

NCLC & NACA Spring Training 2024 Speakers & Bios

Full Name	Company Name	Biography
Abrams, David	Law Office of David H. Abrams	Voted “2020 Consumer Lawyer of the Year” by the consumer protection committee of the Florida Bar., David H. Abrams is a zealous advocate fighting to protect Florida consumers. David H. Abrams received his law degree from City University of New York School of Law. He also holds a Bachelor of Arts degree in psychology from Florida State University and an Associate of Science degree in Nursing from Tallahassee Community College. He has been a member of the Florida Bar since 2003. He is a member of the Orange County Bar Association, the National Association of Consumer Advocates, the National Association of Consumer Bankruptcy Attorneys, and the American Bar Association. He is a graduate of the Florida Defender College and has undertaken regular advanced training regarding consumer rights litigation. His litigation experience includes individual and class action claims in both State and Federal Courts. In addition to his legal credentials he holds an active license as a Registered Nurse in the State of Florida. He is married to Dr. Barbara Demby Abrams, a Pediatrician and attorney. In his spare time, he enjoys hiking with his wife and rescue dogs, playing and studying music, sailing, writing, and studying legal theory.
Allen, Amanda	The Consumer Protection Firm	Amanda J. Allen is the co-founder of The Consumer Protection Firm located in Tampa, FL and has been practicing consumer law for 12 years. Her firm handles individual, as well as class action litigation, in all areas of consumer rights, ranging from collection harassment and the Telephone Consumer Protection Act to data breaches and civil theft. In holding “robo -bullies” accountable for harassing and abusive conduct, Amanda strives to challenge unjust corporate precedence, and remains at the forefront of developing consumer protection law; including a \$363,500 summary judgment against Navient in the Middle District of Florida, a \$3.5 million class action settlement against Wal-Mart and recent victory in front of the Eleventh Circuit, finding that a robo-bully creditor had waived their right to arbitration! She is a graduate of Bucknell University and Villanova Law School.
Aranda Osorno, Jackie	Public Justice	
Bardo, Stacy	Bardo Law, P.C.	Stacy M. Bardo has dedicated her law practice for more than 20 years to the protection of everyday people. Based in Chicago and the founder of Bardo Law, P.C., Stacy has been principally involved in hundreds of actions involving debt collection, identity theft, and credit reporting practices, consumer fraud and deceptive sales, warranty breaches, automobile financing, repossession, and odometer fraud complaints, mortgage servicing breaches, and specifically, violations of the federal Truth in Lending, Telephone Consumer Protection, Fair Debt Collection Practices, Electronic Funds Transfer, Fair Labor Standards, Fair Credit Reporting, and Real Estate Settlement Procedures Acts. She has been appointed class counsel in numerous national and statewide class actions certified in IL, NY, CA, MI, MN, and WA. Stacy was honored to serve as the Co-Chair of NACA’s Board of Directors and is the former Chair of the Ethics Committee for the organization. Stacy currently sits on the NCLC/NACA Joint Conference Planning Committee. She has also served as Legislative Liaison for the Chicago Bar Association’s Consumer Law Committee, and is a longtime Professionals Board member of CARPLS, a Chicago-area legal aid organization. Stacy is a graduate of Northwestern University and Loyola University Chicago School of Law.
Baxter, Justin	Baxter & Baxter, LLP	Justin M. Baxter, Baxter & Baxter, LLP, Portland, Oregon. Justin Baxter’s practice focuses on consumer litigation with an emphasis on credit reporting and unlawful debt collection cases. In 2007, he obtained a \$200,000 verdict against Equifax for violations of the Fair Credit Reporting Act. In 2010, he obtained a \$95,000 verdict against TRS Home Furnishings for violations of the Oregon Unlawful Debt Collection Practices Act and related claims. In 2010, he obtained a \$100,000 verdict in a Fair Debt Collection Practices Act case. In 2013, he obtained a verdict against Equifax for \$18.5 million for violations of the Fair Credit Reporting Act. In 2016, he obtained a \$190,000 verdict against JP Morgan Chase Bank for violations of the Fair Credit Reporting Act.
Bayas, Raina	The Bayas Firm, PLLC	Raina owns The Bayas Firm, which focuses on Lemon Law, Car Warranty Law, and Auto Fraud in Colorado. She started her career in 2006 as an attorney defending airbag and seatbelt manufacturers in product liability claims. She saw the light, left civil defense practice, became a victim's rights attorney, and then a prosecutor in Boulder County. While at the Boulder DA's office, she transitioned to the Consumer Protection Division, prosecuting crimes committed against the elderly and at-risk individuals. After half a decade, she left the Boulder County District Attorney's Office and started The Bayas Firm in December 2021. I will also send my headshot shortly.

Begnoche, Suzanne	Suzanne Begnoche, Attorney At Law	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 going into private practice, 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 and was a founding member of the North Carolina Bar Association's Bankruptcy and Privacy and Data Security Section. She is also an active member of the National Association of Consumer Advocates. She is a graduate of Duke University and the University of North Carolina School of Law.
Bell, Bryce	Bell Law, LLC	
Bolos, Sylvia	Consumer Attorneys	Sylvia Bolos is a Partner of Consumer Attorneys since 2022. Her career has been focused on consumer protection. She has litigated a myriad of different consumer protection cases and co-founded Insight, LLC, a consumer protection consulting firm, designed to train and coach other consumer protection attorneys from across the country. Sylvia has successfully litigated consumer protection cases with claims arising mostly under the Fair Credit Reporting Act, but also under the Truth in Lending Act, Equal Credit Opportunity Act, Telephone Consumer Protection Act, Electronic Funds Transfer Act, and Fair Debt Collection Practices Act, among others. She has also served as a committee chair on the Federal Bar Association for the Eastern District of Michigan.
Bopp Stark, Andrea	National Consumer Law Center	Andrea Bopp Stark is a staff attorney at the National Consumer Law Center Boston office focusing on writing and teaching about fair debt collection practices and mortgage servicing issues. Andrea is also involved in advocating for foreclosure prevention and fair debt collection policies on the state and federal level. Andrea is a contributing author to NCLC's Fair Debt Collection, Home Foreclosures and Mortgage Servicing and Loan Modifications legal manuals. Previously, Andrea was a partner at Molleur Law Office in Biddeford, ME, and worked as an attorney for Northeast Legal Aid in Lawrence, Massachusetts where she was one of NCLC's first recipients of the John G. Brooks fellowship. Andrea holds a B.A. from the University of Vermont and obtained her JD and Masters of Social Work from Boston College. She is admitted to practice law in Massachusetts, Maine, and New Hampshire.
Borison, Scott	Legg Law Firm, LLP	Scott C Borison devotes his time, energy, passion and 30+ years of experience as a lawyer to representing consumers to see they receive the protections they are entitled to under the law and help them enforce the rights they have against debt buyers, debt collectors, lenders, banks and mortgage companies. He recently started a network of attorneys across the country who share the same passion to help consumers: lawzebra.com. He has represented thousands of consumers across the country in trials and appeals. His trial experience includes class actions and individual cases before state and federal courts. He is a graduate of the Trial Lawyers college He is licensed in California, District of Columbia and Maryland. He is also admitted before the 1st, 3rd, 4th, 7th, 9th and 11th Circuit Court of Appeals and various federal district courts across the country.
Brennan, Lauren	Francis Mailman Soumilas	Lauren is a partner at Francis Mailman Soumilas. She has been a consumer advocate for her entire career, and now focuses her practice on class action litigation under the FCRA and other consumer protection laws. Lauren has supervised administration of numerous class action settlements with a variety of structures, including the settlement resulting from the Ramirez v. TransUnion litigation.
Bromberg, Brian	Bromberg Law Office, P.C.	Brian L. Bromberg is the owner of Bromberg Law Office, P.C. in Brooklyn, New York. Mr. Bromberg served as Treasurer on the Board of Directors of the National Association of Consumer Advocates (NACA). Mr. Bromberg concentrates his practice on consumer-protection litigation, including violations of the Fair Debt Collection practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Truth in Lending Act (TILA), the Home Ownership and Equity Protection Act (HOEPA), Fair Labor Standards Act (FLSA), the Telephone Consumer Protection Act (TCPA), and various state and federal unfair, deceptive acts and practices statutes.
Cento, Guerino	Cento Law, LLC	

