



NCBA 2022  
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conference  
Nashville, TN | May 4-6



# Meet the Conference Speakers

## Eddie Alford

Eddie Alford serves as Pinnacle's Diversity and Inclusion Officer. He is based at the firm's office in Mt. Juliet, TN.

He joined Pinnacle in 2005 and took on this role in 2020. He serves as a thought leader who centers diversity, equity and inclusion as a part of the firm's work internally, with clients and in the community. He leads and coordinates the firm's strategies related to these topics across all areas. His previous roles at Pinnacle were in learning and development, primarily working on leadership development.

Prior to Pinnacle, Alford worked at PrimeTrust Bank and as a regional training officer at Nashville Bank of Commerce (NBC). While at NBC, he was also the community development officer for Nashville, working with dozens of branches to ensure the banking needs of the low- to moderate-income community were being met.

Alford earned his bachelor's degree in business administration and marketing from Alabama State University and his MBA from Middle Tennessee State University. He is involved in financial literacy education through Junior Achievement and other nonprofit organizations.



# Ashley Bond

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Ashley Bond is the Diversity & Inclusion Lead at Caterpillar Financial Services Corporation. Ashley brings more than 20 years of experience at Caterpillar Financial to this newly created role, with an understanding of the people and the culture of the organization, as well as a passion for diversity and inclusion. In her daily work, she aspires to share the benefits of a diverse and inclusive culture with as many people as she can, working with her process partners to ensure a fair and equitable employee experience.

Most recently Ashley was the curator for Caterpillar Financial's Leadership Experience and Leadership Impact Summits, where more than 400+ people across the organization were equipped to be stronger global leaders. Ashley combines her passion for D&I with a love for emotional intelligence and leadership development to share a unique message of the company's journey to be a leading diversity employer.

Ashley is married to Tim and they are the proud parents of Joshua (21), Reagan (18) and Kaelin (16), and a new puppy named Juice.





# Michele L. Bendekovic

Michele Bendekovic is the first Director of Diversity & Inclusion at Bass, Berry & Sims. In this role she is responsible for assisting firm leadership and attorneys in establishing a diverse and inclusive team in order to provide firm clients with the highest quality of work and service. She leads the firm's diversity, equity and inclusion programs and focuses on new pipeline initiatives for long-term recruiting in addition to supporting the firm's affinity groups and their initiatives. Michele is also responsible for the continued assessment, development and implementation of the firm's strategic plan around diversity, equity and inclusion.

Michele has been involved in diversity, equity and inclusion, attorney professional development and attorney recruiting for over 25 years. Michele is active in the Association of Law Firm Diversity Professionals and serves on the Board as Treasurer. Michele is also active in The National Association for Legal Professionals, serving as the past Chair of the Experienced Professionals and Lawyer Professional Development Sections, a faculty member for the Newer Professionals Forum, a member of the Annual Education Conference Planning Committee, the Long Range Strategic Planning Committee and the Nominating Committee. She is also active in the Professional Development Consortium, serving as a former Board Member and former Chair of the Membership and Nominating Committees and on several committees including the inaugural Diversity, Equity and Inclusion Committee. Michele frequently speaks and writes on topics related to DEI and attorney professional development.

In 2016, Michele was the recipient of the Richard Pearson Award for Professional Development, awarded by the Professional Development Consortium for demonstration of an innovative spirit, a demonstrated commitment to teaching and mentoring, and a passionate, life-long love of learning.

Michele holds a MA in Personnel Administration and Industrial Relations from St. Francis University and a BA in History from Indiana University of Pennsylvania and has completed additional coursework in mental health awareness, coaching and project management. Michele sits on the board and serves as secretary of Jazz Empowers whose mission is to transform the lives of youth in underserved schools through jazz education. Michele sits on the board of Advancing Women in Nashville (AWIN) and serves as the Advancing Leaders Chair. AWIN's mission is to advance and develop women leaders as business and community leaders, with special emphasis on the context and needs of the Middle Tennessee region. She recently joined the board of Launch Mentorship whose mission is to provide students with the support and tools necessary to independently develop and accomplish post-secondary goals.



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# Eileen Bitterman

Eileen Bitterman is a shareholder and the compliance officer at Weltman, Weinberg & Reis Co., LPA. She leads Weltman's compliance audit department and is also a member of the firm's management committee.

