, document automation, and cost-effective workflows.

Stephanie Tatar has been a consumer advocate since graduating cum laude from DePaul University, College of Law. Prior to founding The Tatar Law Firm, Ms. Tatar gained extensive litigation and appellate experience with firms in Chicago and Los Angeles. During her career, she has successfully fought debt collectors, credit reporting agencies, creditors, manufacturers, and car dealers.

Vildan Teske has spent most of her legal career advocating for fair and just business practices in consumer transactions. She began working on consumer class actions while she was in law school and has continued to do so for over twenty-five years. She has litigated state and national class actions, representing consumers against major corporations as well as other businesses that contract with consumers. She has worked on claims involving violations of the Servicemember's Civil Relief Act (SCRA), deceptive trade practices, consumer fraud, usury, breach of contract, federal and state consumer lending statutes, warranty issues, breach of fiduciary duties, credit

insurance issues, illegal debt collection practices, and foreclosure issues. Vildan is a 1993 graduate of the University of Minnesota Law School, cum laude.

Adam Thoresen is a division chief, Consumer Advocacy and Litigation at Jacksonville Area Legal Aid. He graduated from Florida Coastal School of Law in 2008. Consumer cases are very often document intensive and, likewise, defense counsel are, more often than not, more receptive to damages provable through written communications such as adverse action notices, housing denials, denials of credit, and the like. This makes written discovery crucial to nearly any consumer case to both prove your claims and successfully try or settle a case. He has experience with written discovery in individual and class cases under the FDCPA (and FCCPA), FCRA, TILA, UDAP claims, title loans, foreclosures, evictions, auto cases, credit card and debt collection cases. He is most proud of, in recent memory, favorably settling an FCRA case for a cancer survivor and Section 8 Voucher holder for an illegitimate housing debt. Currently, he is finalizing two separate class actions related to security deposit "theft" and code violations for a large Florida multi-family property owner. Of course, he is also proud of being awarded the NCLC Rising Star award, which he humbly accepted but knows so many more deserving consumer advocates.

Janet Varnell (Varnell & Warwick, PA) is a consumer class action expert leading over fifty cases and serving on plaintiff steering committees in MDL litigation, and she also handles a variety of other high-impact public interest litigation. Her firm has won a multitude of appellate victories in state and federal courts, including a 2019 United Supreme Court win in a consumer class action. Varnell was awarded Consumer Lawyer of the Year in 2019 by the Florida Bar, Consumer Advocate of the Year in 2009 by NACA, and Trial Lawyer of the Year in 2018 by Public Justice.

Randall H. Warner was appointed Judge of the Superior Court of Arizona by Governor Janet Napolitano in August 2007. He is currently assigned to civil court and previously served on family court, criminal court, and juvenile court assignments. From June 2015 through June 2018, Judge Warner was the Maricopa County Civil Presiding Judge. For four years he presided over a Civil Complex Calendar. Before joining the bench, Judge Warner had a civil appellate and commercial litigation practice. At the start of his career, he clerked for Arizona Supreme Court Justice Thomas A. Zlaket. Judge Warner teaches and writes on civil practice issues, effective advocacy, and civil case management. His legal publications include *All Mixed Up About Contract Interpretation: When Is Contract Interpretation A Legal Question And When Is It A Fact Question?*, 5 VA. L. & BUS. REV. 81 (2010), *All Mixed Up About Mixed Questions*, 7 J. APP. PRAC. & PROCESS 101 (2005), and *Parenting from the Bench, Ariz. Att'y* (July 2010). His article, *All Mixed Up About Statutes: Distinguishing Interpretation From Application*, will appear in the Spring 2022 issue of the Journal of Appellate Practice and Process.

Brian Warwick has been practicing class action law for more than twenty years and has been appointed Class Counsel by judges across the country. In 2018, Mr. Warwick and his partner, Janet Varnell, received the Trial Lawyer of the Year Award from the Public Justice Foundation in Washington, D.C., for their litigation against tribal payday lenders in Florida. Mr. Warwick is also an experienced appellate advocate and has argued numerous cases before both Federal and

State appellate courts. His practice focuses on a variety of class actions including product liability, unfair and deceptive practices, and consumer fraud.

Amy Wells focuses on providing legal consulting to other firms and practitioners. She offers guidance on complex litigation, case development, and project management of mass actions, building on her sixteen years of consumer advocacy with a focus on class and multidistrict litigation. She practices nationwide. Amy has served the legal community through an array of leadership positions, both in her home bases of Chicago and Ohio, where she got her start. These include having served for several years as state chair for both NACA and OAJ, presidency of the local trial lawyers association, appointment to the Ohio Attorney General's Advisory Committee, and several board positions.

Beth Wells is a partner at the Burdge Law Office in Dayton, OH. She joined the firm in 2004 and concentrates her practice on breach of warranty cases for RVs, cars, motorcycles, and boats, as well as consumer protection auto fraud cases against used car dealers. She also oversees the firm's lemon law cases.

Attorney **George O West III** opened first opened his practice in 1992 and currently has law offices in both Las Vegas, Nevada and Phoenix, Arizona. Attorney West's exclusively practices in the field of auto fraud, lemon law and other auto related areas.

Ronald Wilcox has been a consumer protection attorney since 1995, with an office in San Jose. Ron is a graduate of Gerry Spence's Trial Lawyers College and has tried consumer protection cases in federal and state court, as well as JAMS and AAA. He is a member of the CAOC, CAALA, and NACBA. He has presented webinars and spoken at national conferences on consumer law and arbitration. He was awarded Santa Clara University's Community Law Center's Community Service Award. Ron is the author of "Conducting Individual Arbitrations" in NCLC's *Consumer Arbitration Agreements*.

Chi Chi Wu is a staff attorney at NCLC focusing on consumer credit issues, including fair credit reporting, credit cards, tax-consumer issues, and medical debt. Chi Chi is lead author of *Fair Credit Reporting Act* and a contributing author to *Collection Actions*, *Consumer Credit Regulation*, and *Truth in Lending*.