Chami, David	Consumer Attorneys	David Chami is the Managing Partner at Consumer Attorneys. 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.
Conn, Elliot	Conn Law, PC	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 University of California, Berkeley, School of Law and received his Bachelors of Arts from Colgate University.
Connor, Andrew	Connor Law, PC	
Considine, Lisa	The Wolf Law Firm, LLC	
Cook, Michelle	Auto Fraud Legal Center LLP	Michelle A. Cook received her undergraduate degree in Business Administration from California State University, Fullerton. She graduated magna cum laude from California Western School of Law in 2017, where she served as a research assistant to two professors. Ms. Cook joined Auto Fraud Legal Center in 2018. She went from predominantly handling appeals and law and motion to litigation. Ms. Cook became the firm's lead appellate associate in 2023. Since then, she has attained a 5-0 record on appeal, including two published decisions. A military spouse, Ms. Cook currently resides in Northern Virginia. She is a season ticket holder for the Washington Spirit, a proud Arsenal Women fan, and an even prouder tortoise mom.
Costello, Erica	American Bar Association	Erica C. R. Costello, JD, MA, NCG, is Associate Director at the ABA Commission on Law and Aging and has worked extensively on elder abuse and guardianship reform efforts at both the state and national level. Prior to joining COLA, she was the Director of Adult Protective Services for the St. Joseph County Prosecutor's Office in South Bend, Indiana, and worked as a Staff Attorney with the Adult Guardianship Office at the Indiana Supreme Court. She has a B.A. from Indiana University-Bloomington, a M.A. from Northwestern University, and a J.D. from Brandeis School of Law, at the University of Louisville, in Kentucky. In her current position, Erica provides substantive legal support and expertise in the areas of elder abuse, neglect, and financial exploitation, adult guardianship, supported decision-making, and access to courts. She is licensed to practice law in Indiana and is a nationally certified guardian.
Coyle, Liz	Georgia Watch	Liz Coyle joined Georgia Watch in February 2012. She leads the team of nonprofit advocates serving as a powerful statewide voice for Georgia's consumers on policies that open doors to the financial mainstream, increase financial security, improve access to affordable healthcare and lower consumers' energy burden. As Executive Director, Liz manages the organization's operations and staff and oversees all Georgia Watch impact areas. In addition to her role with Georgia Watch, Liz accepted an appointment to the Consumer Advisory Board of the Consumer Financial Protection Bureau, serving in 2018-2019. In 2021, she testified before the US Senate Committee on Banking, Housing and Urban Affairs to share insights on protecting consumers in the pandemic recovery economy. Liz served as vice chair of the Smart Energy Consumer Collaborative board from 2018 to 2021. As a civic leader, she champions community causes. Currently, she is board chairman of the Historic Fourth Ward Park Conservancy. Previously, she served on the board of directors of the Atlanta BeltLine. Liz has more than 25 years of experience as a nonprofit manager, communications professional, and grassroots advocate. She received a B.A. in Comparative Literature from the University of Virginia.

Dombrow, Russell	Dombrow Law Firm	<p>Before venturing into the legal world, Russell worked in car sales, gaining invaluable insight and experience in the automotive industry. This initial career not only provided a solid understanding of motor vehicle transactions but also ignited a deep passion for fairness and transparency in these dealings. Transitioning from selling cars, handling insurance claims, and private tutoring to practicing law, Russell focused on advocating for consumers' rights against injustices in sectors that affect millions. After earning a law degree and passing the bar, Russell quickly earned respect in New York State's legal community and in federal courts by handling some of the most challenging and precedent-setting consumer law cases. Russell's practice stands out for its relentless pursuit of justice, driven by firsthand industry knowledge and a commitment to protect consumers from fraudulent practices. Focusing on motor vehicle dealer fraud, Russell has become the go-to advocate for individuals victimized by deceptive sales tactics, misleading financing arrangements, and warranty issues. In addition to automotive issues, Russell fights against credit reporting violations, tackling inaccuracies and unfair practices that can ruin an individual's financial health. Russell also takes on aggressive and often illegal debt collection and servicing practices, ensuring fair treatment for consumers in accordance with the law. Furthermore, Russell actively advocates for individuals overwhelmed by student loans, helping them navigate the complex regulations to find clear, actionable solutions for managing or disputing their debt. Operating out of New York but influencing cases on a national level, Russell continues to advance consumer protection law, driven by a belief in honest transactions, transparent business practices, and the fundamental rights of consumers. Through dedication, expertise, and a steadfast commitment to justice, Russell not only represents clients effectively but also contributes significantly to the broader battle against consumer fraud and exploitation. -Thanks to ChatGPT4 for helping to prepare this biography.</p>
Domonoske, Tom	Consumer Litigation Associates	<p>Mr. Domonoske graduated with honors from the Hastings College of Law, San Francisco, California, in May 1989, and completed its Public Interest Law Program. He received his Bachelor of Arts degree from Occidental College, Los Angeles California, in March 1985. Mr. Domonoske is a member in good standing of the bars of the following courts: the Supreme Court of Virginia; the Supreme Court of California; the Supreme Court of North Carolina; the United States Supreme Court; the United States District Court for the Northern District of California, for the Eastern District of Virginia, for the Western District of Virginia, for the Eastern District of North Carolina, and the Eastern District of Michigan; the United States Bankruptcy Court for both the Eastern and the Western Districts of Virginia; and the United States Court of Appeals for the Eleventh, Ninth, Eighth, Sixth and Fourth Circuits. He is an active member of the Virginia State Bar, and an inactive member of the California State Bar and the North Carolina State Bar. After practicing law in California in 1990 and 1991, he moved to North Carolina and taught classes at the University of North Carolina Law School. Mr. Domonoske then practiced as a legal aid lawyer with the Virginia Legal Aid Society in its Farmville office from 1993 to 1996. From July 1996 through August 2000, he taught as a Senior Lecturing Fellow at Duke University School of Law. His primary duties were teaching legal analysis and writing, and presenting the Consumer Law Lecture each year in the Poverty Law Seminar. While teaching at Duke Law School, he maintained a small consumer law practice in Virginia and reviewed consumer law cases for lawyers from around the country. Since August 2000, Mr. Domonoske has been back in the practice of law in Virginia. He works almost exclusively on consumer law cases involving laws regulating credit. From 1997 through 2009, his consumer law practice was through an Of Counsel relationship with the Law Office of Dale W. Pittman. From 2009 through 2016, he was Of Counsel to the Legal Aid Justice Center, and in July 2016 joined Consumer Litigation Associates. Mr. Domonoske has been involved in hundreds of consumer law cases and has developed a specialized knowledge of sales practices, of the relationship between loan originators, finance companies, and investors, and of the specific requirements of the various state and federal statutes that regulate consumer lending.</p>

Donovan, Mike	Donovan Litigation Group, LLC	MICHAEL D. DONOVAN, a founding member of the firm, is admitted to practice before the Supreme Court of the United States, the United States Courts of Appeals for the Second, Third, Eighth, Ninth and Tenth Circuits, the United States District Court for the Eastern District of Pennsylvania, the United States District Courts for the Southern and Eastern Districts of New York as well as the state courts of Pennsylvania and New York and the courts of Washington, D.C. He is a graduate of Vermont Law School (J.D. cum laude 1984) and Syracuse University (A.B. 1981). He was the Head Notes Editor and a staff member of the Vermont Law Review from 1982 through 1984. While on the Law Review, he authored Note, Zoning Variance Administration in Vermont, 8 Vermont L. Rev. 370 (1984). Following graduation from law school, Mr. Donovan was a trial attorney with the Securities and Exchange Commission in Washington, D.C. where he prosecuted numerous securities cases and enforcement matters, including injunctive and disciplinary actions against public companies, broker/dealers and accounting firms. Mr. Donovan has co-authored "Preserving Judicial Recourse for Consumers: How to Combat Overreaching Arbitration Clauses," 10 Loyola Consumer L. Rev. 269 (1998); "The Overlooked Victims of the Thrift Crisis," Miami Review, Feb. 13, 1990 and "Conspiracy of Silence: Why S&L Regulators Can't Always be Trusted," Legal Times, Feb. 5, 1990.
Doyle, Sherry	Legal Aid Services of Oklahoma, Inc.	Sherry Doyle is a Consumer Law Coordinator and staff attorney on the Consumer Team for Legal Aid Services of Oklahoma, Inc. She and her team provide free legal assistance to low-income consumers in Oklahoma experiencing a wide variety of consumer issues including foreclosure, debt collection, bankruptcy, garnishment, repossession, solar panel issues. Sherry received her Bachelor of Science in Elementary Education from the University of Oklahoma and her Master of Education degree from the University of North Texas. Sherry taught for over a decade in the public school system and achieved national board certification before leaving the classroom and attending Oklahoma City University School of Law. As a law student, Sherry began her quest to help consumers defend themselves against the unfair and deceptive trade practices of corporations, banks, and mortgage servicers. After graduation, Sherry opened a solo practice, focusing her practice on litigation helping consumers in Oklahoma. Sherry practices in all Oklahoma District and Appellate Courts, the Western District of Oklahoma, the Bankruptcy Court for the Western District of Oklahoma, the Bankruptcy Appellate Panel, and the 10th Circuit. Sherry joined Legal Aid Services of Oklahoma, Inc. in April 2021 where she continues to fight for consumers in all areas of consumer protection.
Eling, Kelsey	Clarkson Law Firm, P.C.	Kelsey Eling is a Senior Associate Attorney at Clarkson. Ms. Eling focuses her practice on consumer class actions and other multi-party litigations in the areas of deceptive advertising and labeling. Prior to joining Clarkson, Ms. Eling was a litigation associate at a defense firm where her practice focused on employment and local government law. Ms. Eling is admitted to the State Bar of Virginia and the State Bar of California, as well as the bars of the United States District Courts for the Central, Northern, Eastern, and Southern Districts of California. Ms. Eling graduated from Michigan State University College of Law in 2019 with her law degree. During law school, she was a member of the school's distinguished Trial Practice Institute, Articles Editor on the Michigan State International Law Review, a member of the Civil Rights Clinic, and a teaching assistant for Constitutional Law. She graduated with her Bachelor of Arts in Social Work from Delta State University in 2015.
Feygin, Joshua	SUE YOUR DEALER - A LAW FIRM	Joshua Feygin, Esq. 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. When he's not busy championing the rights of consumers, Josh likes to spend his time behind the grill with his family.
Frisone, Joseph	Consumer Financial Protection Bureau	Joe Frisone is a Senior Counsel in the Consumer Financial Protection Bureau's Legal Division, Office of Litigation. There he represents the Bureau in both district court and the courts of appeals. He has worked on issues concerning the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Home Mortgage Disclosure Act, and number of other federal consumer financial laws. For the FDCPA specifically, Joe has filed amicus briefs on behalf of the Bureau in the First, Second, Seventh, and Eleventh Circuits. Joe received his B.A. and M.A. from American University and his J.D. from Georgetown University Law Center.