Eileen and the compliance audit team ensures that processes, procedures, and technology match the needs of the firm and the firm's clients, as well as the demands of an increasingly regulatory environment. As part of the firm's compliance management system, the firm developed and maintains hundreds of standard operating procedures, a document review program, a complaint analysis and response system, sophisticated tracking and reporting tools, and dozens of proprietary training programs. Celebrating over 25 years of service with the firm, she is a frequent lecturer on regulatory and federal laws that impact the debt collection industry.

Eileen is AV<sup>®</sup> Preeminent<sup>™</sup> Rated by Martindale-Hubbell, its highest available rating for legal ability and professional ethics. She is extremely active within the industry, serving in a leadership role on a number of committees, including past Chair of the Member Attorneys Program (MAP) Committee, member of the Education Council for ACA International, Cleveland State University Cleveland-Marshall College of Law Board of Visitors Member, Cleveland Bar Association Joint Bar Admissions Committee and Appeals Subcommittee, and the Ohio State Bar Association Council of Delegates.

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# Amy Mertz Brown

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## Chief Compliance Officer, Gurstel Law Firm, P.C.

- Amy Mertz Brown has over 30 years of experience as a leader, lawyer, and compliance professional. Since August 2020, Amy has served as Chief Compliance Officer (CCO) at Gurstel Law Firm, P.C., a creditors' rights firm headquartered in Golden Valley, Minnesota and practicing in nine states. Amy leads both the Firm's regulatory compliance with federal and state law concerning creditors' rights and consumer rights, as well compliance with operational requirements for the Firm such as business and attorney licensing.

- Prior to joining Gurstel, Amy was CCO at the U.S. Securities and Exchange Commission (SEC), leading a team of compliance attorneys and professionals to oversee government ethics compliance for all SEC employees and manage several large dollar value IT projects. Prior to that, Amy developed and implemented the enterprise ethics and compliance program at the Consumer Financial Protection Bureau (CFPB), a financial services federal agency. She joined CFPB in its start-up phase and over the course of eight years helped establish and build CFPB's in-house legal department. Prior to the CFPB, Amy served in legal department management positions at the U.S. Department of the Treasury and the U.S. Small Business Administration (SBA). While at SBA, she conducted litigation in the U.S. District and Bankruptcy Court to collect debts owed to SBA by individuals and businesses, and managed litigation conducted by outside counsel.

- Amy is a graduate of Washington College of Law, The American University, in Washington, DC, and is licensed in California. She holds a Leadership Professional in Ethics and Compliance (LPEC) Certification from the Ethics and Compliance Initiative (ECI).



## Thomas Canary

THOMAS (Tom) L. CANARY, JR. is a Senior Attorney with the firm of Keith D. Weiner & Associates Co. L.P.A., with its main offices in Cleveland, Ohio and branch office in Louisville, Kentucky. Tom concentrates his practice in the areas of bankruptcy, replevin and creditors' rights. Mr. Canary received his B.S. (with Honors) from the University Of Kentucky in 1981 and was awarded his J.D. degree from the University Of Kentucky College Of Law in 1984. He admitted to practice law in the states of Kentucky, Indiana West Virginia and Ohio, the federal district courts in all those states as well as the Sixth Circuit Court of Appeals. Mr. Canary was the recipient of NARCA's President's Award in 2009. He is the current author and editor of *Kentucky Collections* published by Thompson-Reuters. Mr. Canary was inducted as a Fellow in the American College of Bankruptcy in October of 2021. Tom is a frequent writer and lecturer on bankruptcy and creditor's rights. Tom has been married to his wife Jennifer for the past 34 years and has two children – Thomas, and Cecille.





# June D. Coleman

June D. Coleman, Managing Attorney for the California Office of Messer Strickler, Ltd., is a defense litigator with more than 22 years of experience. Her areas of emphasis include defense of consumer rights actions involving the FDCPA, TCPA, and FCRA. She has a deep understanding of permissible debt collection conduct and how best to defend claims and minimize liability in the collection industry. She is also familiar with governmental investigations and prosecutions, including those conducted by AGs and the CFPB, as well as defending collection attorneys before the California State Bar. Since 2008, Ms. Coleman has been voted by her peers as one of the top lawyers practicing in Northern California and Sacramento, earning her a spot on the Northern California Super Lawyers list; the "Best of the Bar" list by the Sacramento Business Journal, and the "Top of the Bar" list by the Sacramento Magazine. Ms. Coleman has also been recognized by Accounts Recovery as one of the leading attorneys in the collections field for her defense work. Ms. Coleman is a Martindale Hubbell AV Preeminent rated attorney.

