

## Spring 2023 Training Speaker Bios

**Gregory Babbitt** has been a dedicated consumer advocate since he began practicing law in 1998. He has been admitted to practice law in three states by passing bar examinations (California, Pennsylvania, and Arizona). He began his practice as a consumer attorney in February 1998 as a Deputy Attorney General with the Bureau of Consumer Protection of the Pennsylvania Office of Attorney General. In March 2002, Mr. Babbitt began practicing with Rosner, Law, & Mansfield (which became Rosner, Barry & Babbitt, LLP and now is the Auto Fraud Legal Center, LLP). Since March 2002, Mr. Babbitt has litigated, settled, tried, and arbitrated hundreds of actions against car dealers, lenders, debt collectors, and/or manufacturers of vehicles. Mr. Babbitt regularly lectures on Auto Fraud to Navy and Marine Corps Legal Services and at training conferences for attorneys who practice auto fraud throughout the country.

**Stacy Bardo** is the founding attorney at Bardo Law, P.C. She graduated from Loyola University Chicago School of Law in 2000. 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** represents plaintiffs in matters involving identity theft, security breaches, the Fair Credit Reporting Act, the Fair Debt Collection Practice Act, and North Carolina's fair debt collection laws. Prior to opening her solo practice in Chapel Hill, she was a staff attorney handling consumer matters at Legal Aid of North Carolina under a Clifton W. Everett, Sr. Community Lawyer Fellowship. She is a past Chair of the North Carolina Advocates for Justice-Consumer Areas of Practice Section. She is also an active member of the National Association of Consumer Advocates and the North Carolina Bar Association's Bankruptcy and Privacy and Data Security Sections. She is a graduate of Duke University and the University of North Carolina School of Law.

**Leonard Bennett** has been an FCRA litigator for over 20 years and has successfully brought cases with his firm and with co-counsel in nearly every state in the nation. His recoveries are consistently amongst the largest in the field. Len has successfully tried both individual and class FCRA cases to a jury, and has been lead counsel in the majority of multi-million dollar FCRA class outcomes.

**Professor Joshua E. Bienstock** teaches business law, business ethics, arbitration, labor-management law, employment law, alternative dispute resolution, and human

resources policies and practices in the Department of Human Resources and Law at NYIT's School of Management. He specializes in employment and labor law in his practice. He directs the conflict resolution management think tank Dispute Resolution Institute of New York, Inc. and has served on the Board of Directors of many organizations including Queens Chamber of Commerce and Long Island Library Resource Council. He is a graduate of Queens College, holds a J.D. from the Hofstra Law School and an LLM in Labor Law from NYU Law School. He has been a New York State Continuing Legal Education Instructor an invited guest lecturer at many universities including Cornell School of Industrial Labor Relations, City University of New York, Sun Yat-Sen University, (Guangzhou, China), Southwest University of Political Science and Law, (Chongqing, China). Prof. Bienstock has also lectured at human resource management organizations in China, the United States, and various chambers of commerce and businesses in the New York metropolitan area on topics related to human resource management, and conflict resolution.

**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.

**Sylvia Bolos** is a Partner at Consumer Attorneys PLLC and represents consumers against credit reporting agencies and creditors for violations of the Fair Credit Reporting Act. Additionally, Ms. Bolos also represents consumers for violations of the Truth in Lending Act, Equal Credit Opportunity Act, Electronic Funds Transfer Act and the Telephone Consumer Protection Act. Prior to joining Consumer Attorneys PLLC, Ms. Bolos was Senior Counsel with Berger Montague PC, and prior to that she was the operator and co-founder of the consulting firm Insight, LLC and Senior Associate with the consumer protection law firm Lyngklip & Associates.

**Scott Borison** is a member of Borison Firm, LLC. He graduated from the University of Oklahoma School of Law in 1987. He is also a graduate of the three-week program and an instructor at the Gerry Spence Method in Wyoming. Scott represents consumers on consumer protection claims both individually and as class members. He is fortunate to be able to represent many who need help and often under consumer laws with fee-shifting provisions. Scott helps single parents and families avoid judgments that lead to severe financial hardship. He recovers money for clients that is taken from them unfairly or illegally. Scott is licensed in California, Washington D.C., Maryland and various federal courts.

**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.

**Brian L. Bromberg** is the owner of the Bromberg Law Office, P.C. in Brooklyn, New York. Mr. Bromberg is admitted to practice law in New York, New Jersey, and California. He graduated from Oberlin College, with a B.A. in Philosophy in 1987, and earned his J.D. from Brooklyn Law School in 1991. Mr. Bromberg was a member of the Board of Directors of the NACA, where he served as Treasurer. He regularly lectures attorney groups and the public on consumer law issues, and he helped revise NACA's Class Action Guidelines. Since 1999, Mr. Bromberg has concentrated his practice on consumer protection litigation, including violations of the FDCPA, FCRA, ECOA, TILA, HOEPA, FLSA, TCPA, and various unfair and deceptive acts and practices statutes. Mr. Bromberg has prosecuted numerous consumer protection and fraud cases against debt collectors, banks, credit card companies, and automobile dealers. He has filed cases both individually and on a class basis, and he has been appointed class counsel by state and federal courts across the country.

**Mike Cardoza** is a retired U.S. Marine Corps Colonel and brings with him the experience of leading U.S. Forces in a combat zone as well as running a 100+ person law firm. Mike believes that service is the highest form of leadership and enjoys mentoring and consulting with law firms who want to grow.

**Emma Caterine** is a partner at The Law Office of Ahmad Keshavarz, a Brooklyn-based consumer rights litigation firm that handles FDCPA, FCRA, and EFTA matters, and similar cases. Emma has spoken about medical debt issues at the Consumer Financial Protection Bureau's Field Hearing on Nursing Home Debt Collection Practices and the 2022 Consumer Rights Litigation Conference. Emma is a proud graduate of City University of New York School of Law, Class of 2018.

**David Chami** is the managing partner of The Consumer Justice Law Firm and Consumer Attorneys PLLC. David received his B.A. in Political Science from the University of Michigan in 2005. David graduated Cum Laude from the Sandra Day O'Connor College of Law at Arizona State University in 2009. During law school, David was nominated for the Outstanding Graduate Award and won the Prize for Public Interest for his work with Phoenix Valley youth. David has successfully tried cases related to civil rights, consumer protection, employment and insurance bad faith. In February of 2015, David focused his practice primarily on consumer protection cases. David is the state co-chair for the National Association of Consumer Advocates in Arizona and is a frequent panelist educating lawyers on the Fair Credit Reporting Act. David has acted as the lead or supervising attorney in nearly 500 credit reporting lawsuits.

**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 the University of Washington School of Law.

**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 the University of Southern California 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). She has recently returned to private practice.

**Carolyn E. Coffey** is the Director of Litigation for Economic Justice at Mobilization for Justice, Inc. (MFJ) and the supervisor of MFJ's Consumer Rights and Low-Income Bankruptcy projects, which provide advice, counsel, and representation to low-income New Yorkers. She also engages in policy advocacy, helping to enact pro-consumer laws and regulations at the city, state, and federal levels, drafts amicus curiae briefs, has co-authored reports concerning the debt collection industry, and conducts trainings on consumer law. Ms. Coffey regularly serves as a consumer law expert at the CLARO clinic (Civil Legal Advice and Resource Office); she is actively involved with the state-wide coalition, New Yorkers for Responsible Lending; she is the co-chair of the New York City Consumer Advocates Taskforce; she is a member of the New York State Department of Financial Services Consumer Protection Taskforce; and she is co-chair of the NACA board.