Frotman, Seth	Consumer Financial Protection Bureau	<p>Seth Frotman is the Consumer Financial Protection Bureau's (CFPB) General Counsel. He serves as the Bureau's chief legal officer and principal legal advisor to the director and Bureau's divisions and offices; he is the head of the Legal Division and oversees its four offices. His prior experience includes founding the Student Borrower Protection Center (SBPC), and several key roles at the CFPB, including Assistant Director and Student Loan Ombudsman, where he led all aspects of the federal government's efforts to reform the student loan repayment system, and senior advisor to the Assistant Director for Servicemember Affairs, where he helped lead the Bureau's work to protect servicemembers, veterans, and military families. Seth also worked on Capitol Hill as Deputy Chief of Staff and Legislative director for Rep. Patrick Murphy, where he led major legislative efforts including the repeal of "Don't Ask, Don't Tell" and the creation of the federal Office of Financial Protection for Older Adults. Before coming to Washington, he was an assistant staff counsel for the New Jersey State Senate, where he worked on state-level consumer protection legislation. Seth's work has appeared in national print publications and broadcast media, including The New York Times, The Wall Street Journal, The Washington Post, National Public Radio, and Businessweek. He holds a bachelor's degree in business administration from the University of Michigan, and a JD from the School of Law at Indiana University, where he graduated summa cum laude and was a member of the Indiana Law Review. Seth clerked in the U.S. Court of Appeals for the Third Circuit and is licensed to practice law in New Jersey.</p>
Griffin, Wes	Tycko & Zavareei, LLP	<p>Mr. Griffith is a graduate of the University of California, Berkeley and the University of Chicago Law School. After law school, Mr. Griffith spent a decade working at two of the nation's top defense firms, where he represented some of the world's largest companies in class actions, complex litigation, and regulatory matters. Mr. Griffith now uses those same skills to advocate on behalf of his consumer clients. He is dedicated to tenaciously advancing his clients' interests through all phases of litigation, including trial and on appeal. While Mr. Griffith's preference is always to litigate, he also knows that being an effective advocate sometimes means settling. Mr. Griffith has been involved with dozens of significant settlements over the course of his career, including settlements valued at over \$100 million, and he has defended those settlements in parallel actions and on appeal. Mr. Griffith maintains an active pro bono practice representing clients in civil rights cases. He serves on the pro bono panels for the Ninth Circuit Court of Appeal and the Eastern District of California, and was recognized in 2021 for his pro bono service to the Eastern District. Mr. Griffith is a member of the California Bar and is admitted to practice in the U.S. District Courts for the Central, Eastern, Northern and Southern Districts of California, as well as the U.S. Judicial Panel on Multidistrict Litigation, the U.S. Courts of Appeal for the Second, Ninth, and Eleventh Circuits, and the United States Supreme Court. Mr. Griffith is a member of the Advisory Board of the Legal Aid Foundation of Los Angeles, and he has been repeatedly recognized for his mentorship to junior attorneys. When not practicing law, Mr. Griffith enjoys spending time with his children and wife and hiking in the Sierras with his dog.</p>
Haac, Anna	Tycko & Zavareei, LLP	
Hagan, Keith	Hofer Hagan LLP	<p>Keith Hagan is a Partner at Hofer Hagan LLP, a consumer rights and commercial litigation firm based out of Indianapolis. Aside from solar issues, he has litigated complex medical billing disputes for the last eight years as well as commercial lending issues (on the side of the little guy). Keith is a regular contributor, speaker, and panelist on issues regarding medical billing defense, FDCPA, UDAP, and other counter-claims. He is a graduate of the University of Cincinnati College of Law, Class of 2008, and the University of Kansas Class of 2001.</p>
Heath, Erika	Francis Mailman Soumilas, P.C.	
Heenan, John	Heenan & Cook	

Hendricks, Evan	Privacy Times, Inc.	Evan Hendricks is the nation's leading expert witness in consumer reporting litigation. He's testified in federal and state courts 45 times, and in arbitration 6 times. He's been retained in more than 500 FCRA cases. He's testified before Congress about credit reporting or privacy at least 10 times. From 1981 to December 2013, Hendricks was Editor/ Publisher of Privacy Times, a biweekly, Washington- based newsletter. From 1998-2006, he was under federal contract as a member of the Panel of Privacy Experts for the U.S. Social Security Administration. He was a founding consultant and shareholder of ID Watchdog, an identity theft services protection company, purchased by Equifax in 2017 for \$63 million. From 2002-2004, Hendricks also was a member of the Experian Consumer Advisory Council (even though he was an expert witness against Experian in litigation. He is the author of the book Credit Scores and Credit Reports: How The System Really Works, What You Can Do. (3rd Ed., 2007, Privacy Times) Hendricks has a Bachelor of Arts from Columbia College, Columbia University. He attended there after transferring from Univer-sity of Oregon. (Go Ducks!)
Henry, Christina	Seattle Consumer Justice, P.S.	Christina Henry is a staunch advocate for 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. Christina is a graduate of Dartmouth College and Boston College Law School, and served as law clerk to the Hon. Whitney Rimel, Bankruptcy Judge for the Eastern District of California. She is fluent in Mandarin Chinese, and sustains her interest in international issues.
Hills, Derek	The Law Office of Derek A. Hills, LLC	Derek Hills The Law Office of Derek A. Hills, LLC, Easton, MD 129 North West Street, Easton, MD 21601 Phone: (443) 239-4626 Email: dhills@dahlawoffice.com Website: dahlawoffice.com Derek Hills is a lawyer based in Easton, Maryland, and serves as Of Counsel to the Holland Law Firm in Annapolis, Maryland. With a unique blend of legal expertise and practical experience in the construction industry, Derek effectively represents consumers in disputes with solar panel businesses, construction disputes, and consumer protection matters. His collaborative approach with clients ensures a thorough evaluation of all options to achieve the best outcomes. Derek brings over 20 years of experience from the construction industry, having held various project management roles. His firsthand knowledge of construction challenges, complexities, and industry standards allows him to understand the perspectives of contractors, subcontractors, and homeowners. Derek skillfully resolves conflicts and negotiates favorable settlements. As a 2018 graduate of the Trial Lawyers College, Derek is also very comfortable going to trial. Additionally, he has a discerning eye for identifying and proving construction defects, such as faulty workmanship, design errors, or material failures. Derek has successfully handled over 30 disputes on behalf of consumers against solar panel businesses. These cases often involve such issues as fraudulent contract execution, billing irregularities, financing problems, installation defects, elder abuse, warranty issues, and production issues. Derek is well-versed in consumer protection laws relevant to construction matters, including the Maryland Home Improvement Law, the Maryland Consumer Protection Act, and the Maryland Door-to-Door Sales Act. Consumers can rely on Derek's expertise for guidance and representation.
Hines, Christine	National Association of Consumer Advocates	Christine advocates before Congress and federal administrative agencies on consumer protection, including financial services and access to justice. She is actively engaged in promoting a fair and open marketplace that protects the rights of consumers, particularly those of modest means.
Holcombe, Justin	Skaar & Feagle, LLP	Justin Holcombe is a Partner at Skaar & Feagle LLP in Georgia. His practice focuses on the litigation of consumer rights cases, both individual and class actions, involving credit discrimination, credit reporting errors, denial of employment or promotions due to erroneous criminal background searches, unsolicited telephone calls or text messages, Do Not Call list violations, unauthorized payment transfers and billing errors, improper repossessions, and abusive or illegal collection activity. In addition to consumer clients, Mr. Holcombe often represents consumer organizations in presenting amicus curiae briefs on consumer rights issues, He is a member of the National Association of Consumer Advocates and regularly presents on a multitude of consumer rights issues. Justin received his B.A. in Political Science from the University of Georgia and his J.D. from Georgia State University.