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# Michael Corwin

## Patenaude & Felix, APC

Michael Corwin manages the Oregon office of Patenaude & Felix, A.P.C., located in Portland, Oregon. His practice focuses on creditor's rights with an emphasis on consumer credit and lending. His background on the collection floor and in the compliance department guide his consumer contacts. Mr. Corwin received his J.D. from Northwestern School of Law Lewis & Clark College, and he has a B.A. in History, which he received from the University of California, Riverside. Outside of the office, Michael continues to work through his 'Wonders of Oregon' bucket-list.

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# Caren Enloe

Caren Enloe leads Smith Debnam's consumer financial services litigation and compliance group. Caren defends consumer financial service providers and members of the collection industry in state and federal court, as well as in regulatory matters involving a variety of consumer protection laws. Caren provides compliance services to a variety of fintech companies, law firms and collection agencies regarding an array of consumer finance issues.

Caren is an active trade group participant. She currently serves as chair of the Debt Collection Practices and Bankruptcy subcommittee for the American Bar Association's Consumer Financial Services committee and as co-chair of the National Creditors Bar Association's Bankruptcy Committee. She additionally is a member of the Defense Bar for the National Creditors Bar Association, vice-chair of ACA International's Women in Consumer Retail Collections Committee, a member of the Bank Counsel Committee of the North Carolina Bankers Association, and the Governing Committee for the Conference on Consumer Finance Law. In 2018, Ms. Enloe was named one of the "20 Most Powerful Women in Collections" by *Collection Advisor*, a national trade publication.

An active writer and speaker, Caren oversees a blog dedicated to consumer financial services and has been published in a number of publications including the *ABA's Business Law Journal*, *Journal of Taxation and Regulation of Financial Institutions*, *California State Bar Business Law News*, *Banking and Financial Services Policy Report* and *Carolina Banker*. Caren recently co-authored an article on the Debt Collection Rulemaking which is expected to be published in the American Bar Association's *The Business Lawyer* in early 2022.

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# Michele R. Gagnon

Lyons, Doughty, and Veldhuis, P.C.

- **Michele R. Gagnon** is an associate at the regional law firm of Lyons, Doughty & Veldhuis, in the Maryland office. She concentrates on Creditor's Rights, Consumer Collections, and Compliance matters.
- Ms. Gagnon joined the firm of Lyons, Doughty & Veldhuis in March of 2010. Prior to that Ms. Gagnon had been almost exclusively practicing in the field of collections since 1996 at the collection law firm of Peroutka & Peroutka. Ms. Gagnon is the Past-President of the Maryland/District of Columbia Creditor's Bar Association and served three terms as a member of the Board of Directors for the National Creditors Bar Association (formerly NARCA, the National Creditors Bar Association), and one term as Treasurer of the NCBA. She is currently serving a new term on the Board of Directors for the Association.
- MicheleG@LDVLaw.com



# Joshua Harr

Team Lead, SOAR Practice at Rapid7

Josh is Rapid7's Advisory Team Incident Response Expert, security trainer, and speaker with over 10 years of experience in information security and specializes in: Blue Team strategic and tactical engagements, control assessments, aligning security programs to frameworks, assessing client environments, identifying gaps and remediation measures, cybersecurity leadership development, and more. Before joining, Josh was the Incident Response Manager of a global utilities organization that powered over 30 countries' power grids and protected over \$5B of industrial control systems. As part of his efforts there, he successfully adapted the incident response program to a proactive response posture -- automating response procedures that enabled his team to provide greater focus on prioritized IR objectives. In concert with his roles today, Josh is a Cyber Warfare Officer for the Air Force Reserves and provides support to the Joint Force Headquarters - AFCYBER, where he globally consults with NATO partners on cybersecurity strategic planning and leadership development. In these roles, Josh continues to develop and maintain security programs and accreditations, responds to incidents, and is currently spearheading industrial control systems security strategy for the DoD. Josh also served active duty in the United States Air Force, with assignments at Kadena Air Base, Japan and Kirtland Air Force Base, New Mexico.

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# Laura Jensen

Laura Jensen joined Absolute Resolutions Corp., a leading purchaser of distressed consumer assets in the U.S., in 2012 as its VP of Business Development. She has served in progressively more senior roles and was appointed as Chief Acquisitions Officer in 2019.