**Deborah Y. Cohn** is a highly respected academic leader and marketing expert currently serving as the Interim Dean and Marketing Professor at the New York Institute of Technology. With a wealth of experience in both higher education administration and marketing, she brings a unique combination of skills to her role at New York Tech. As a seasoned educator and researcher, she has made numerous contributions to the field of marketing and marketing ethics and has a proven track record of academic leadership. As Interim Dean, she has demonstrated a deep commitment to student success and a passion for innovation in teaching and learning. Her expertise in curriculum development, assessment, and marketing strategies has made her a valuable member of the New York Tech community, where she continues to inspire and challenge students to reach their full potential. She is most proud of her work as executive producer of the SOM Podcast – In Reality: Lessons from Leaders and Entrepreneurs. She also has secured several high-quality, widely recognized peer-reviewed journal articles, for example in Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior, Journal of Business Research, and International Journal of Internet Marketing and Advertising. She collaborates with researchers at many universities and presents at academic conferences and workshops around the world. Cohn has a Ph.D. in Marketing from the CityUniversity of New York at Baruch College. She earned her MBA from New York Tech.

**Chris Collins** is a legal professional with over a decade of experience in the industry. As a dual licensed attorney and CPA, he possesses a unique skillset that revolves around technology, data, and marketing. Chris earned his law degree from the University of Arkansas-Little Rock and has since leveraged his expertise to optimize systems and processes in the legal space. At Top Class Actions, he uses his background with data to optimize opportunities to educate consumers on the latest

lawsuits and settlements, generating millions of organic views monthly. Chris is dedicated to helping law firms identify claimants that may qualify, all while empowering consumers with knowledge and resources to navigate the legal landscape.

**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 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 of Arts from Colgate University.

**Douglas Cuthbertson** is a partner in Lieff Cabraser's New York office who specializes in domestic and international consumer fraud and digital privacy cases. Doug's privacy work has included litigation against Google, Disney, Viacom, and others, including as co-counsel for the New Mexico Attorney's General Office and as Class Counsel in *McDonald v. Killoo A/S* (and two related actions) on behalf of parents over the unlawful collection and monetization of their children's personal data from mobile games. Nonprofit advocates described these latter settlements as "the biggest change to the children's app market," impacting Defendants' "business models" to prevent children from being "targeted with the most insidious and manipulative forms of marketing." Doug was also Class Counsel in successful privacy litigation against Google concerning its COVID-19 digital "contact tracing" Exposure Notification System and is counsel in several Video Privacy Protection Act cases concerning the disclosure of personally identifiable information via the Meta Pixel. Doug graduated from Fordham University School of Law and served as a law clerk to the Honorable Judge Andrew J. Peck (SDNY). Doug is a Board member of the New York Civil Liberties Union and on the Board of Advisors of Fordham Law's Center on Law and Information Policy.

**Nadia Dahab** is a skilled trial and appellate advocate. She represents individuals in consumer, civil rights, and class action litigation, and loves an opportunity to use her formidable writing skills and her courtroom grit to develop trial and appellate strategies. Before joining Sugerman Dahab, Nadia served as Senior Litigation Attorney for the Portland non-profit Innovation Law Lab, where she was co-lead and class counsel on several complex matters challenging Presidential and federal agency actions seeking to restrict the rights of immigrants and refugees. Nadia continues to focus her pro bono work on the fight for immigrant and refugee justice. She began her legal practice—and developed many of her litigation skills—at the Portland law firm of Stoll Berne. Nadia graduated from the University of Oregon and served as a law clerk to Justice Rives Kistler of the Oregon Supreme Court and Judges Mary H. Murguia and Susan P. Graber, both of the U.S. Court of Appeals for the Ninth Circuit.

**Nathan DeLadurantey** practices exclusively in the area of consumer law and consumer rights. This includes vehicle repossessions, consumer lending issues, credit reporting errors, auto fraud, class actions, and all manner of issues involving the Wisconsin

Consumer Act. Nathan regularly lectures on consumer law topics and has received awards from the Eastern District Bar Association for his *pro bono* contributions to the legal community, and the Wisconsin Law Journal for his work on consumer credit cases. When not working on consumer law cases, Nathan enjoys boating (ask him about his old wooden hydroplanes!), wakeboarding and watersports, very average CrossFit performances, spending time with his family, or chipping away at his elusive goal of reading 100 books a year.

**Russell Dombrow** is a consumer rights attorney in Syracuse, New York. He focuses his practice on automobile dealer fraud, debt collection defense, and student loan law. Russell has a J.D. from the Nova Southeastern University Shepard Broad Law Center, where he received a Certificate of Concentration in International Legal Practice. He also received a Certificate in the Study of Arbitration Law through a combined program at McGill University Faculty of Law / Dickinson (Penn State) School of Law.

**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.

**Bryant Dunivan** focuses much of his practice on helping Florida and Michigan residents protect their interests in various fields. Most of the time, his practice focuses on Debtor's Rights law (Consumer Protection under FDCPA and state consumer statutes) and Real Estate Law (landlord-tenant matters, title/closing, purchase contract review, easements, contract enforcement, deed preparation, and quiet title actions). Since graduating from Western Michigan University - Cooley Law School, he has been passionate about defending clients' rights and ensuring each client makes informed decisions in any legal matter. He is currently a member of the Florida and Michigan state bar associations. He is admitted to practice in all Florida and Michigan state courts and the United States District Court for the Middle District of Florida (including the Bankruptcy Court), the Southern District of Florida, the Northern District of Indiana, and the Western District of Michigan. He has also appeared *pro hac vice* in the District Court for Massachusetts. Before becoming an Attorney, he received a Bachelor's degree in Philosophy from Florida Gulf Coast University.

**Dan Dwyer** is an attorney in the Division of Financial Practices at the Federal Trade Commission. He works on a variety of consumer credit and financial services issues, including debt collection, mortgage advertising, and automobile sales and financing. Mr. Dwyer was a contributor to the FTC's report entitled The Structure and Practices of the Debt Buying Industry (2013), and he co-organized a 2013 roundtable event titled Life of a Debt: Data Integrity in Debt Collection, which was presented by the FTC and the CFPB. Mr. Dwyer is a graduate of Duke University and the University of California, Berkeley, School of Law.

**Eric O. English** has focused his practice on serving as settlement counsel since 2003. He currently works at Resolution Strategies, a law firm that concentrates on representing its clients as settlement counsel in resolving business and legal matters. In addition to representing the class in consumer class actions, Eric has represented individuals, corporate clients, religious organizations, and public entities in a wide variety of complex disputes and litigation. Eric's background includes experience as a trial lawyer in private practice, as chief litigation counsel, and as general counsel, as well as roles in senior management and the board of directors for private and publicly held companies. Eric graduated from the University of Texas at Austin (Plan II Honors Program), was awarded the Outstanding Male Student, the Outstanding University of Texas Senior, and was one of ten Distinguished Graduates of the College of Liberal Arts. Following law school at The University of Texas School of Law, Eric studied at Melbourne University School of Law in Australia on a Rotary Fellowship.

**Joshua Feygin** of Sue Your Dealer - A Law Firm has dedicated his practice to representing consumers in auto-fraud and warranty claims against car dealerships, lenders and manufacturers throughout the State of Florida, Vermont and Washington D.C. In the context of class action litigation, Attorney Feygin has focused on consumer finance litigation, particularly Consumer Leasing Act claims as of late. When he's not busy championing the rights of consumers, Josh likes to spend his time behind the grill.

**Ronald Frederick** officially launched his consumer law practice in 1997 to protect and defend consumers who are taken advantage of in fraudulent businesses. He has represented clients against banks, car dealers, debt collectors, predatory lenders, and more.