Holland, Peter	The Holland Law Firm, P.C.	<p>Peter Holland is recognized as a national authority on consumer protection law, with a special emphasis on debt buyer lawsuits. Prior to his return to full time private practice, he ran the Consumer Protection Clinic at the University of Maryland Law School for 5 years, where he published several groundbreaking articles, and trained law students and pro bono lawyers in debt defense and consumer protection litigation. Peter is a frequent lecturer at state and national consumer protection conferences, and is regularly sought out by other lawyers as a mentor, adviser and co-counsel. He has been counsel in several impact jury verdicts dealing with consumer rights. He has also been co-counsel in class actions resulting in the dismissal of thousands of lawsuits filed by debt buyers and automobile finance companies. His scholarship on debt buyers has been cited by courts and academics alike, and he is a frequent commentator in the media on consumer litigation issues.</p>
Hurt, James	Hurt Stolz P.C.	<p>Jimmy was sworn in as a member of the Georgia Bar in November, 2003 and began practicing law in the areas of social security disability, claimants' workers compensation, private insurance long term disability, and personal injury. He joined the law firm of Winburn, Lewis & Stolz, LLP (later named Lewis, Stolz, Hurt, Frierson & Grayson, LLC) in August, 2004 and focused his practice in the areas of class actions, debt collection defense, consumer protection, ERISA/long-term disability, products liability and personal injury. In 2005, Jimmy began teaching as a visiting lecturer in Georgia Practice and Procedure at the Georgia State University College of Law and, in 2007, joined the College of Law as an adjunct professor. In 2013, Jimmy and Hon. Irwin W. Stolz, Jr. formed Hurt Stolz, P.C. The firm continues to focus on consumer class actions, personal injury cases, wrongful death cases, consumer protection cases, and debt collection defense cases. He is licensed to practice in all courts of Georgia including the Georgia Court of Appeals, the Georgia Supreme Court, the United States District Court for the Middle District of Georgia, the United States District Court for the Northern District of Georgia, and the Eleventh Circuit Court of Appeals. He has also appeared specially in the United States District Court for the Middle District of Alabama, the Eastern District of New York, and the Southern District of Georgia. Professional Memberships/Activities: Jimmy is a member of the Western Circuit Bar Association, the State Bar of Georgia, the Georgia Trial Lawyers Association, the American Association of Justice, and the National Association of Consumer Advocates. He has served as the Chair of the General Practice and Trial Section of the State Bar of Georgia in 2013-2014, and is currently serving as the Membership Chair of the Georgia Trial Lawyers Association and the Georgia state Chair for the National Association of Consumer Advocates.</p>
Jones, Joe	Jones, Wolf & Kapasi, LLC	<p>Managing Partner, admitted to practice in New York, New Jersey and Connecticut.</p>

		<p>DeVonna Joy is a lawyer and practitioner with and owner of the Consumer Justice Law Center, LLC in Muskego, Wisconsin. Ms. Joy exclusively practices in the area of consumer protection, fighting for consumers under state and federal laws. This practice consists of fighting for rights arising from violations of consumer laws in various areas. Some of these areas include debt collection harassment and abuse by collection agencies and lawyers and creditors, litigating against creditors and credit bureaus for violations of the Fair Credit Reporting Act, identity theft cases, automobile fraud, lemon law, warranty disputes, time share sales violations and other sales scams, and other consumer disputes.</p> <p>DeVonna Joy received her law degree in 1987 from Marquette Law School, graduating cum laude, and where she served as Articles Editor on the Marquette Law Review. Attorney Joy first interned, then clerked for Justice Donald Steinmetz at the Wisconsin Supreme Court during the period of 1986 to 1988. She is a 2003 graduate of Gerry Spence's Trial Lawyers College and has also attended graduate and advanced courses at the Trial Lawyers College in 2004, 2007 and 2011. Attorney Joy is licensed to practice law in Wisconsin. She is admitted to practice in all counties in state and federal court. She is also admitted to practice in the Northern District Court of Illinois. DeVonna Joy is the moderator for the Legal Action of Wisconsin Badgerlaw Consumer Group Section, a consumer rights group dedicated to protecting the rights of consumers. She was the 2002 recipient of the Wisconsin Association For Women Lawyers Pro Bono Award. DeVonna Joy was the 2001 recipient of the Volunteer Lawyers Project Outstanding Pro Bono Attorney Award from the Waukesha County Bar Association and Legal Action of Wisconsin Volunteer Lawyers Project. DeVonna Joy has presented on consumer issues to consumer and legal services groups, other lawyers, members of Congress, and consumers, including: November 3, 2011: Attorney Joy presented the Newcomers Orientation to consumer law attorneys at the National Consumer Law Center's 20th Consumer Civil Rights Litigation Conference in Chicago, IL. October 19, 2011: DeVonna Joy testified in opposition before a Wisconsin Senate Committee Hearing on proposed SS SB-12, a bill proposed which would cap the amount of attorney's fees consumers can receive in consumer protection fee-shifting cases to three times the amount of the consumer's recovery.</p>
Joy, Devonna	Consumer Justice Law Center, LLC	
Kavanagh, Shennan	National Consumer Law Center	
		<p>Duran Keller is a trial lawyer. He has recently been rated a Super Lawyers Rising Star. Duran takes the Robin Hood approach, taking from the greedy and giving to the needy. He is a graduate of the Gerry Spence 3-week Trial Lawyers College and is admitted to practice in Indiana, New York, New Jersey, and various federal jurisdictions. Most of Duran's attention is devoted to consumer law, but he often takes cases that upset him, regardless of money. Duran is creative and passionate. He fights against all types of injustices, ranging from unfair charges, collection attempts, and credit reporting to egregious & 1983 police brutality cases.</p>
Keller, Duran	Keller Law	
		<p>Sarah Kelsey is an openly autistic attorney. She is a Staff Attorney in the Atlanta Legal Aid Society Disability Integration Project, assisting Georgians who are at risk of institutionalization with access to services in the community. She serves on the Ambassadors Leadership Council of the Southern Center for Human Rights and on the Board of Directors of Threshold Community Program. She is an active member of the Georgia Native Plant Society and the Georgia Botanical Society, for which she served as the first Chair of the Maureen Donohue Habitat Conservation Fund Committee. Sarah graduated from Emory Law School with honors and was admitted to the State Bar of Georgia in 2016.</p>
Kelsey, Sarah	Atlanta Legal Aid	
		<p>Kristin Kemnitzer is a managing partner at the law firm of Kemnitzer Barron & Krieg, LLP. KBK Legal represents consumers in both individual cases and class actions throughout the state of California in both state and federal courts. The firm's practice focuses on protecting consumers from economic injustice. Kristin and the firm frequently bring cases involving lemon law, auto fraud, unfair debt collection, illegal repossessions, motorcycle finance, elder abuse, door-to-door sales scams, civil rights violations, cell phone abuse, and California's anti-deficiency statutes. Attorneys at KBK Legal have represented thousands of consumers in individual fraud and lemon law cases, and hundreds of thousands of consumers in class actions. KBK Legal attorneys have been appointed lead counsel over 250 class actions, have thirty-nine published appellate opinions, have recovered over \$500 million for California consumers, and have extinguished over \$3 billion in uncollectable debt. Kristin graduated with honors from Stanford University in 2006, and obtained her law degree from the University of California, Berkeley, School of Law in 2011. Prior to joining KBK Legal, Kristin worked at Wilson Sonsini Goodrich & Rosati, where her practice focused on Internet and copyright litigation, and class action defense.</p>
Kemnitzer, Kristin	Kemnitzer Barron & Krieg, LLP	

Kennedy, Emily	Consumer Litigation Associates, P.C.	Emily Connor Kennedy is a dedicated attorney at Consumer Litigation Associates with over a decade of experience. Driven by a genuine desire to empower consumers and uphold their rights, Emily is a trusted ally for individuals seeking resolution in complex legal matters—especially those involving violations by abusive corporations. Emily focuses on consumer protection laws and has experience in a variety of areas including the Fair Credit Reporting Act, mortgage protections such as RESPA and Regulation X, the Truth in Lending Act, the Electronic Fund Transfer Act, the Fair Debt Collection Practices Act, and state consumer protection statutes. Additionally, Emily has extensive expertise in consumer bankruptcy law. Throughout her career, Emily has shared her knowledge and expertise with audiences across the nation through presentations on consumer law and bankruptcy law matters. Emily is a long-time member of the National Association of Consumer Advocates. Emily serves on the Board of Directors for the Virginia Poverty Law Center. Emily lives in Richmond, Virginia with her wonderful spouse. Emily loves dogs—especially her dog—and would also have a cat if not for allergies. If you ask, Emily will be happy to show you pictures and videos of her tarantulas.
Kieschnick, Hannah	Public Justice	Hannah Kieschnick is a staff attorney at Public Justice. As part of the Access to Justice Project, she litigates high-impact cases, primarily on appeal, with the goal of making the civil court system a fair and effective tool for those with less power to win just outcomes and hold those with more power accountable. As merits counsel and amicus, she's briefed issues relating to class certification, sovereign immunity, private rights of action, forced arbitration, standing, and choice of law. Before coming to Public Justice, Hannah was a staff attorney at the ACLU of Northern California, where she primarily focused on the First Amendment, voting rights, and the criminal legal system. She also previously served as a deputy county counsel and legal fellow in the Social Justice and Impact Litigation Section of the County of Santa Clara's County Counsel's Office. Hannah graduated from Stanford Law School, where she participated in the Supreme Court Litigation Clinic, and clerked for Judge Stephen Reinhardt and Judge Richard A. Paez of the U.S. Court of Appeals for the Ninth Circuit and Judge Christopher R. Cooper of the U.S. District Court for the District of Columbia.
Korth, Sebastian	Korth Law Office	
Krumhorn, Allison	Wilcox Law Firm, P.C.	Allison Krumhorn has been a consumer protection attorney since 2004, and is also a graduate of Gerry Spence's Trial Lawyers College. While earlier in her career she handled numerous consumer class actions, she now mostly focuses on helping Ron litigate individual cases to Final Award.
Kuehnhoff, April	National Consumer Law Center®	April Kuehnhoff is a staff attorney at the National Consumer Law Center whose focus includes fair debt collection. From 2010 to 2012 she was a law clerk for the Honorable Justice Gary Katzmann at the Massachusetts Appeals Court. From 2012 to 2014 she was an associate at Shapiro Haber & Urmy LLP. Prior to law school, April worked as a member of the Project on Global Working Families at the Harvard School of Public Health and at the Wellesley College Center for Work and Service. April is a graduate of Wellesley College and Harvard Law School.
Laing, Sophie	Pine Tree Legal Assistance	Sophie Laing is a consumer attorney at Pine Tree Legal Assistance in Maine. Pine Tree Legal Assistance is a statewide legal services organization, serving low-income consumers through six offices across the state, from Portland to Presque Isle. The auto practice at Pine Tree serves clients who have been harmed by dealerships that have sold them unwanted and useless add-ons, forged their signatures on purchase paperwork, failed to provide necessary disclosures regarding the vehicle's history, or even inflated their income to secure financing. In addition to serving auto clients, Sophie assists student loan borrowers in a variety of cases ranging from debt collection defense to federal loan discharge applications. She also currently teaches a student loan clinic at the University of California, Irvine School of Law. Sophie received her B.A. in Political Science and French from Tufts University and her J.D. from Yale Law School.
Lesser, Seth	Kafter Lesser LLP	
Lloyd, Dana	Georgia Advocacy Office	Dana Lloyd is a seasoned human services professional with over two decades of dedicated experience in progressive social justice leadership. With a strong commitment to advocating for and serving individuals who are socially distanced and devalued, Dana strives to mitigate individual and systemic harm experienced by people with disabilities. Leveraging extensive skills in project management, advocacy, training, and strategic plan development, Dana aims to promote inclusion and full community participation. With her wealth of experience and passion for social justice, Dana continues to make meaningful contributions within marginalized communities.