Laura began her career in the ARM industry in 2002 and has been responsible for many areas of business operations including business development, portfolio sales and acquisitions, vendor management, recovery management, project management, compliance, and client services. Laura has been invited to speak at ARM events both nationally and internationally.

Over the last decade Laura has volunteered to support many industry efforts, including several advocacy days in Washington DC. Laura received her Certified Receivables Compliance Professional certification in 2019. In 2020 Laura was elected by Receivables Management Association International's membership to its Board of Directors where she is currently serving her second term.

Laura received her BA from The University of Northern Colorado. Laura enjoys golfing and traveling and is an enthusiastic home cook. She currently lives in the Twin Cities with her husband, Aaron, and son Britton.

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## Michael Klutho

Michael Klutho practices with the Minneapolis law firm of Bassford Remele, P.A. A significant part of Michael's practice involves the defense of attorneys, including collection attorneys and collection agencies facing FDCPA, FCRA and TCPA lawsuits. Michael has defended thousands of consumer lawsuits. His practice in this area also includes the defense of claims brought by governmental regulators overseeing entities involved in the credit and collection industry, and risk management audits and advice.

Michael serves on the Board of Directors of ACA International and is past president of the Great Lakes Credit and Collection Association. He frequently presents on the FDCPA, FCRA, TCPA and related issues and is a Certified Instructor through ACA International.

Michael is licensed in Minnesota, Wisconsin, Iowa and Missouri, as well as many federal jurisdictions.



# Alan D. Leeth

## Burr & Forman LLP

Alan is a partner and practices in the firm's Financial Services section. Prior to law school, he was employed at a large finance corporation in its commercial lending division.

Alan has experience in civil litigation in the areas of financial services, securities fraud, real estate, labor and employment, professional negligence, governmental liability, and product liability. The majority of Alan's financial services industry practice is focused on representing clients in both individual and class/mass actions, involving a wide array of state common law and statutory claims, as well as alleged violations of federal statutes, including the Fair Credit Reporting Act (FCRA), the Fair and Accurate Credit Transaction Act (FACTA), the Fair Debt Collection Practices Act (FDCPA), the Truth In Lending Act (TILA), the Credit Repair Organizations Act (CROA), the Equal Credit Opportunity Act (ECOA), Telecommunications Consumer Protection Act (TCPA), and the Real Estate Settlement Procedures Act (RESPA). Alan also has extensive experience enforcing arbitration provisions and has arbitrated numerous consumer finance cases before American Arbitration Association and JAMS.

Alan co-authors Burr & Forman's Consumer Finance Monthly Litigation Update and is also one of the editors of the firm's [Consumer Finance Litigation Blog](#).

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# Rebekah Luebcke

Rebekah Luebcke is a Vice President of Operations for Crown Asset Management, LLC. Rebekah joined Crown in 2017, bringing over 15 years of customer service and management experience in the accounts receivable management and payment processing industries. She oversees many of Crown's extensive daily activities to ensure Crown is operating at maximum efficiency, including oversight of the team of Relationship Managers who support both the Litigation and Agency networks that service Crown's consumer credit portfolios. Her team empowers performance through data and systems education and navigation of portfolio nuances.

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# Randy Miller

Randall S. Miller & Associates, P.C.

Randy Miller is President and CEO of Randall S. Miller & Associates, a multistate law firm specializing in the representation of the mortgage default servicing sector. His firm operates in the states of Colorado, Illinois, Michigan, Minnesota, Wisconsin and Wyoming. He also oversees a national bankruptcy program which utilizes cutting edge technology and robotic process automation to create and file certain documents with little to no human intervention. He currently serves as Board Chair to the American Legal and Financial Network (ALFN), the largest organization in the default servicing space. Randy is a frequent speaker and advocate for the industry, he recently celebrated his firm's 20<sup>th</sup> anniversary. A graduate of Michigan State University and Detroit College of Law, he has enjoyed a career that he didn't know existed when he received his diploma!



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# Zachary Miller

Zach Miller is a partner in the Nashville Office of Burr & Forman LLP, where he serves on the firm's Executive Committee. Zach has fourteen (14) years of experience defending financial institutions in federal and state litigation across the county. Zach also has a robust arbitration practice, routinely appears in matters before the AAA and JAMS. Zach's has significant experience defending clients from federal consumer protection claims, including those asserted under the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), Telephone Consumer Protection Act (TCPA) and numerous others. He also enjoys providing compliance support and guidance, particularly during times of statutory or regulatory change. He is licensed in the states of Alabama, Colorado, Florida, Oregon and Tennessee, as well as a large number of federal courts outside of those states.