**Craig Friedberg** has over 35 years of legal experience in consumer protection law, intellectual property litigation, personal injury, construction defect and professional malpractice defense. He earned his undergraduate degree from Vassar College and his J.D. from the University of San Diego School of Law. In 1999, Mr. Friedberg founded his own law firm, specializing in consumer protection law, civil litigation, intellectual property, arbitration, and mediation. He has a strong record of representing clients in cases involving debt collection and credit reporting abuses, automobile fraud, and TCPA violations. Additionally, he has successfully handled trademark, trade dress, and copyright infringement cases. Mr. Friedberg is a Short Trial Judge and an Arbitrator in the Nevada court system, demonstrating his dedication to ensuring fair and just dispute resolution. He enjoys co-counseling cases throughout the nation and his wealth of experience and unwavering commitment to consumer protection make him a trusted and respected legal professional among fellow consumer law attorneys.

**John Cole Gayle, Jr.** is a nationally known expert on Consumer Law. His practice primarily involves Lemon Law, fraudulently induced contracts, debt settlement, and the

FCRA. He is author of the 1988, 1990, 1998, and 2022 legislative amendments of the Motor Vehicle Warranty Enforcement Act (Virginia's lemon law), and he has been involved in amendments to the Virginia Consumer Protection Act. He has authored articles on Virginia's Lemon Law for various periodicals, wrote the chapter on Consumer Statutory Remedies in the Virginia Product Liability Treatise (to be published). He was chair of the Virginia Trial Lawyers Association Legislative Subcommittee on Consumer Law and is the past Virginia State Chair of NACA. He received his B.A. from Hampden-Sydney College, cum laude, and his J.D. from the T. C. Williams School of Law at the University of Richmond in 1979, where he was on the National Moot Court team. He is past vestryman of St. Stephen's Episcopal Church, was instrumental in initiating and developing St. Stephens' Prison Ministry to the Richmond City Jail, and he has facilitated adult Christian education classes.

**Gary Goldberg** is an attorney with Garmey Law, a Portland Maine law firm. He represents plaintiffs in personal injury, medical malpractice, and products liability litigation. He has also represented plaintiffs in consumer rights litigation, co-counseling exclusively with consumer rights attorneys. Mr. Goldberg received his B.A. from Hofstra New College and his J.D. from Columbia Law School, where he was on the *Law Review* and was a Kent Scholar and a Stone Scholar. Mr. Goldberg previously served as Chair of the CLE committee of the Maine Trial Lawyers Association. Mr. Goldberg has been a guest mentor at Harvard Law School's Mock Trial Program. He has also taught trial practice at the University of Maine School of Law. He conducts free CLE seminars for plaintiffs' firms and plaintiffs' solo practitioners. Participants in these trial skills seminars will all open, close, cross, and direct in two prepared cases. Mr. Goldberg has presented at two NCLC conferences: one on how to take depositions and a second on how to develop emotional damages in consumer rights cases. He has given free trial skills training to many lawyers at Pine Tree Legal Assistance, a legal aid organization in Maine.

**John H. Goolsby** has litigated FCRA cases for more than twenty years and established the Goolsby Law Office, LLC, in 2006. His FCRA practice is focused on individual inaccuracy cases. His practice is relatively small volume, emphasizing quality case selection and individual attention to each case. 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. Other practice areas include mortgage servicing, FDCPA, ECOA, banking law, scams targeting seniors, and moving company scams. John works and lives in Saint Paul, Minnesota.

**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.

**Keith Hagan** is a partner at Hofer Hagan LLP, a consumer rights and commercial litigation firm based out of Indianapolis. He has litigated complex medical billing disputes for the last seven years, with an average of fifty cases litigated simultaneously. Keith is a regular contributor, speaker, and panelist on medical debt issues regarding billing defense, FDCPA, UDAP, and other counter-claims. He is a 2008 graduate of the University of Cincinnati College of Law and a 2001 graduate of the University of Kansas.

**Eric Halperin** is the Enforcement Director and a Senior Advisor to the Director at the Consumer Financial Protection Bureau. Mr. Halperin was formerly CEO of Civil Rights Corps. From 2010 to 2014, Mr. Halperin served in leadership roles in the Civil Rights Division of the Justice Department, first as Special Counsel for Fair Lending and later as Acting Deputy Assistant Attorney General overseeing the Division's fair housing, fair lending, and employment enforcement programs. He served as a trial attorney in the Civil Rights Division from 1998 to 2004. Mr. Halperin has also worked as a senior advisor to Open Society Foundations' U.S. Program and as the Director of the Center for Responsible Lending's Litigation Program and its Washington office.

**Yana Hart** is a partner at Clarkson, a prominent class action law firm, where she focuses on data breaches, false advertising, and unfair practices actions on a class and mass arbitration basis. Yana has litigated hundreds of consumer cases and obtained numerous favorable decisions in matters involving FDCPA, unfair collection practices, FCRA, TCPA, false advertising, and auto-renewal violations. She has successfully handled multiple appeals to the California Appellate Courts and the Ninth Circuit. In 2022, Yana was recognized by the *Daily Journal* in its annual list of "Top Verdicts" for the successful reversal of a lower court's unfavorable decision in *Salazar v. Walmart*. Many of her successfully obtained orders are published in Westlaw and LexisNexis. Yana's life experience of immigrating to the United States created an indefatigable passion in her career for helping everyday people overcome legal obstacles. Yana received her Juris Doctor, graduating summa cum laude and as valedictorian of her class, from Thomas Jefferson School of Law. She holds a Bachelor of Science in Business Administration from Cabrini University, graduating summa cum laude. Yana is fluent in English and Russian. She is also currently learning ASL.

**John Heenan** is a graduate of the University of Montana with honors and University of Montana School of Law with high honors. After graduating from college, John worked as a truck driver, a forklift 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.

Following fifteen years of retail auto industry experience, **John Hendrickson** found himself displaced in 2008 and began representing consumers in lemon law and dealer fraud disputes in California. Here, most of the contracts have arbitration clauses, but he has found that dealerships do not actually like arbitration when used against them.

**Christina Henry** represents consumer clients against predatory lenders and unfair debt collection practices and takes legal action when violations of the Fair Debt Collection Practices Act have occurred. Christina has taken a leading role in consumer litigation in Seattle and the surrounding region, focusing on private student loans, mortgage modification, “zombie loans,” automatic stay violations, and discharge injunction violations. She also represents consumer and small business debtors in Chapter 7 and 13 bankruptcy cases and negotiates debts with creditors when the process better serves the clients. Christina is a graduate of Dartmouth College and Boston College Law School, and served as law clerk to the Honorable Whitney Rimel, Bankruptcy Judge for the Eastern District of California.

**Justin T. Holcombe’s** practice focuses on the litigation of consumer rights cases, including cases under the TCPA, the FCRA, the FDCPA and the defense of consumer debt collection actions. Justin has lectured on the topic of the Telephone Consumer Protection Act. In 2005, he received a Bachelor of Arts in Political Science from The University of Georgia. Justin received his Juris Doctor from the Georgia State University College of Law in 2009. He is admitted to practice in all trial courts of the State of Georgia, the Georgia Supreme Court, and the U.S. District Courts for the Northern, Middle, and Southern Districts of Georgia, and for the Northern District of Florida.

**David Humphreys** practices law with the Humphreys Wallace Humphreys firm. He has been partners with Luke Wallace for over 25 years and credits that and his marriage to Tanya Humphreys, as the two best decisions he ever made. He works out of the firm’s Santa Fe office.

**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, Wisconsin and various federal jurisdictions. Most of Duran’s attention is devoted to consumer protection, 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 NACA’s state chair for Indiana, is a Super Lawyers Rising Star with multiple consumer appellate victories and record-breaking verdicts, and he has tried multiple cases to jury verdict in state and federal courts.

**Tara Keller** is an experienced litigation attorney. A graduate of The University of Montana School of Law, Ms. Keller represents individual and class cases in federal and state courts under the Fair Credit Reporting Act. Ms. Keller has experience as both a plaintiff's attorney and defense attorney in torts, motor vehicle accidents, real estate claims and settlements, bankruptcy, workers' compensation claims, and ADA violations. In addition to her experience in pursuing and defending claims in state in federal courts, Ms. Keller is passionate about consumer protection issues and holding credit reporting bureaus and debt collectors accountable for their violations.