Loker, Matthew	Loker Law, APC	<p>Tony has over 28 years of litigation experience in state and federal courts across the United States and has handled or managed thousands of cases under the Fair Credit Reporting Act. Tony is a graduate of the University of Georgia where he received his undergraduate degree in political science and was inducted into the Pi Sigma Alpha political science honor society. During his tenure at UGA, Tony worked as an intern in the Governor's Honor Program assisting with the prosecution of criminal cases in the Conasauga Circuit District Attorney's office. After graduating from UGA, Tony attended law school at the Georgia State College of Law in Atlanta. During law school, Tony was an Associate Notes and Comments Editor on the Law Review and a recipient of the American Jurisprudence Award for Research, Writing, and Advocacy. He also worked as an intern for the Legal Clinic for the Homeless around the time of the Atlanta Olympics to survey the treatment of Atlanta's homeless population leading up to the Olympic events. After graduating from law school in 1993, Tony worked as a litigation attorney for several Atlanta law firms in the areas of personal injury, products liability, and general litigation. His work included representing plaintiffs in personal injury cases and, subsequently, representing defendants through his insurance defense practice. Tony subsequently began his two decades long career in the field of consumer litigation, including representing a number of Fortune 500 clients and a national consumer reporting agency in individual and class action claims arising under the federal Fair Credit Reporting Act and other consumer protection statutes. Tony has been continuously rated AV-Preeminent by Martindale-Hubbell for over 17 years.</p>
Love, Tony	Love Consumer Law	<p>MARK D. MAILMAN, is the managing partner of FMS and one of the firm's founders. He is a tenacious and passionate consumer litigator who has for more than 26 years helped secure over \$350 million dollars in verdicts and settlements on behalf of more than 8,500 victimized consumers across the nation. Mark concentrates his practice primarily in federal courts, in the areas of Fair Debt Collection, Fair Credit Reporting, False Employment/Background Checks, Identity Theft, Unwanted Auto Calls and Texts, and Consumer Class Actions. In October 2018, Mark was awarded the 2018 Consumer Attorney of the Year award from the National Association of Consumer Advocates (NACA). NACA is a nationwide organization of more than 1,500 consumer attorneys and advocates who represent the victims of abusive and fraudulent business practices. He has been consistently voted and named one of Pennsylvania's Super Lawyers by Law and Politics published by Philadelphia Magazine and Pennsylvania Super Lawyer Magazine from 2004 to the Present. Mark has repeatedly lectured before judges, lawyers and various professional organizations on the topics of Fair Debt Collection and Fair Credit Reporting litigation and has also appeared on various news programs to discuss trending consumer issues. Mark is a graduate of Muhlenberg College (B.A. magna cum laude, 1991), where he was also inducted into Phi Beta Kappa. He received his law degree from the Temple University School of Law (J.D., 1995). While at Temple Law School, he achieved the highest grade in his Trial Advocacy clinic. Mark is admitted to practice before the United States for the Eastern District of Pennsylvania, Middle District of Pennsylvania, Eastern District of Arkansas, District of North Dakota, and District of New Jersey as well as the state courts of Pennsylvania and New Jersey. He has also successfully litigated cases across the country on a pro hac basis. Mark has been certified to serve as class counsel by state and federal courts in both contested and settlement class actions.</p>
Mailman, Mark		

Marchiando, Craig	Consumer Litigation Associates	<p>Craig focuses his practice on representing consumers in lawsuits brought under the Fair Credit Reporting Act. Craig helps consumers win relief from not only the inaccuracies that pervade credit and job-related background reports, but also from reporting companies' and employers' failures to abide by the FCRA in creating and using those reports. 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. Before joining Consumer Litigation Associates in September 2015, Craig practiced complex and class-action litigation for ten years at one of the country's most-successful boutique firms. There, Craig developed extensive knowledge of the FCRA as well as class-action procedure, having handled nearly every aspect of consumer class actions from intake, to drafting of complaints and discovery, successfully defeating dispositive motions, obtaining class certification, and negotiating settlements. Immediately following his graduation from South Texas College of Law in Houston, Craig spent one year as the Law Clerk to Justice Eva Guzman of Texas' Fourteenth Court of Appeals (who now serves on the Supreme Court of Texas). During that time, Craig was responsible for preparing Justice Guzman and her panels on cases set for oral argument, researching and briefing issues raised by appeals, and making recommendations for decisions on those issues.</p>
Marco, David	SmithMarco P.C.	<p>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 with a focus on representing consumers in individual and class action cases arising out of the Electronic Fund Transfers Act and the Fair Credit Reporting Act. Mr. Marco was admitted to the Illinois Bar in 2000 and the Florida Bar in 2016; he has also been admitted in the U.S. Court of Appeals for the Seventh Circuit, the Eighth Circuit, and the Eleventh Circuit, and the U.S. District Courts in Arkansas, Colorado, Florida, Illinois, Indiana, Michigan, Nebraska, New Mexico, Oklahoma, Wisconsin, and the Eastern District of Missouri. In order to represent the rights of consumers around the country, Mr. Marco has also been admitted pro hac vice in the U.S. District Courts in Arizona, California, Georgia, Kansas, Maryland, Missouri, Minnesota, New Mexico, New York, Ohio, Pennsylvania, Texas, and Washington and the state courts of Arkansas, Indiana and Wisconsin. His most recent trial in the matter of Francisco Javier Perez Ramones v AR Resources resulted in a jury verdict in favor of Mr. Ramones in the amount of \$780,000.</p>
McDowall, Laura	McDowall Co. L.P.A.	<p>Laura's first case as a lawyer was a lemon law case, and she never looked back. She previously served on the Board of Directors for NACA; former Chair of the Consumer Law Section of the Ohio Association for Justice; former President of the Summit County Association for Justice; selected by judges and served with judges on the Jury Instruction Committee for the Ohio State Bar Association; speaker at numerous NCLC and NACA conferences around the country.</p>
McGaha, Corey	Corey D McGaha PLLC	<p>Corey McGaha grew up in Holland, Arkansas, a small community in Faulkner County. He graduated from Greenbrier High School and then earned a Bachelor's degree in History and Political Science from Ouachita Baptist University in 1999. Mr. McGaha graduated from the University of Arkansas School of Law in 2002. After law school, Mr. McGaha clerked for the Hon. Harry F. Barnes, United States District Court Judge for the Western District of Arkansas. Upon completion of his clerkship, Mr. McGaha joined a private law firm in Texarkana and assisted the firm in successfully litigating a number of security fraud class actions including: In re Brocade Secur. Litig., U.S.D.C., Northern District of California – \$160,098,500 securities fraud class action settlement involving the backdating of stock options. In re Salomon Analyst Metromedia Litig., U.S.D.C., Southern District of New York – \$35,000,000 securities fraud class action settlement involving analyst reports. Walker v. Rent-A-Center, Inc., United States District Court, Eastern District of Texas – \$3.6 million securities fraud class action settlement involving expense accounting. McClure, et al, v. AOL Time Warner, Inc., Texas state court – An individual securities fraud action in which the firm's clients received 100% more than they would have received in a securities fraud class action settlement. Mr. McGaha also assisted the Firm in representing Taiwanese companies and organizations, including the prominent Industrial Technology Research Institute (ITRI), in its first prosecution of its patent portfolio in the United States. Mr. McGaha enjoyed a strong local litigation practice, which focused on commercial and real estate litigation that included an \$188,000 jury verdict for clients after the Arkansas State Highway Commission condemned a third of their farm.</p>