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# Scott Morris

Scott Morris Scott is a Managing Member of Tromberg, Morris & Poulin, PLLC, a creditors rights firm that is focused on consumer collections and foreclosure. Scott is currently the Treasurer for the National Creditors Bar Association. He has worked on matters involving the CFPB, State Attorney General, federal, state and local regulations, in addition to, implementing Compliance Management Systems, improving operational and technological processes and providing management and leadership to numerous employees. He earned his J.D., cum laude, in 2004 from New York Law School, his B.L.A, in 1998 from the University of Maryland, College Park. He is admitted to the bars of the State of New Jersey and New York, and the Commonwealth of Virginia.

## PRESENTATIONS:

- Speaker, "Lessons Learned from Direct Suits and Regulatory Actions"; NCBA Fall Collection Conference | October, 2017
- Speaker, "Zen and the Art of Managing Multi-State Collection Firms"; NCBA Spring Collection Conference | May, 2018
- Speaker, "If You Can Make it There"; NCBA Fall Collection Conference | October, 2019
- Speaker, "NCBA, Compliance Certification Course" | 2018-2019
- Speaker, "Business Continuity and Disaster Planning – Concerns and Solutions for Small, Medium and Large Law Firms"; NCBA Briefing Call | March, 2020
- Speaker, "How to do the Right thing when collecting in a COVID-19 Environment: The morals and legislative effects of taking misstep"; NCBA Webinar | April, 2020
- Speaker, "Optimizing a Law Firm's Cost Center "; NCBA Webinar | October, 2020
- Speaker, "Collecting from Individuals with Limited English Proficiency"; AccountRecovery.net Webinar | March, 2021
- Speaker, "Handling Investigations by State Regulators"; AccountRecovery.net Webinar | June, 2021
- Speaker, "Developing the Optimal and Compliant Workflow for your Law Firm"; AccountRecovery.net Webinar | September, 2021

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# Xenia Murphy

## **Director, Midland Credit Management**

Xenia has over 20 years' experience in financial services with a focus on relationship and performance management. Xenia joined Midland Credit Management / Encore Capital Group in 2007. She is responsible for the management of MCM's network of third-party law firms and agencies as well as Consumer Data vendors. She is a member of MCM's Diversity and Inclusion Steering Committee. Prior to joining MCM, Xenia worked for Capital One Financial Corporation in both financial and third-party management roles. Xenia graduated from James Madison University with a Bachelor's of Business Administration and lives with her husband and daughter in Rhode Island. She serves on the Client Advisory Committee for the National Creditors Bar Association and is a Board member and Chair of the Fund Development Committee for Sojourner House.

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# Tomio B. Narita

## Simmonds & Narita LLP

Tomio B. Narita is a partner with the California law firm, Simmonds & Narita LLP. His practice focuses on defending creditors, debt buyers, collection law firms and collection agencies in consumer litigation in federal and state courts throughout the country, including in class actions arising under the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), the Telephone Consumer Protection Act (TCPA), and other federal and state laws governing the credit and collection process. Mr. Narita also provides compliance advice relating to collection issues and is a frequent speaker at events relating to the collection industry. He obtained his law degree in 1991 from the University of California, Hastings College of the Law. He is a member of the Bar of the State of California, and he is admitted to practice before the United States Supreme Court, the Second, Third, Sixth and Ninth Circuit Courts of Appeals, the District of Colorado, the Northern District of Illinois and all of the District Courts of California.





# Joann Needleman

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Joann Needleman leads the firm's financial services regulatory and compliance practice and advises banks, financial institutions, and financial services entities on regulatory compliance matters.

Joann prepares and represents these same financial institutions during state and federal supervisory examinations and regulatory investigations before agencies such as the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC) and the Office of the Comptroller of Currency (OCC) as well as state financial services regulators and attorneys general.

A former member of the Consumer Financial Protection Bureau's (CFPB) Consumer Advisory Board, Joann provides her clients with useful strategies and common-sense solutions in order to prepare for areas of regulatory scrutiny.

Joann is the host of the podcast "Credit Eco to Go: Curbside Thought Leadership for Financial Services."