**Yongmoon "Elijah" Kim** is the managing attorney of a small firm in New Jersey, litigating consumer class actions and complex personal injury cases. He currently serves as the chair of the Consumer Protection Law Committee of the New Jersey State Bar Association, advocating on behalf of consumers on pending legislation in the State of New Jersey, and as a member of the Class Actions Committee of the NJSBA. He also serves as the chair of the Consumer Law Committee and co-chair of the Federal Practice Committee of the Bergen County Bar Association. Mr. Kim also serves as the President of the Board of Directors of the Consumers League of New Jersey—a nonprofit, membership organization founded in 1900 which educates and advocates on behalf of consumers. He has also been recognized for his pro bono contributions and has been awarded Equal Justice Medals from the Legal Services of New Jersey, as well as the Champions of Justice Award from the Northeast New Jersey Legal Services. He has also recently become a member of the Board of Directors for NNJLS.

**Michael Kind** is the founder of Kind Law, a Las Vegas law firm that focuses on consumer protection in Las Vegas, Nevada. Originally from Brooklyn, New York, Michael Kind received his law degree in 2015 from Cornell Law School. Before founding Kind Law, Michael was the managing attorney for the Las Vegas office of one of the largest and most respected consumer protection law firms in the nation. Michael gained extensive experience in consumer and class action litigation in state and federal court, as well as significant experience in litigating consumer matters in private arbitration. Michael focuses on complex consumer protection litigation and has considerable experience prosecuting consumer actions in arbitration.

**Sebastian Korth** formed Korth Law Office after spending years fighting on behalf of consumers in government and non-profits. Previous experience includes working for the Massachusetts Office of Consumer Affairs and Business Regulation and as a panel attorney for the Consumer Division of the Volunteer Lawyers Project of the Boston Bar Association. Sebastian Korth graduated with honors from New England School of Law. While at New England School of Law Mr. Korth was proud to serve as law clerk with the Massachusetts Office of the Attorney General and as a Honors Judicial Clerk with Massachusetts Superior Court. Sebastian Korth is licensed to practice law in Massachusetts state, federal and bankruptcy court.

**James A. Kowalski, Jr.** has served as the President and CEO of Jacksonville Area Legal Aid since December 2012. A graduate of UC Berkeley and the University of San Francisco School of Law, Jim served as an Assistant State Attorney in the Fourth Judicial Circuit from 1989-1996 before moving into a civil trial practice; he has tried more than 60 civil and criminal jury trials to verdict. Jim was one of the first consumer lawyers in the nation to uncover the mortgage banking practice of “robo-signing” (the Wall Street Journal blamed him for *causing* the housing crisis) and in December 2010, he testified before the United States House of Representatives Committee on the Judiciary on the topic of “Foreclosed Justice: Causes and Effects of the Foreclosure Crisis.” Jim was named “Consumer Protection Lawyer of the Year” in 2011 by the Consumer Protection Law Committee of the Florida Bar. He is the recipient of the 2014 Haas Public Service Award from UC Berkeley and in June 2016, Jim received the Florida Bar Foundation President’s Award for Excellence. In October 2018, Jim was named the “Consumer Advocate of the Year” by the National Association of Consumer Advocates.

**April Kuehnhoff** is a senior attorney in the National Consumer Law Center’s Boston office, where she advocates for fair debt collection. She is the co-author of NCLC’s [Fair Debt Collection](#) and a contributing author to [Surviving Debt](#). Prior to joining NCLC, Ms. Kuehnhoff was an associate at Shapiro Haber & Urmy LLP, a law clerk for the Honorable Justice Gary Katzmann at the Massachusetts Appeals Court, and a Skirnick Public Interest Fellow at the Cambridge and Somerville Legal Services office of Greater Boston Legal Services. She is a graduate of Wellesley College and Harvard Law School.

**Angel Rose Kwaterski** is the Consumer Law Priority Coordinator at Legal Action of Wisconsin and is currently based in their Oshkosh, Wisconsin office. Angel provides oversight, mentorship and training related to all consumer matters that the firm assists with. In addition to her role as Priority Coordinator, she is a staff attorney within the Elder Rights Project where she provides legal representation to Wisconsin residents age 60 or older who are victims of crimes as it relates to housing, family and consumer law issues. Angel specializes in consumer related issues such as auto fraud, financial exploitation, debt collection matters and bankruptcy. Angel received her Bachelor of Arts from Marquette University in 2013 and her Juris Doctor from The John Marshall Law School, now known as UIC John Marshall Law School in 2016.

**Eric Lechtzin** is a founding Partner of Edelson Lechtzin LLP, a national class action law firm based in suburban Philadelphia. Mr. Lechtzin's practice includes ERISA retirement plan class actions, wage & overtime class actions, consumer protection class actions, and securities fraud litigation. Mr. Lechtzin is the Pennsylvania State Chair for NACA. He has been named a “Super Lawyer” in Pennsylvania for Class and Mass Tort Litigation every year since 2017. Mr. Lechtzin received his J.D. from the Temple University James E. Beasley School of Law in 1991. His successful consumer fraud cases include *Silver v. Fitness Intern., LLC*, 2013 WL 5429293 (E.D. Pa.), a class action

against a national health club chain that resulted in substantial changes to its cancellation policies. His recent successes in ERISA litigation include a \$1.8 million settlement in *Crawford v. CDI Corporation*, No. 2:20-cv-03317-CFK (E.D. Pa. Nov. 5, 2020). Mr. Lechtzin is currently co-lead counsel in a securities fraud class action against A Better Financial Plan and its affiliates, *Melchior v. Vagnozzi*, No. 2:20-cv-05562 (E.D. Pa.), seeking to recover hundreds of millions of dollars for investors who were fraudulently induced to purchase unregistered securities backed by risky merchant cash advance loans.

**Matthew Lein** has spent nearly his entire legal career helping consumers, workers subjected to unfair and deceptive business practices, the injured in non-work injury settings, those applying for Social Security, and injured workers. He is experienced in a variety of areas including, but not limited to, the FDCPA, TILA, FCRA, RESPA, Wisconsin Consumer Act, TCPA, and Ch. 102: Workers Compensation. He is experienced in all aspects of litigation, including trials and appeals. Matthew has appeared in almost every venue in Wisconsin: state, bankruptcy, district, and tribal courts. In addition, Matthew regularly appears in front of administrative law judges. Matthew has also litigated in state and bankruptcy courts in Minnesota. Matthew handles both individual and class action cases. He was most recently appointed co-lead class attorney in *Veness v. Heywood, Cari & Anderson, S.C.*, No. 17-CV-338-BBC, 2017 WL 6759382, at \*2–3 (W.D. Wis. Dec. 29, 2017). Matthew currently serves on the board of Wisconsin Association of Worker's Compensation Attorneys (WAWCA). Matthew is a past President of the Tri-County Bar Association (Sawyer, Washburn and Rusk).

**Barbara C. Leon** has been a Florida licensed attorney for 20 years since graduating from Stetson University College of Law in 2002 with honors. In addition to being an editor on Stetson's Law Review, Ms. Leon gained practical experience through an internship with the United States Attorney's office and a clerkship with a federal magistrate judge. Thereafter, Ms. Leon worked in consumer bankruptcy practice for approximately 5 years. She then spent some time in creditor practice before returning to bankruptcy. Ms. Leon then spent about another 5 years representing both individual and corporate debtors in Ch. 7, 11, and 13 before joining Arkovich Law. As the Managing Partner at Arkovich Law, Ms. Leon has diversified her practice to not only include bankruptcy, but also foreclosure defense, consumer collections litigation, debt defense, and student loans.