McNeile, Adam	Kemnitzer Barron & Krieg, LLP	Adam McNeile is a managing partner at the law firm of Kemnitzer, Barron & Krieg, LLP. Adam has experience litigating a wide variety of consumer protection actions, representing hundreds of individual consumers in their fight for justice against large corporations. His practice focuses on automotive issues, including the lemon law, auto fraud, illegal post-repossession practices, deceptive motorcycle finance schemes, elder abuse, and civil rights violations. Adam was appointed lead counsel in numerous class actions in both state and federal court. Adam has been class counsel in cases that have wiped out hundreds of millions of dollars in debt for California consumers.
McNichol, James Patrick	Kelly Guzzo, PLC	
Milz, Andrew	Flitter Milz, P.C.	Andy Milz is a trial lawyer at the firm Flitter Milz, PC with offices in Pennsylvania and New Jersey. He specializes in representing victims of consumer finance fraud, improper debt collection, repossessions, and inaccurate credit reporting. He has successfully tried consumer protection cases in federal and state court, obtaining actual and punitive damages for consumers. Andy is a contributing author to Carter, et al., PENNSYLVANIA CONSUMER LAW (Bisel Pub. Co. 2023) – the leading treatise on the subject, has been published in peer-reviewed journals, has lectured nationally on consumer law subjects, and is an active member of the National Association of Consumer Advocates (“NACA”). Andy is a graduate of the Gerry Spence Trial Lawyers College, Dubois, WY. He received his J.D. from Temple University, an M.A. in English Literature from the University of Scranton, and a B.A. in English Literature cum laude from King’s College. Andy teaches Consumer Law and Litigation at Temple Law School in Philadelphia.
Murray, Jennifer	Terrell Marshall Law Group PLLC	Jennifer Rust Murray, Terrell Marshall Law Group Jennifer Rust Murray is a founding member of Terrell Marshall law group, where she focuses on representing plaintiffs in complex cases. Her practice covers a wide range of issues including consumer protection, workers’ rights, civil rights, and privacy rights. Ms. Murray has successfully litigated and settled class actions, collective actions, and mass arbitrations on behalf of millions of consumers and workers across the country. She is the firm’s leading litigator of TCPA class actions and has helped obtain tens of millions of dollars for consumers barraged by unlawful robocalls. Her fellow consumer advocates regularly call on her to present or strategize on effective litigation of TCPA claims. Ms. Murray received her J.D. from the University of Washington School of Law in 2005, where she was a member of the Washington Law Review. Ms. Murray’s law review article entitled “Proving Cause in Fact under Washington’s Consumer Protection Act: The Case for a Rebuttable Presumption of Reliance” won the Carkeek prize for best submission by a student author. Before law school, Ms. Murray earned a Ph.D. in Philosophy from Emory University. Ms. Murray has been an active member of the Washington State Bar Association since her admission to the bar in 2005. She was admitted to the Oregon State Bar in 2010. Ms. Murray currently is vice-president of the board of Washington’s Unemployment Law Project.
Olsen, Ryanne	National Association of Consumer Advocates	Ryanne Olsen is the Judicial Campaign Director at the National Association of Consumer Advocates. In that role, she works to fill judicial vacancies with lawyers with a background in economic justice and experience representing individuals against powerful corporate interests. Prior to NACA, she served as the Training and Curriculum Director at Emerge. In that role, she spearheaded the creation and implementation of "Gavel In," a Judicial Candidate Training Program designed to address the unique needs and challenges faced by judicial candidates, particularly from underrepresented groups. She has personally trained nearly 5,000 people to win electoral campaigns, on topics including campaign strategy, field, messaging, fundraising, and preparing oneself to run. She also served as the Executive Director of Emerge Massachusetts, where she trained more leaders in three years as had been trained in the previous eight. She left the organization with a record-high financial surplus. Prior to her time at Emerge Massachusetts, Ryanne worked the Public Policy Field Organizer for Massachusetts Coalition for Adult Education. Ryanne also has a deep history in political campaigns, serving on races from City Alderman to U.S. Senate. Ryanne graduated from Northeastern University, summa cum laude with a dual degree in Political Science and Communications.

O'Neal, John	O'Neal Law Office	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. When not representing consumers or working with colleagues John enjoys family time, golf, Planet Fitness workouts, and watching sports which includes rooting for the New York Rangers, Pittsburgh Steelers, Washington Nationals, and Charlotte FC.
Ortega, Chelsea	Santoni, Vocci & Ortega, LLC	Chelsea Ortega is a partner at the law firm of Santoni, Vocci & Ortega, LLC. She regularly defends consumers and brings affirmative claims for violations of Maryland's consumer protection statutes and the Fair Debt Collection Practices Act in debt collection cases, including landlord/tenant cases, automobile deficiencies, and predatory loans. Chelsea has been helping consumers who are being sued and harassed by debt collectors and debt buyers since 2012. Her practice also focuses on issues involving tenants' rights, representing tenants who have been illegally locked out of their homes or lived in uninhabitable conditions She has obtained relief for those who have been cheated or the victims of fraud under Maryland's consumer protection laws. 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.
Osborne, Matthew	Ramos Law	
Owens, Scott		
Pagnotta, Sara		
Philipps, Mary	Philipps & Philipps, LTD	Mary E. Philipps is a partner in the law firm of Philipps & Philipps, Ltd., in southwest suburban Chicago. Mary is a graduate of the University of Illinois College of Law and Northwestern University, and earned an LL.M. from the Universität Bielefeld in German Civil Law. Mary has been a member of the NACA since 2005. Her practice consists mainly of litigation for seniors and disabled persons who have been defrauded, or subject to illegal collection activity or improper credit reporting; in the past thirty-five years, she has worked on and/or been appointed class counsel in over 240 cases.
Pizor, Andrew	National Consumer Law Center	Andrew Pizor is a Staff Attorney in the National Consumer Law Center's Washington, DC office where he works on issues related to mortgage financing and defending homeowners from foreclosure. He is a contributing author to Federal Deception Law, Foreclosures, Truth In Lending, and a co-author of Mortgage Lending, Mortgage Servicing and Loan Modifications, and Consumer Credit Regulation. Andrew also serves as an expert witness on mortgage origination and servicing issues. He was previously an attorney at the Connecticut Fair Housing Center, the Consumer Law Group, LLC, and Legal Services Corp. of Delaware. He is a graduate of Georgetown University and Fordham University School of Law.

Prakash, Anna	Nichols Kaster, PLLP	<p>Anna Prakash represents everyday people against corporations and the government and uses her agility, intellect, and skill to pursue justice for her clients under a wide variety of laws and settings. Focusing on complex class actions and multi-plaintiff litigation, Anna has litigated civil rights cases in the employment, school, healthcare, and housing realms, including cases seeking freedom and damages resulting from race discrimination, discrimination against the trans community, and forced labor of immigrant workforces. She has represented employees seeking unpaid minimum wages and overtime, including in numerous cases on behalf of people in marginalized professions such as exotic dancers. Anna has represented consumers with respect to predatory loans, credit reporting issues, and other unlawful practices. And she is always looking for new and creative ways to tackle injustice and the imbalance of power across the country. Anna's intense work ethic and determination have helped her clients take on powerful defendants, drawing considerable interest and attention to the injustice and imbalance of power across the nation. Her cases have been featured in national and local media, including CNN, The New York Times, Bloomberg Businessweek, the Daily Beast, the Star Tribune, Minnesota Public Radio, and the Atlanta Journal-Constitution. Anna's versatility has allowed her to move seamlessly between multiple practice groups at the firm. She is one of the founding leaders of the firm's Civil Rights and Impact Litigation practice group. And over the course of her time at the firm, Anna has led the firm's National Consumer Class Action practice group, been a member of the firm's National Wage & Hour practice group, tried cases in court or arbitration, and authored and argued class and individual appeals at the state and federal level. Anna is also involved in numerous professional organizations. She serves on the Board of Directors of the People's Parity Project, as well as on the Executive Committee of the Board of Directors of the Public Justice Foundation, a nationwide charitable organization supporting high-impact lawsuits to combat social and economic injustice. Anna is a frequent speaker at national legal seminars and, for five years, was an adjunct professor of legal writing at the University of Minnesota Law School. Prior to joining Nichols Kaster, Anna served as an attorney for the United States Department of Education's Office for Civil Rights.</p>
Rahman, Hashim	Rahman Legal	<p>Hashim Rahman runs a consumer law practice based in New York City. He specializes in cases pertaining to credit reporting, identity theft, debt collection harassment, tenants' rights, banking fraud, home-improvement fraud, product misrepresentations, and environmental law. He has litigated cases in federal and state courts under the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, the Racketeer Influenced and Corrupt Organizations Act, the Truth in Lending Act, and other statutes. He is a graduate of Pace Law School, where he earned his JD, and the University of Chicago, where he earned a BA in sociology.</p>
Reynolds, Stacy E.	Atlanta Legal Aid	<p>Stacy E. Reynolds is a Staff Attorney in the Senior Citizens Law Project of Atlanta Legal Aid Society, Inc., where she has handled a variety of issues affecting the elderly since 2001. In recent years she has helped spearhead the Fulton Property Tax Project seeking to help Fulton homeowners protect their homes in the face of rapidly rising property taxes, advocating for a wider application of homestead exemptions and tax appeals. Prior to joining Atlanta Legal Aid, she worked as an attorney in the White House Counsel's Office during the Clinton Administration and then in the Atlanta Habitat for Humanity affiliate. She is a graduate of the University of North Carolina at Chapel Hill and Georgetown University Law Center.</p>