# Manuel H. Newburger

Manny Newburger leads the Consumer Financial Services Law Practice Group at Barron & Newburger, P.C. A frequent author and speaker on the FDCPA and other consumer protection laws, Mr. Newburger is known internationally for his expertise in consumer and commercial law, consulting on FDCPA, FCRA, and TCPA compliance across the globe and defending of individual and class consumer litigation and regulatory matters across the United States. His practice focuses on litigation, litigation management and strategy, regulatory defense, and compliance, and he serves as a settlement negotiator in complex cases. Mr. Newburger has consulted to collection industry members throughout the U.S., India, the Philippines, and Canada, and his clients include financial institutions, debt buyers, law firms, and collection agencies.

A Fellow of the American College of Consumer Financial Services Lawyers, Mr. Newburger has taught consumer protection law at the University of Texas School of Law since 1999. He has appeared as *amicus curiae* counsel in a number of high-profile cases affecting the collection industry, and was recognized by Collections & Credit Risk magazine in 2009 as an “Industry Champion.” From 2005 to the present he has been designated as a Texas Super Lawyer by Thomson Reuters, and he is board-certified as a specialist in consumer and commercial law by the Texas Board of Legal Specialization.

Mr. Newburger is a member of the National Creditors’ Bar Association and the American Bar Association. He is a past Chair of the Commercial Law League of America’s Fair Debt Collection Practices Act Committee, a past Chair of the State Bar of Texas’ Consumer and Commercial Law Section, and a past Chair of the Texas Board of Legal Specialization Exam and advisory commissions on board certification in consumer and commercial law. The Texas Supreme Court has appointed him to multiple task forces charged with writing foreclosure rules in Texas, and he served on the editorial committee for the State Bar’s Texas Collection Manual – Third Edition.

Mr. Newburger is licensed to practice in Texas, Colorado, Massachusetts, and Wisconsin and is admitted to practice before the United States Supreme Court, the United States Courts of Appeals for the First through Eleventh and D.C. Circuits, and federal district courts in Texas, Colorado, Connecticut, D.C., Illinois, Indiana, Maryland, Michigan, Missouri, Nebraska, Oklahoma, Pennsylvania, Tennessee, and Wisconsin.

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# Barbara Nilsen

Barbara Nilsen is a partner and Chief Compliance Officer of the law firm of Blitt & Gaines, P.C. She is licensed to practice in the State of Illinois, the State of Missouri and is admitted to the bar of the United States District Court for the Northern District of Illinois. Prior to joining Blitt and Gaines, P.C. as a Partner, she practiced in the areas of creditor's rights and residential foreclosures at the law firm of Freedman Anselmo and Lindberg, LLC. She has been practicing in the area of creditor's rights for 16 years and has focused the last 11 years in compliance. Barbara currently serves as Secretary on the executive committee of the National Creditors Bar Association.

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# Jonathan Pompan

Jonathan Pompan is a Partner at Venable LLP and co-chair of the firm's Consumer Financial Services Practice Group and Consumer Financial Protection Bureau (CFPB) Task Force. Jonathan's practice focuses on providing comprehensive legal advice and regulatory advocacy to a broad spectrum of clients, such as nonbank financial products and services providers, advertisers and marketers, and trade and professional associations, before the CFPB, the Federal Trade Commission (FTC), state attorneys general, and regulatory agencies. At a time when government consumer protection agencies are stepping up their scrutiny, Jonathan develops strong and lasting relationships with clients by understanding their business objectives, helping them recognize opportunities and avoid legal pitfalls.



# Brian Raison

Brian recently celebrated his 10 year anniversary with Chase where he leads the Card Collections Litigation Network. Prior to joining Chase he led Client Services for a national supplier specializing in compassionate probate recovery. Brian has spent the majority of his career in Financial Services managing issuers' first and thirty party agency networks. He resides in Delaware and is a proud graduate of the University of Delaware. When time permits, Brian can be found frustrating himself out on the golf course.

# Beverly P. Sharpe

Beverly P. Sharpe is the Director of Consumer Assistance (CAP) for the Tennessee Board of Professional Responsibility. Ms. Sharpe was previously in private practice in Knoxville Tennessee. Ms. Sharpe holds a Bachelor's Degree in music from the University of North Texas and a Doctor of Jurisprudence from the University of Tennessee. Ms. Sharpe developed the Consumer Assistance Program from its beginning in 2002. A public service of the Board, the Consumer Assistance Program informally mediates problems, not rising to the level of serious ethical violations, between lawyers and legal consumers and between attorneys. CAP also informs legal consumers about the legal system and makes referrals to other appropriate agencies.