**Hans Lodge** is a Shareholder at Berger & Montague. He is a zealous advocate and is dedicated to protecting the rights of consumers in and out of court. Hans assists consumers who have been denied jobs or housing due to inaccurate criminal history information reporting in their employment/tenant background check reports. Hans also assists consumers who have been denied credit due to inaccurate information reporting in their credit reports and have suffered harm due to unlawful debt collection practices.

**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. After clerking for a federal judge in Philadelphia, PA, Jody joined Flitter Milz, where his focus includes individual and class action cases alleging violations of the FCRA, FDCPA, and the UCC. He is proud to have obtained millions of dollars for consumers during his seven years of practice, including a \$500,000 punitive damages verdict in his first federal jury trial. Jody is grateful for the opportunity to practice consumer law and hopes to continue teaming up with excellent consumer advocates to hold bad actors accountable.

**Tony Love** founded Love Consumer Law (LCL) to provide Georgia consumers with the legal protection and representation they are entitled to and deserve. He has over 28 years of litigation experience in state and federal courts throughout the United States. He represented one of the country's largest consumer reporting agencies in several thousand Fair Credit Reporting Act (FCRA) cases over twenty years. He was a member of the trial practice groups of several major law firms, including over fourteen years with King & Spalding. Tony has represented clients in FCRA and personal injury jury trials through verdict. In addition to his decades-long experience in the credit reporting field, Tony has also handled personal injury cases for both plaintiffs and defendants and served as in-house counsel for a mortgage servicing company. Tony received his undergraduate degree from the University of Georgia and his law degree from Georgia State College of Law.

**Roger L. Mandel** is a nationally recognized class-action lawyer based in Dallas-Fort Worth, Texas. Mr. Mandel holds the distinction of successfully trying one of only two class action cases in Texas state court history known to have been tried by a jury. Mr. Mandel currently sits on the Board of Directors of the Public Justice Foundation and the Dallas Trial Lawyers Association and is a past board member of the Texas Trial Lawyers Association. He is a past president of the Dallas Trial Lawyers Association and a fellow of both the Texas Bar Foundation and the Dallas Bar Foundation. Additionally, Mr. Mandel was the co-chair of the AAJ Class Action Litigation Group. Philanthropic, caring and immersed in Dallas-Fort Worth community social action, Mr. Mandel values the importance of improving the world. Mr. Mandel currently serves on the board of directors of the Jewish Federation of Fort Worth and Tarrant County.

**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 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.

**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.

**Robert Murphy** has litigated cases under almost every aspect of the federal and state consumer protection laws and has been appointed lead counsel in over 200 class actions. 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 and the University of Florida Levin College of Law. He lives on a mountain in Virginia.

**Casey S. Nash** has represented consumers for her entire 10-year legal career. She has litigated a variety of issues, including credit reporting errors, inaccurate background reports, illegal debt collection, mortgage servicing errors and payday loans in more than 450 federal cases. While she practices mostly in Virginia and Washington, D.C., Casey has a national practice and has represented consumers in Maryland, California, Florida, Pennsylvania, New York, Georgia, North Carolina and Tennessee. She litigates both individual and class action cases, and her exceptional performance in many complex consumer lawsuits has earned her numerous "Rising Star" and "Super Lawyer" recognitions from Super Lawyers in both Virginia and Washington, D.C. She contributed to the 10th edition of NCLC's *Consumer Class Action Treatise*, and she serves on the Legal Aid Justice Center's Advisory Committee.

**Leah M. Nicholls** is Co-Director of the Access to Justice Project, working in Public Justice's Washington, D.C. headquarters. Leah litigates high-impact civil public interest cases at the trial and appellate levels, including cases involving access to courts, court secrecy, consumer protection, and Public Justice's Food Project. She has briefed, argued, and won cases in state and federal appellate courts across the country and spoken at numerous national and state conferences on topics such as arbitration, class certification, standing, court secrecy, consumer protection, and ag-gag laws. She earned her J.D. *magna cum laude*, Order of the Coif from Duke University Law School and her B.A. in History and Philosophy *summa cum laude* from Boston University. Leah has also received an L.L.M. in Advocacy from Georgetown Law, an L.L.M. in International and Comparative Law from Duke Law, and an M.A. in History from Boston University.

**Erika Nusser** is a member at Terrell Marshall Law Group. She concentrates her practice on complex litigation, including individual and class action employment and consumer fraud litigation, as well as cases on behalf of survivors of sexual abuse. Ms. Nusser joined Terrell Marshall, as an associate in 2008 and has achieved successful results in trial, settlement, and on appeal, including a \$4.1 million jury verdict in a wage

and hour class action, a \$5.75 million settlement in a wage and hour class action on behalf of truck drivers, and a \$1.9 million settlement in a class action for unlawful debt collection.

**John O'Neal** founded the O'Neal Law Office in 2006. He represents consumers across North Carolina on a variety of matters including auto fraud, lemon law, unfair/harassing debt collection, robocall litigation, repossessions, and solar fraud. He was a founding member of the Consumer Areas of Practice Section of the North Carolina Advocates for Justice and has litigated and arbitrated numerous consumer law matters in federal and state courts across North Carolina. He received his law degree from the University of North Carolina at Chapel Hill and his undergraduate degree from UNC Greensboro.

**Chelsea Ortega** is a partner in the law firm of Santoni, Vocci & Ortega, LLC in Baltimore, Maryland. She regularly defends consumers and brings affirmative claims for violations of Maryland's consumer protection statutes and the FDCPA as well as handling landlord/tenant cases, automobile deficiencies, and predatory loans. Her practice also focuses on issues involving tenants' rights. She represents tenants who have been illegally locked out of their homes or lived in uninhabitable conditions. Chelsea has brought and settled several class action cases against large property management companies, debt collectors, and auto finance companies. As part of her practice, she also assists the injured in their personal injury cases. Chelsea graduated from the University of Maryland School of Law, cum laude.

**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.

**Amey J. Park** is an Associate in Berger Montague's Philadelphia office and practices in the Consumer Protection and Commercial Litigation practice groups. Before joining the Firm, Ms. Park was an associate in the litigation department of a large corporate defense firm. She represented corporate and individual clients in complex commercial litigation, product liability, and personal injury matters in a wide variety of industries, including financial services, insurance, trust administration, and real estate. Ms. Park also represented clients *pro bono*, serving as first-chair counsel in a federal jury trial for violations of an inmate's constitutional rights by law enforcement officers and assisting a young refugee seeking asylum in federal immigration court.

**David J. Philipps** is a partner in the law firm of Philipps & Philipps, Ltd. in southwest suburban Chicago. David is a founding member of the National Association of Consumer Advocates (1995), the Illinois State Chair (2008-2013), and served on its Board of Directors from 2013 to 2020, including as its Secretary and Co-Chair. In 2011, he was named the NACA Private Attorney of the Year. David has lectured throughout the country at numerous FDCPA and class action seminars for NCLC and NACA and at seminars for his opponents. His practice consists mainly of litigation for seniors and



disabled persons who have been defrauded, or subject to illegal collection activity or improper credit reporting; he has worked on and/or been appointed class counsel in over 240 cases, which have recovered more than \$150,000,000 for defrauded and abused consumers. Notable FDCPA appellate court cases litigated by David include: *Ewing v. Med-1 Solutions, LLC*, 24 F.4th 1146 (7th Cir. 2022)(Article III Standing for e(8) credit reporting violations); *Randolph v. IMBS, Inc.*, 368 F.3d 726,728-730 (7th Cir. 2004)(bankruptcy code does not preclude FDCPA claims); *Gammon v. G.C. Services Limited Partnership*, 27 F.3d 1254 (7th Cir. 1994)(setting the unsophisticated consumer standard).