Ricci, David	Law Office of David C. Ricci, LLC	<p>David C. Ricci has dedicated his practice to the protection of consumer rights. He represents clients in cases involving motor vehicle fraud, lemon law violations, wrongful auto repossession, abusive debt collection, tenant protection, home improvement/contractor fraud, credit report violations, warranty fraud, fitness center fraud, and other consumer areas. Mr. Ricci started his own law firm in the Fall 2012. His practice is primarily devoted to representing consumers in both individual and class action cases that involve violations of consumer protection statutes such as the New Jersey Consumer Fraud Act, the New Jersey Truth-in-Consumer Contract Warranty and Notice Act, the federal Fair Debt Collection Practices Act, the federal Truth-in-Lending Act, and other consumer protection statutes. Prior to starting own practice, Mr. Ricci was hired by The Wolf Law Firm as a law clerk and first year associate in September 2011. The Wolf Law Firm is a well known consumer protection firm that has been certified in more than 150 class actions. Mr. Ricci worked there until August 2012, when he left to establish his own consumer protection practice. Mr. Ricci's firm and The Wolf Law Firm often co-counsel on complicated cases such as class actions. From 2019-2022, he was the Chair of the Consumer Protection Law Committee of the New Jersey State Bar Association and continues to be a member of the committee. He was also the past Secretary of the committee. He is also a member of the New Jersey Association for Justice, and the National Association of Consumer Advocates, an organization dedicated to lobbying and protecting the rights of consumers pertaining to deceptive business practices. Mr. Ricci has both moderated and presented at CLE events, covering various topics in Consumer Protection Law. He is also a volunteer attorney in the Consumer Unit at Central Jersey Legal Services, Inc. in Elizabeth, New Jersey. Mr. Ricci is a 2011 graduate of the Rutgers School of Law - Newark. While at Rutgers School of Law, he interned with the Securities Fraud Prosecution Section of the Office of the Attorney General for New Jersey, as well as summer internships in the Consumer Unit and then the Landlord/Tenant Unit of Central Jersey Legal Services, Inc. He also worked at the Community Law Clinic of Rutgers Law School. Mr. Ricci is admitted to practice in New Jersey, New York and the Federal District Court of New Jersey.</p>
Rios, Sophia	Berger Montague PC	<p>Ms. Rios manages Berger Montague's San Diego office and practices in the Consumer Protection and Credit Reporting and Background Checks practice groups. Ms. Rios advocates on behalf of a broad range of clients. Ms. Rios regularly speaks on consumer law and class action litigation issues. As a first-generation college student and woman of color, Ms. Rios is committed to furthering diversity and inclusion in law firms and serves on Berger Montague's Diversity, Equity & Inclusion Task Force. She was named by Super Lawyers as a San Diego Rising Star in 2023 and 2024, Best Lawyers as One to Watch in from 2022-2024, and to San Diego's Top 40 Under 40 Business Professionals in 2020. She is a graduate of Stanford Law School, where she served as an extern Legal Adviser in the Office of Commissioner Julie Brill at the Federal Trade Commission in Washington, DC, co-founded the Stanford Critical Law Society, and was a Lead Article Editor for the Stanford Environmental Law Journal. Ms. Rios has a B.A. and a B.S. from UC Berkeley.</p>
Robertson, Angie	Philipps and Philipps, Ltd.	<p>Angie Robertson represents consumers in cases involving violations of the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), the Electronic Funds Transfer Act (EFTA), as well as various other consumer protection statutes. Robertson litigates in federal district courts and appellate courts and has also brought cases on behalf of clients in arbitration. Over the course of her career, she has obtained dozens of notable verdicts on behalf of her clients, regarding issues of consumer law and class certification, including Mack v. Resurgent Capital Services, 70 F.4th 395 (7th Cir. 2023) and Ewing v. Med-1 Solutions, LLC, 24 F.4th 1146 (7th Cir. 2022). Robertson was the Illinois State Chair of the NACA from 2016-2024, and is currently a Co-Chair of the NACA Board of Directors.</p>
Romero, Sophia	Maier Gutierrez and Associates	<p>Sophia is the managing attorney for the Consumer Rights Litigation Group at New Mexico Legal Aid. Since her 2011 admission to the bar, Sophia has litigated all types of consumer rights issues, including automobile fraud, illegal repossession, and Fair Debt Collection Practices Act 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 the National Association of Consumer Advocates, including serving as the chair for the State of Nevada. 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.</p>
Rudd, Kari	Bay Area Legal Aid	<p>Kari has been part of the consumer team at Bay Area Legal Aid since 2012, partnering with low income and working clients and community members to enforce their rights around credit reporting, debt collection, and other consumer financial issues.</p>

Sanchez-Adams, Carla Leticia	NCLC	Carla Sanchez-Adams is board certified by the Texas Board of Legal Specialization in Consumer and Commercial Law. She is a managing attorney with Texas RioGrande Legal Aid, Inc. (TRLA) and is a board member for the National Association of Consumer Advocates (NACA). Carla assists low-income Texans on issues related to debt collection, credit reporting, autofraud, debt management and other consumer related disputes. She leads a team of advocates who utilize a holistic approach to achieving economic security for victims of crime including survivors of family violence, sexual assault, and human trafficking.
Sand, Jeff	Weiner & Sand LLC	
Sarrett, Drew	Consumer Litigation Associates, PC	Drew Sarrett has practiced consumer law since 2011. He also represents individuals in civil rights, employment, and discrimination matters. He has tried cases in multiple courts and argued successful appeals before the Supreme Court of Virginia. He serves as the President 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 currently focuses on individual and class consumer protection cases, with a primary focus on FCRA and auto defect matters.
Saunders, Margot	National Consumer Law Center®	Margot Saunders is currently Senior Counsel to the National Consumer Law Center (NCLC) after serving as managing attorney of NCLC's Washington, D.C. office from 1991 to 2005. Margot has testified before Congress more than two dozen times regarding a wide range of consumer law issues, including predatory mortgage lending, high cost small loans, payments law, electronic commerce, protecting benefits in bank accounts, privacy issues, and robocalls. She was the lead advocate on the passage of the Home Ownership and Equity Protection Act, the development of the Treasury Rule protecting exempt benefits, and many other initiatives.
Selby, Taylor	Solar Expert Witness, LLC	Taylor Selby has been in the solar industry for 15 years. He is an owner and Vice President of a successful solar company headquartered in Santa Fe, New Mexico with over 100 full-time employees. He has overseen the installation of thousands of solar electric systems. He runs the consulting business Solar Expert Witness LLC, committed to ensuring the solar industry operates under a high standard of ethics for its customers. With a master's degree in Environment & Community from Antioch University and Technical Sales certification from the North American Board of Energy Practitioners (NABCEP), Taylor is a respected professional solar expert who has been involved in over 40 solar cases nationally. Taylor enjoys silently riding his solar-powered dirt bikes on forest roads, fishing for trout, and spending time outdoors with his wife and two sons.
Sharpe, Steve	National Consumer Law Center®	Steve Sharpe is a Staff Attorney at the National Consumer Law Center focusing on foreclosures and mortgage lending. He represented homeowners at the Legal Aid Society of Southwest Ohio, LLC. and started his career in 2005 at Indiana Legal Services with a Skadden fellowship focused on representing borrowers with predatory loans. Steve is a contributing author of National Consumer Law Center's Mortgage Servicing and Loan Modifications, Home Foreclosures, and Truth in Lending legal treatises. He is a cohort member of the Shriver Center's Racial Justice Institute and a Consumer Fellow with the American Bar Associates Consumer Financial Services Committee.

Silva, Peter	Tycko & Zavareei LLP	<p>Peter Silva is a zealous advocate for consumers, workers, and individuals whose rights have been violated by the government, employers, and financial institutions. Over the last decade, Peter has successfully represented clients in civil rights, consumer protection, foreclosure defense, and class action cases in negotiations, mediations, arbitrations, and at trial in state and federal courts and before various administrative agencies. Prior to joining Tycko & Zavareei LLP, Peter represented individuals and small businesses as a Partner with Gowen Silva & Winograd, PLLC. Peter's work on behalf of Maryland, D.C., and Virginia homeowners has prevented dozens of foreclosures through loan modifications, settlements, and litigation. Peter not only defends foreclosures, but countersues for violations of state and federal lending and servicing laws. Peter has successfully brought and defended lawsuits against America's biggest banks and mortgage servicers including Wells Fargo, Bank of America, U.S. Bank, Fannie Mae, Freddie Mac, Mr. Cooper/Nationstar Mortgage, Bayview Loan Servicing, and Ocwen Loan Servicing. Through aggressive litigation and creative settlement solutions, Peter has obtained millions of dollars in damages and savings for his clients including principal and interest reductions, write-downs, and deficiency waivers. Peter's extensive knowledge of the foreclosure and loan modification processes, mortgage servicing industry and applicable state and federal laws including the Real Estate Settlement Procedures Act (RESPA) and Truth-in-Lending (TILA) allows him to provide clients with upfront and straightforward assessments of their options so that they can make an informed decision. Peter has worked with local, state, and federal governments and non-profit entities to strengthen legal protections of consumers. Peter is a member of the National Association of Consumer Advocates. At the beginning of his legal career, Peter worked extensively in the civil rights field as an attorney fellow for the Washington Lawyers' Committee for Civil Rights and Urban Affairs, and a law clerk with the Equal Employment Opportunity Commission and the civil rights interest group, People for the American Way.</p>
Smith, Ashley	Pine Tree Legal Assistance	<p>Formerly a socio-cultural anthropologist, Ashley now serves low-income consumers in Maine as a consumer advocate and paralegal at Pine Tree Legal Assistance. Pine Tree's consumer practice assists low-income Mainers statewide with various consumer related issues, especially mortgage servicing, foreclosure, debt collection, student loans, and auto. Their auto practice focuses specifically on used vehicle sales issues including: deceptive sales practices, financing shenanigans, and warranty issues. Ashley received her B.A. in anthropology and French studies from Wheaton College, MA and her M.A. and Ph.D. in cultural anthropology from Cornell University.</p>
Sola, Robert	Robert S. Sola, P.C.	<p>Robert S. Sola is the founding member of Robert S. Sola, P.C., a consumer law firm based in Portland, Oregon. He has been handling Fair Credit Reporting Act cases since 1996. He represents consumers across the country, and has litigated FCRA cases in 24 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 <i>Thomas v. Trans Union</i>, where the jury awarded the consumer \$5.3 million. In 2007, he was co-counsel in <i>Williams v. Equifax</i>.</p>
Soumilas, John	Francis Mailman Soumilas, P.C.	<p>JOHN SOUMILAS is a partner at Francis Mailman Soumilas, P.C.. His primary office is located in Philadelphia. A seasoned litigator, John has represented thousands of consumers in individual cases and class actions, with career settlements and verdicts valued at more than \$180M. He currently represents persons defamed and otherwise harmed by credit reporting, employment background and tenant screening errors, victims of identity theft, students and student loan borrowers, individuals harassed and deceived by collectors and other businesses, as well as consumers who are subjected to unwelcome invasions of their privacy, overcharging, and other deceptive trade practices. John has been repeatedly recognized by Philadelphia Magazine as a "SuperLawyer," a recognition received by only 5% of attorneys in Pennsylvania. 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 had been appointed by federal judges as class counsel in some of the largest FCRA class cases and settlements. John lives in Philadelphia with his wife and has four adult children. 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, obtained in 1996. 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.</p>
Steinkamp, John		