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# Dawn N. Stone, MBA, MA

Dawn N. Stone is the Director of Community Engagement and Equity at the Center for Nonprofit Management in Nashville, TN where she works with hundreds of organizations across the state to build inclusive and equitable spaces for members, stakeholders, and the community at large. Dawn is owner of The Conflict Chick Inc, a speaker, consultant and coaching firm that provides training and development for organizations, corporations, teams and individuals that specializes in conflict management, communication, storytelling and diversity, equity and inclusion. Dawn's 2 years of corporate experience coupled with her MBA in Marketing and MA in Conflict Management has afforded her the opportunity to touch thousands of lives across the US through education and leadership training she provides.

Dawn's passion to develop and train others resulted in several entrepreneurial ventures since the age of 19 and this diversified skill set is leveraged daily. She has 14 years of adjunct professor experience at the college and community college level in business, entrepreneurship, communications and general education. She loves helping students create success and career pipelines into industry that are intentional and inclusive.

Dawn is a graduate of Middle Tennessee State University, The University of Tennessee in Knoxville, and Lipscomb University's Institute for Conflict Management. Dawn also studied 2 years in the Peabody School at Vanderbilt University in the educational doctoral program. She has served as a certified Rule 31 Mediator in the State of Tennessee and a certified Circle Facilitator through The Circle Center Inc. These certifications make it easier for her to bring peace to communities across industries and organizations.

In her spare time she enjoys family outings and volunteering in the community. Current and former employers include Center for Nonprofit Management, People3, Inc, Dismas House Nashville, Tennessee Prison Outreach Ministry, The Higher Education Initiative of TN, Nashville State Community College, National College, Austin Peay State University, YMCA of Middle Tennessee, Dell, Home Depot, Alive Hospice, Nabisco, Coca-Cola, Nortel Networks and several start-ups.

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# Nicole Strickler

## Messer Strickler Burnette

Nicole M. Strickler is a seasoned litigator focusing her practice in the defense of consumer financial services litigation throughout the country. This includes representing clients in both individual and class actions involving state and federal consumer protection laws, including the Fair Debt Collection Practices Act ("FDCPA"), Fair Credit Reporting Act ("FCRA"), Telephone Consumer Protection Act ("TCPA") as well as similar state laws. Her clients include corporations, lending institutions, collection agencies, asset purchasers, lawyers as well as individuals. While she always strives to win prior to trial, Ms. Strickler has successfully defended numerous bench and jury trials on behalf of her clients, including class claims. She is routinely solicited to speak before national industry trade organizations, and in publications, concerning issues affecting the credit and collection industry. Additionally, she has substantial experience representing her clients before state regulators, such as the Illinois Department of Financial and Professional Regulation, and the Consumer Financial Protection Bureau. Ms. Strickler has also successfully represented clients in numerous cases on appeal in various appellate courts, and even as amicus curiae before the United States Supreme Court.

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# Brit Suttell

Brit Suttell is a member of Barron & Newburger, P.C.'s Consumer Financial Services Group where they focus on defense litigation and regulatory compliance related to consumer protection statutes and regulations, specifically the Fair Debt Collection Practices Act, Reg. F, Fair Credit Reporting Act, Telephone Consumer Protection Act, and related state consumer protection laws. Brit assists clients with the creation and maintenance of compliance management systems. Their experience in-house at a debt collection law firm allows them to assist clients in crafting compliant operational solutions. In addition to defending consumer protection law claims, they also assist clients in various dealings with both state and federal regulators including handling civil investigative demands and other inquiries. Brit is a current member of the National Creditors Bar Association board of directors, serves on the Legal Advisory Board for the Consumer Relations Consortium, and is the immediate past President of the Pennsylvania Creditors Bar.

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# Jeffrey Topor

Simmonds & Narita LLP

Jeff Topor is a partner at Simmonds & Narita LLP, in San Francisco, California. Prior to joining Simmonds & Narita, Jeff clerked at the trial court level and was a Staff Attorney at the United States Courts of Appeals for the Eighth and Ninth Circuits, before joining a mid-sized law firm based in the Midwest, where he litigated antitrust matters for four years.

At Simmonds & Narita, Jeff specializes in complex litigation, with an emphasis on defending creditors, auto lenders, debt buyers, debt collectors, and law firms in federal and state trial and appellate courts across the country against individual and class claims under the FDCPA, the TCPA, the FCRA, vehicle finance laws, and other related consumer protection laws.

Jeff is still waiting for the growth spurt his mother promised him was coming.