**Michael Rapp** has focused his practice exclusively on consumer law with a concentration on the FCRA, with extensive experience with the FDCPA, and the TCPA. Michael regularly gives talks around the Kansas City area to community groups on the topics of debt and credit and blogs about FDCPA stories of interest providing short, good-to-know tips for those interested in keeping their finger on the pulse of consumer protection law. Michael Rapp graduated from UMKC School of Law, where he served as Research Administrator for *Friedman on Leases* and was awarded the Sanford B. Ladd Award for his exceptional achievement in Real Estate Law. Prior to attending law school, Michael served his country, was decorated, and honorably discharged from the United States Air Force.

**Sophia Rios** manages Berger Montague's San Diego office and practices in the Consumer Protection, Credit Reporting and Background Checks, and Antitrust practice groups. Before joining the firm, Sophia was an associate in the litigation department of a large international law firm. She represented corporate and individual clients in consumer protection, complex commercial litigation, securities, and Americans with Disabilities Act (ADA) matters. In her pro bono practice, Sophia assisted refugees seeking asylum in the United States. While at Stanford Law School, Sophia served as an extern Legal Adviser in the Office of Commissioner Julie Brill at the Federal Trade Commission in Washington, D.C. Sophia co-founded the Stanford Critical Law Society, which serves as a student forum for the discussion of the relationship between law and race. Sophia was a Lead Article Editor for the Stanford Environmental Law Journal. Before beginning law school, Sophia attended UC Berkeley and served as an intern on the White House Council of Environmental Quality. She is a first-generation college student and a San Diego native.

**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.

**Phillip Robinson** is a solo litigator from Silver Spring, Maryland. He has been an active member of the National Association of Consumer Advocates (NACA) for more than 17 years and recognized consumer litigator in the areas of mortgage servicing, foreclosure defense, and debt collection practices. Currently in private practice at the Consumer Law

Center LLC, Phillip's state and nationwide practice concentrates in the areas of aiding homeowners with sustainable solutions who have fallen victim to unfair, deceptive, or otherwise illegal consumer practices by mortgage services, lenders, and debt buyers. Phillip served as co-trial counsel in a \$38,630,344.00 jury verdict against LVNV on behalf of a class of 1,589 Maryland consumers; this case was affirmed as to liability on appeal and a new trial will consider damages. Previously, Phillip served as Executive Director for the award-winning Civil Justice Inc. Phillip is recognized for his innovative, creative approach to case management and systemic creditor practices. Building on the work of NACA members who uncovered the mortgage robo-signing practices, Phillip pressed the certification of classes of defendants facing foreclosure and asked Maryland courts to dismiss hundreds of pending foreclosure cases. Also, while at Civil Justice Phillip served as a lead trainer for Maryland's Foreclosure Prevention Pro Bono Project where he trained over 2,000 Maryland attorneys volunteering to aid homeowners. Phillip has been appointed to numerous boards and advisory committees, and in 2008 was recognized as the Maryland Consumer Advocate of the Year by the Maryland Consumer Rights Coalition. In 2016 he was also recognized as NACA's Consumer Advocate of the Year.

**Sophia Romero** is an Of Counsel attorney with Maier Gutierrez & Associates focusing on the representation of individuals in consumer rights and personal injury litigation. She also is of counsel to the ACLU of Nevada, where, as a senior staff attorney, she litigated numerous constitutional rights issues, both state and federal, as well as prisoners' rights and voting issues. Prior to joining the ACLU, and since her 2011 admission to the bar, Sophia has litigated all types of consumer rights issues, including automobile fraud, illegal repossession, and FDCPA cases, both individually and on a class action basis. Sophia has appeared on Good Morning America, been quoted in the New York Times, on MSNBC, and NBC Nightly News speaking on consumer issues, specifically starter interruption devices. Sophia is also a member of NACA and serves as the Nevada state chair. Sophia is licensed to practice law in both Nevada and New Mexico. Sophia received her J.D. from Gonzaga University School of Law 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 and RV manufacturers and dealerships for breach of warranty and dealer fraud. 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 and 2016 through 2022, and is NACA's West Virginia State Co-Chair.

**Stuart Rossman** is a senior staff attorney at the National Consumer Law Center (NCLC) and has served as its Director of Litigation since 1999. He is the co-editor of NCLC's Consumer Class Actions manual and coordinates NCLC's annual Consumer Class Action Symposium. Stuart is a past co-chair of the National Association of Consumer Advocates (NACA) Board of Directors. Previously, he was a private trial attorney in Boston and served as Chief of the Trial Division and Chief of the Business and Labor Protection Bureau at the Massachusetts Attorney General's Office. Stuart is

a 1975 graduate of the University of Michigan and graduated from Harvard Law School in 1978.

**Mr. Brian D. Roth** has maintained a defense practice in business litigation for the past twenty-five years, representing a wide spectrum of businesses and defending commercial and consumer claims including credit and collection, lender liability, retail banking disputes, bankruptcy litigation, breach of contract, and other consumer and business torts. He is a member of the firm's consumer litigation practice group and defends some of the largest student loan lenders and servicers as well as collection agencies, debt buyers and their clients in arbitrations and lawsuits throughout the United States in single claimant cases and nationwide class actions. Mr. Roth is a member of the North Carolina State Bar Association.

**Craig Rothburd** practices law in Tampa, FL, where he devotes a considerable amount of his complex civil litigation practice to 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 award by the Florida Bar (2017). Craig graduated from the University of Florida Levin College of Law with honors and received his Bachelor of Science from the University of Florida.

**Susan M. Rotkis** is a partner at Consumer Attorneys, PLC, in Tucson, Arizona and Hampton, Virginia. She focuses her practice on vindicating the rights of consumers under the Fair Credit Reporting Act, the Equal Credit Opportunity Act, and the Fair Debt Collection Practices Act. Susy graduated from the Walter Cronkite School of Journalism at Arizona State University in 1989 and Georgetown University Law Center in 1996. She was a judicial law clerk for over seven years at the elbows of Hon. Michael S. MacDonald, U.S. Magistrate Judge, in the Western District of Texas and Hon. Dennis W. Dohnal, U.S. Magistrate Judge, in the Eastern District of Virginia. Since 2010, however, she has exclusively represented regular people in individual and class action litigation against financial institutions, consumer reporting agencies, employers, and debt collectors in federal and state courts throughout the country. Susy has represented consumers in over 400 cases, including multi-district litigation.

**Elizabeth Ryan** is a partner in the firm Bailey & Glasser LLP, where she concentrates her practice on class actions, representing consumers challenging violations of state and federal consumer protection statutes, as well as employees challenging violations of wage and hour laws. In addition to her class action work, Elizabeth represents whistleblowers in False Claims Act cases involving fraud against the government. In 2019 Elizabeth was named as Bailey Glasser's diversity partner and she has led the firm's effort to become one of the first mid-size law firms to become Mansfield Rule Certified by the Diversity Lab. This certification signifies that the firm considers at least 30% historically underrepresented attorneys when making hiring, promotion, and leadership decisions. She is a graduate of Catholic University Law School (J.D., 1985) and the College of the Holy Cross (B.A., 1981).

Until December 2011, Elizabeth was a partner in the firm Roddy Klein & Ryan, which primarily represented consumers in class actions.

**Drew Sarrett** has practiced consumer law since 2011, focusing heavily on individual and class federal litigation under a range of statutes. He also represents individuals in civil rights, employment, and discrimination matters. He has tried cases in multiple courts and argued four successful appeals before the Supreme Court of Virginia. He serves as the Treasurer/President-Elect of the Board of Directors for Virginia Judges and Lawyers Assistance Program and on the Board of Directors for the Virginia Poverty Law Center. He graduated with honors from the George Mason University School of Law in Arlington, Virginia and with high honors from the Honors College at the College of Charleston in Charleston, South Carolina.