Subbotin, Jacob	Legal Aid Society of San Deigo, Inc.	Jacob Subbotin is the Supervising Attorney for the Consumer Protection Team at the Legal Aid Society of San Diego. He and his team provide free legal assistance to low-income clients in San Diego with a wide range of consumer issues. As the Supervising Attorney he oversees staff attorneys handling a variety of cases involving debt collection, medical debt, solar fraud, auto fraud, and bankruptcy issues. His caseload predominantly focuses on issues related to home solicitation sales, including solar systems, home improvements, and even vacuum cleaners.
Tabor, Amy	Caddell & Chapman	Amy E. Tabor has represented consumers and small businesses against some of the largest companies and law firms in the United States. She has experience in complex cases, including class actions, commercial litigation, and antitrust matters involving the automotive, technology, energy, and credit reporting industries. She also has extensive experience in privacy class actions, including Fair Credit Reporting Act ("FCRA") matters. She likes nothing better than getting fair compensation for people who have been wronged and holding abusive companies accountable for their actions.
Tatar, Stephanie	Tatar Law Firm, APC	
Teske, Vildan	Teske, PLLP	
Treinen, Rob	Treinen Law Office	Rob Treinen is a father, husband and lawyer. He has exclusively practiced consumer law since he started at Legal Aid in 1999. How now runs a small firm -- just him and great staff -- in Albuquerque. He graduated from the Trial Lawyers College in 2016. At work he enjoys helping New Mexicans who were robbed, cheated or lied to by a corporate defendant. For fun, he likes skateboarding with his kid and traveling with his family.
Varnell, Janet	Varnell & Warwick	Janet Varnell is the managing partner in the law firm of Varnell & Warwick, PA headquartered in Florida but which operates virtually throughout the United States. The firm is expert at consumer class actions, but has also handles civil rights, worker's rights, environmental protection, and other high-impact public interest litigation. Her small firm has been appointed lead or co-lead class counsel in more than 65 class action cases certified in both state and federal courts across the nation and she has served on the Plaintiffs Steering Committee on MDL matters. She has prosecuted a variety of multi-million-dollar disputes. The defendants in these cases have included governmental entities and companies such as AT&T, Asplundh, Bank of America, Capital One, CashCall, Citibank, Discover Bank, General Electric Capital Corp., Guthy- Renker, HSBC, Home Depot, Marion County Florida Sherriff's Office, Mercedes Benz, Navy Federal Credit Union, Ocwen Loan Servicing, Progressive Insurance, State Farm Insurance, Sallie Mae and Forgas-Taurus. Varnell was awarded Consumer Advocate of the Year in 2009 by the National Association of Consumer Advocates and "Trial Lawyer of the Year" by the Public Justice Foundation along with others for her work protecting consumers from predatory payday loans. Varnell is an active leader in public interest and consumer protection organizations and has been throughout her career. She is the President Elect to the Board of Public Justice and serves on the Partners Council of NCLC. Varnell is the former Co-Chair of NACA. She drafted and assisted on numerous amicus briefs on behalf of public interest organizations and consumer groups and has also litigated cases with those organizations on a wide range of matters from consumer fraud to civil right to human trafficking. She also served and Chaired several committees for the Florida Bar. She has delivered numerous presentations on consumer protection law and class action litigation strategies for state bar associations and consumer groups. Her professional experience beyond law practice includes serving in the U.S. Army where she was awarded several medals before the age of 21. Varnell has started and run several small businesses including an AI expert systems technology company; a wildflower seed farm; and a healthcare technology company which became the most successful distributorship in the nation.
Veggian, Lauren	The Cardoza Law Corporation	Lauren is a senior associate at The Cardoza Law Corporation. She is licensed in both New York (2015) and California (2016), and primarily practices in California. Her practice is focused on representing consumers in claims involving credit reporting errors, identity theft, and debt collection violations. Lauren is a 2010 graduate of Princeton University and a 2014 graduate of Hofstra University Law School.

		Susan Walker Goico is the director of Atlanta Legal Aid Society's Disability Integration Project. Her advocacy focuses on the enforcement of Olmstead v. L.C. and E.W., the landmark disability rights decision based on the "integration mandate" of the Americans with Disabilities Act. She advocates for children and adults confined in or at risk of institutionalization in psychiatric hospitals, nursing homes, and other institutions who seek community-based services and supports. Since 2012, Susan has facilitated the Nick Project, a collaborative effort aimed at connecting inmates in the DeKalb County Jail with community mental health services and supported housing. Susan has worked in the disability rights arena since graduating from the University of Georgia School of Law in 1998. She currently teaches the Olmstead Disability Rights Clinic at Georgia State University College of Law. Aside from her years working on Olmstead implementation at Atlanta Legal Aid, Susan has also been a contract attorney for the U.S. Department of Health and Human Services Office for Civil Rights (OCR), where she investigated Olmstead violation complaints and monitored an Olmstead-based voluntary compliance agreement.
Walker Goico, Susan	Atlanta Legal Aid	
Wells, Elizabeth	Burdge Law Office Co.	
		Ron Wilcox is the former NACA Co-Chair of the Board of Directors. He is a graduate of Gerry Spence's Trial Lawyers College and has tried more than 10 cases to a Final Arbitration Award, where in many of them consumers were awarded punitive and/or treble damages.
Wilcox, Ronald	Wilcox Law Firm, P.C.	
		Ben is a Partner at Jones, Wolf & Kapasi, LLC, a New York and New Jersey law firm where part of his practice involves consumer protection and class action cases including those against debt collectors, used car dealers, home improvement contractors, health clubs, and debt consolidation companies. He has been practicing law since 2004. Prior to Jones, Wolf & Kapasi, LLC, Ben litigated for several New York City law firms and was the Court Attorney for a New York City Criminal Court Judge. Ben has successfully argued appellate cases including, Restrepo v. Home Depot, 92 A.D.3d 857 (2nd Dept. 2012), Matter of Maull, 161 A.D. 3d 570 (1st Dept. 2018) and Neely v Felicetti, 177 A.D. 3d 414 (1st Dept. 2019) He is also the author of "Can You Hear Me Now?": Cellular Phones and Mass Tort Litigation After Newman v. Motorola, 14 Alb.L.J. Sci. & Tech. 267 (2003). Before beginning his legal career, Ben worked for several years as Legislative Assistant for a New York Congressman in Washington, D.C. He is a member of Business Network International (BNI), the New York City Bar Association's Legal Referral Service as well as its Consumer Affairs Committee, the Essex County Bar Association Lawyer Referral Service, the National Association of Consumer Advocates (NACA), the Executive Committee of the Albany Law School National Alumni Association, and a Pro Bono Counsel at the United States District Court for the Southern District of New York." He holds a B.A. in Philosophy from the University of Michigan (1999), a J.D. from Albany Law School (2004) and, most importantly, is his daughter Sybil's dad.
Wolf, Benjamin	Jones, Wolf & Kapasi, LLC	
		Chi Chi Wu has been a staff attorney at NCLC for over a decade. Chi Chi focuses on consumer credit issues at NCLC, including legislative, administrative, and other advocacy. Chi Chi's specialties include fair credit reporting, credit cards, refund anticipation loans, and medical debt. Before joining NCLC, Chi Chi worked in the Consumer Protection Division at the Massachusetts Attorney General's office and the Asian Outreach Unit of Greater Boston Legal Services. Chi Chi is a graduate of Harvard Law School and The Johns Hopkins University. Chi Chi is co-author of the legal manuals Fair Credit Reporting Act and Collection Actions, and a contributing author to Consumer Credit Regulation and Truth in Lending.
Wu, Chi Chi	National Consumer Law Center®	
Zeigler, Tashia	The Zeigler Firm, LLC	