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# Everardo (Evé) Trujillo, CISSP, C|EH

Evé is currently Director of Cybersecurity Engineering & Architecture for Encore Capital Group, leading the efforts to advise business units on reducing cybersecurity risk and improving security posture by driving security assessments, implementing security controls (network and systems), engineering solutions, and providing risk treatment options based on a defined security risk assessment methodology with the goal of minimizing risk and building resiliency into the organization.

Leveraging his 25+ years' experience and expertise in security domains such as Threat Intelligence, Vulnerability Management, Application Security, Security Engineering & Architecture, Security Assessments and Security Operations he also participates in developing and executing cyber security strategy which focuses on maintaining confidentiality, integrity and availability of assets and information.

Evé has an interest in forming and educating cyber security professionals which is why he is a mentor for high school teams that participate in CyberPatriot and San Diego Mayor's Cyber Cup programs.

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# Nathan Willner

Nathan D. Willner serves as the Government Affairs Officer of the National Creditors Bar Association (NCBA). Prior to representing the NCBA in Federal, State and Regulatory matters he was of Counsel for 11 years for the regional creditor's rights law firm of Lyons, Doughty & Veldhuis, P.C. where he managed the firm's Legislative Affairs and concentrated his Maryland law practice in the area of consumer retail litigation. Mr. Willner is the immediate past President of the Maryland-DC Creditors Bar Association and is a member of various other legal, community and service board organizations. He earned his undergraduate degree at Temple University and law degree from the University of Maryland School of Law. Mr. Willner has been a member of the Maryland Bar since 1990.

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# Chantel Wonder

Chantel Wonder is Senior Counsel for the Miami office of Gordon Rees Scully Mansukahni. She was previously the in-house Trial Counsel for Portfolio Recovery Associates, focusing on heavily litigated collection cases and counterclaims. She is Past President of the Florida Creditors' Bar, and Secretary for the Florida Small Claims Rules Committee.

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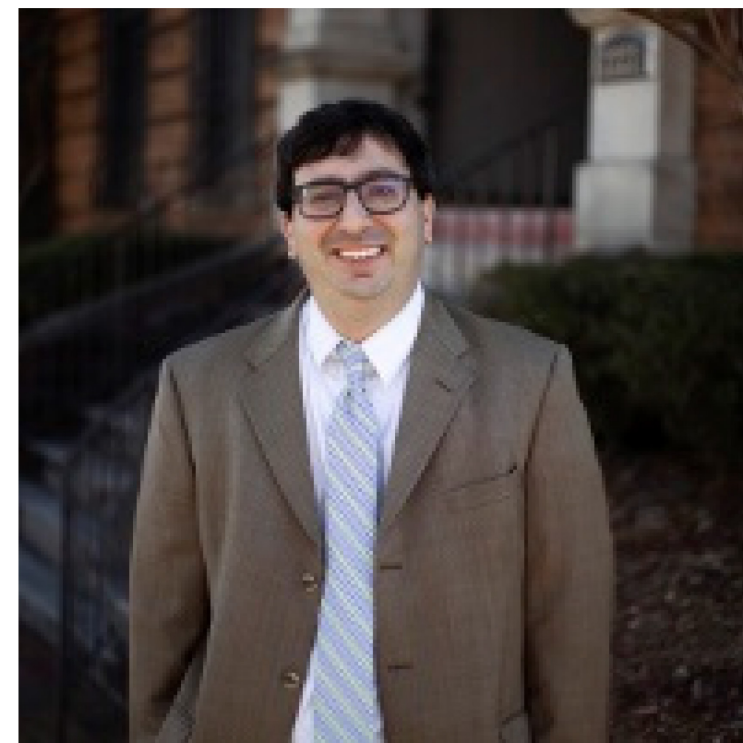
# Todd Mishkin

Pollack & Rosen P.A.

Todd Mishkin currently serves as the Alabama Managing Attorney for Pollack and Rosen. Todd began in the collections industry in 2007 as a legal assistant for Nathan and Nathan. Todd stayed at Nathan and Nathan through law school, then serving as the firm's Alabama managing attorney. In 2013, Todd moved to the creditor side, becoming the Legal Recovery Manager for Regions Bank, overseeing all firms with consumer collection litigation. After several years, Todd moved back to Nathan and Nathan as the firm expanded its footprint, most recently as the firm's Director of Legal Operations. Todd is an avid Auburn University sports fan and enjoys being involved in youth athletics.

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