**Jim Savage** is a Senior Counsel for Enforcement Policy and Strategy in the Office of Enforcement at the Consumer Financial Protection Bureau. In that role, he assists the CFPB with strategic planning and advises case teams on debt collection, debt relief and mortgage servicing. Prior to joining the CFPB, Jim served as the Assistant Attorney General in Charge of Consumer Protection for the New Jersey Attorney General. Before that he represented clients in private practice, handling a wide range of complex commercial, consumer fraud, and bankruptcy cases.

**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 for the 11th Circuit. Dan received his undergraduate degree from Carleton College, *magna cum laude*, in 1994.

**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.

**John Soumilas** is a shareholder resident of Francis Mailman Soumilas in Philadelphia. A seasoned litigator, John has represented thousands of consumers in individual cases and class actions. He currently represents persons defamed and otherwise harmed by credit and background screening errors, victims of identity theft, individuals harassed and deceived by debt collectors and other businesses, as well as consumers who are subjected to unwelcome invasions of their privacy, fraud, overcharging, and other

deceptive or unfair trade practices. He has been nationally recognized for his work in protecting consumer rights under the federal Fair Credit Reporting Act (FCRA). Throughout his career, John has obtained some of the highest consumer jury verdicts, including the highest known FCRA verdicts in Pennsylvania, California, and Michigan, and has been appointed by federal judges as class counsel in some of the largest FCRA class cases and settlements. John is a 1994 *cum laude* graduate of Rutgers University, where he was inducted into Phi Beta Kappa. He also holds a master's degree in American History from Stony Brook University. John received his law degree *cum laude* from the Temple University Beasley School of Law in 1999, where he was a member of the Temple Law Review. He began his legal career by clerking for Justice Russell M. Nigro of the Supreme Court of Pennsylvania.

**Andrew Stickel** has been helping attorneys grow their practices for over a decade. His first agency, Social Firestarter, was founded in 2012. In 2022, he merged forces with **SMB Team**. Since then, they have scaled to the #1 Fastest Growing Law Firm Coaching & Marketing Company. Through this, he has impacted thousands of lawyers' lives all around the country.

Andy continues to help lawyers excel in their personal and professional lives nationwide. He helps them grow their practices, get more clients, and optimize their time. With a wife and three kids of his own, he wants lawyers to learn to be successful in and outside of work.

As the Assistant Deputy Enforcement Director for Policy and Strategy at the CFPB, **Susan Stocks** advises on priorities for the Office of Enforcement and uses her strong relationships with state and federal law enforcement partners, consumer advocacy groups, and industry stakeholders to identify emerging business trends and their potential risks to consumers. Susan has also focused for several years on the enforcement of consumer reporting laws and regulations. Previously, Susan was Associate General Counsel at Freddie Mac and provided advice on fair lending, loss mitigation issues, and privacy and data security. Prior to joining Freddie Mac, Susan worked in the Consumer Protection Bureau at the Federal Trade Commission and at a large litigation law firm. Before practicing law, Susan was a Peace Corps Volunteer in Nepal, where she taught English and provided teacher training in villages.

**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.

After graduating in 2011, **Aaron Swift** spent his first year out of law school as the Assistant Director of Alumni Relations at Stetson Law, where he helped create Stetson's *Solo Practice Institute*, a one-of-a-kind program focused on helping recent

graduates start their own law practices. Aaron then entered private practice and litigated FDCPA, TCPA, and FCRA cases as an associate in St. Petersburg, FL. In 2017, Aaron embraced the entrepreneurial spirit and started his own firm; Swift Law now represents consumers throughout Florida and has grown to 4 attorneys with an amazing support staff. Aaron loves playing poker and golf, spending time with his wife and five dogs, and traveling.

**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.

**An Truong** is an attorney at Simmons Hanly Conroy, based in the firm's New York City office. She works in SHC's complex litigation department, with a focus on class action lawsuits involving data privacy, product liability, and consumer fraud. An has successfully litigated cases against some of the largest companies in the U.S. and has been appointed to leadership roles in several complex litigations. Currently, she serves on the Law & Briefing Committee in the multidistrict litigation *In re: Allergan Biocell Textured Breast Implant Products Liability Litigation*, MDL No. 2921, and is a member of the Litigation team for *In re Google RTB Consumer Privacy Litigation* (N.D. Cal.) and *In re Meta Pixel Health Care Litigation* (N.D. Cal.), among others.

**Dayle M. Van Hoose** co-manages Sessions, Israel & Shartle's consumer defense practice group. Dayle's practice primarily focuses on defending both single-plaintiff and class action lawsuits and arbitrations brought under federal and state consumer protection and commercial statutes, including the Fair Debt Collection Practices Act, the Fair Credit Reporting Act and the Telephone Consumer Protection Act. Being admitted to practice in Florida, as well as many district and appellate courts around the country, Dayle has successfully defended numerous banks, financial institutions and debt collectors. Dayle also counsels clients on developing policies and procedures to comply with such federal and state laws.

**Elizabeth Wagner** joined Loker Law, APC in 2022 and is also a Professor of Business Law at the San Luis Obispo College of Law. Originally from Indiana, Elizabeth attended undergrad in Kentucky where she played D1 softball for Morehead State University. After graduating from MSU, Elizabeth moved to California for law school. These days Elizabeth

enjoys traveling, hiking, and getting lost in a new book. In practice, 100 percent of the cases handled by Loker Law, APC are consumer related. Said cases range from defending consumers that have been sued by creditors or debt collectors to large multi-district class actions. Elizabeth has practiced consumer law almost exclusively the entirety of her career. Specifically, a majority of Elizabeth's current practice focuses on the FDCPA, the FCRA, and California's Identity Theft Act.

**Luke Wallace**, Humphreys Wallace Humphreys P.C.: During Luke's second year of law school, he saw an advertisement for a new vehicle. He had never purchased a vehicle from a car dealer, much less a new one. He spent the better part of a full day trying to buy the advertised vehicle, but the dealer pulled all kinds of tricks in its effort to stop him and move him to a different vehicle that was not advertised. He realized then that he might have a future representing people against car dealers, mortgage servicers, banks and other businesses that choose to engage in bully tactics and lying, cheating & stealing. Luke went on to graduate the following year from the University of Tulsa, College of Law in 1994. He also graduated Gerry Spence's Trial Lawyers College in 2001. He and his partner worked very hard on their trial skills and focused on jury trials of consumer protection (car dealer fraud, wrongful mortgage servicing, credit reporting errors, wrongful debt collection and predatory lending) cases across the country in state and federal courts. They have won many significant victories and justice for consumers. They have won awards for their trial work given by the Trial Lawyers College and by the National Association of Consumer Advocates. Luke joined the teaching faculty of Trial Lawyers College in 2006. He has been recognized as a Super Lawyer every year since 2006. In 2017, the National Consumer Law Center awarded Luke and his partner the 2017 Vern Countryman Consumer Law Award. Luke lives in Tulsa, Oklahoma with his wife and works out of the firm's Tulsa, OK and Santa Fe, New Mexico offices.

**Daniel Ware** received his J.D. from the University of Mississippi School of Law. At the age of 17, he joined the Mississippi National Guard as a member of the Intelligence Corps and attained the rank of Sergeant. He became a commissioned officer in the JAG Corp in 1999. In 2004, he transferred to the Army Reserves where he served the needs of the deploying military in the war on terrorism. He has been in the practice of law since 1998. Daniel's experience in trial practice includes automobile accidents, personal injury, insurance litigation, workers compensation, criminal defense, bankruptcy, civil and chancery practice in state and federal courts. Daniel is the sole owner of Ware Law Firm, PLLC and Ware Property Management, LLC located in Magee, Mississippi.

**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.

**Courtney Weiner** is a solo practitioner representing consumers primarily in Washington, D.C., Maryland, and Virginia in consumer finance matters, including FCRA, FDCPA, RESPA, TILA, and student loans. Prior to opening her firm, Courtney honed her litigation skills in a variety of settings, ranging from the U.S. Department of Justice to some of the top litigation firms in the country. Courtney is a member of the boards of Tzedek D.C., the D.C. Bar, and the D.C. Bar Pro Bono Center. Courtney graduated from Columbia Law School and Princeton University and is a native of Washington, D.C.

**Ronald Wilcox** has been a consumer protection attorney since 1995, with an office in San Jose, California. Ron is a graduate of Gerry Spence's Trial Lawyers College and has tried consumer protection cases in federal and state courts, as well as JAMS and AAA, resulting in numerous six- and seven-figure verdicts and awards, including several exceeding \$1,000,000. He was awarded Santa Clara University's Community Law Center's Community Service Award. Ron is a contributing author to NCLC's *Consumer Arbitration Agreements* practice guide, and author of the chapter "Conducting Individual Arbitrations". Ron has been on the Board of Directors of NACA since 2016, serving as Co-Chair the last two years.

**Chi Chi Wu** is a senior staff attorney at NCLC and leading expert on fair credit reporting issues. She also focuses on credit cards, tax-consumer issues, and medical debt. Chi Chi is lead author of the seminal treatise in this field, *Fair Credit Reporting Act* and a contributing author to *Collection Actions, Consumer Credit Regulation, and Truth in Lending*.

**Susan Yeck** has exclusively practiced automobile litigation since 2004, representing California consumers. She has been a trial attorney for over thirty years and has appeared in superior and appellate courts throughout the state. She has several appellate decisions—two notably in the warranty law area. She has served as a Judge Pro Tem, settlement panel judge and arbitrator for San Diego County.

**Tashia Zeigler** grew up in Savannah, Georgia and Charlotte, North Carolina. She received a degree in English from the University of North Carolina at Chapel Hill in 2001. She obtained her J.D. from North Carolina Central University School of Law in 2005. She began her legal career as a staff attorney with the Georgia Governor's Office of Consumer Affairs in Atlanta. Her main passion was (and is) automobile fraud. In 2011, she was promoted to Director of the Lemon Law and Dispute Resolution Division with the Office of Consumer Protection. In 2016, Tashia opened The Zeigler Firm, where she focused on representing consumers against car dealerships, manufacturers, and banks. In 2019, she closed The Zeigler Firm to join Georgia Legal Services Program, where she focused on elder law issues. In 2020, Tashia became GLSP's first



Statewide Supervising Attorney. In August 2021, Tashia joined the firm of Merbaum & Becker, PC in Alpharetta, where she focuses on consumer and commercial matters.

### **Spring 2023 Clinic Advisors**

**Stacy Bardo** is the founding attorney at Bardo Law, P.C. She graduated from Loyola University Chicago School of Law in 2000. 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** represents plaintiffs in matters involving identity theft, security breaches, the Fair Credit Reporting Act, the Fair Debt Collection Practice Act, and North Carolina's fair debt collection laws. Prior to opening her solo practice in Chapel Hill, she was a staff attorney handling consumer matters at Legal Aid of North Carolina under a Clifton W. Everett, Sr. Community Lawyer Fellowship. She is a past Chair of the North Carolina Advocates for Justice-Consumer Areas of Practice Section. She is also an active member of the National Association of Consumer Advocates and the North Carolina Bar Association's Bankruptcy and Privacy and Data Security Sections. She is a graduate of Duke University and the University of North Carolina School of Law.

**Matthew Lein** has spent nearly his entire legal career helping consumers, workers subjected to unfair and deceptive business practices, the injured in non-work injury settings, those applying for Social Security, and injured workers. He is experienced in a variety of areas including, but not limited to, the FDCPA, TILA, FCRA, RESPA, the Wisconsin Consumer Act, TCPA, and Ch. 102: Workers Compensation. He is experienced in all aspects of litigation, including trials and appeals. Matthew has appeared in almost every venue in Wisconsin: state, bankruptcy, district, and tribal courts. In addition, Matthew regularly appears in front of administrative law judges. Matthew has also litigated in state and bankruptcy courts in Minnesota. Matthew handles both individual and class action cases. He was most recently appointed co-lead class attorney in *Veness v. Heywood, Cari & Anderson, S.C.*, No. 17-CV-338-BBC, 2017 WL 6759382, at \*2-3 (W.D. Wis. Dec. 29, 2017). Matthew currently serves on the board of Wisconsin Association of Worker's Compensation Attorneys (WAWCA). Matthew is a past-President of the Tri-County Bar Association (Sawyer, Washburn and Rusk).

**Hans Lodge** is a Shareholder at Berger & Montague. He is a zealous advocate and is dedicated to protecting the rights of consumers in and out of court. Hans assists consumers who have been denied jobs or housing due to inaccurate criminal history information reporting in their employment/tenant background check reports. Hans also assists consumers who have been denied credit due to inaccurate information reporting in their credit reports and have suffered harm due to unlawful debt collection practices.

**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.

**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.

**Casey S. Nash** has represented consumers for her entire 10-year legal career. She has litigated a variety of issues, including credit reporting errors, inaccurate background reports, illegal debt collection, mortgage servicing errors and payday loans in more than 450 federal cases. While she practices mostly in Virginia and Washington, D.C., Casey has a national practice and has represented consumers in Maryland, California, Florida, Pennsylvania, New York, Georgia, North Carolina, and Tennessee. She litigates both individual and class action cases, and her exceptional performance in many complex consumer lawsuits has earned her numerous "Rising Star" and "Super Lawyer" recognitions from Super Lawyers in both Virginia and Washington, D.C. She contributed to the 10th edition of NCLC's *Consumer Class Action Treatise*, and she serves on the Legal Aid Justice Center's Advisory Committee.

**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, Angie 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.

**Susan M. Rotkis** is a partner at Consumer Attorneys, PLC, in Tucson, Arizona and Hampton, Virginia. She focuses her practice on vindicating the rights of consumers under the Fair Credit Reporting Act, the Equal Credit Opportunity Act, and the Fair Debt Collection Practices Act. Susy graduated from the Walter Cronkite School of Journalism at Arizona State University in 1989 and Georgetown University Law Center in 1996. She was a judicial law clerk for over seven years at the elbows of Hon. Michael S. MacDonald, U.S. Magistrate Judge, in the Western District of Texas and Hon. Dennis W. Dohnal, U.S. Magistrate Judge, in the Eastern District of Virginia. Since 2010,

however, she has exclusively represented regular people in individual and class action litigation against financial institutions, consumer reporting agencies, employers, and debt collectors in federal and state courts throughout the country. Susy has represented consumers in over 400 cases, including multi-district litigation. Susy has tried individual and class actions in state and federal courts.

**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.

After graduating in 2011, **Aaron Swift** spent his first year out of law school as the Assistant Director of Alumni Relations at Stetson Law, where he helped create Stetson's *Solo Practice Institute*, a one-of-a-kind program focused on helping recent graduates start their own law practices. Aaron then entered private practice and litigated FDCPA, TCPA, and FCRA cases as an associate in St. Petersburg, FL. In 2017, Aaron embraced the entrepreneurial spirit and started his own firm; Swift Law now represents consumers throughout Florida and has grown to 4 attorneys with an amazing support staff. Aaron loves playing poker and golf, spending time with his wife and five dogs, and traveling.

**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.

**Ronald Wilcox** has been a consumer protection attorney since 1995, with an office in San Jose, California. Ron is a graduate of Gerry Spence's Trial Lawyers College and has tried consumer protection cases in federal and state courts, as well as JAMS and AAA, resulting in numerous six and seven figure verdicts and awards, including several exceeding \$1,000,000. 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 a contributing author to NCLC's *Consumer Arbitration Agreements* practice guide, and author of the chapter "Conducting Individual Arbitrations". Ron has been on the Board of Directors of NACA since 2016, serving as Co-Chair the last two years.