



2021 CANDIDATE QUESTIONNAIRE

Name: Steven Markoff

Please Note: All responses will be shared with NCBA Members through the website and published via a link in the weekly newsletter.

Mandatory questions:

1. Has your firm been a NCBA Firm Member in good standing for two (2) consecutive years? - **Yes**
2. Have you attended an NCBA Conference in the past two years? - **Yes**

Optional questions:

3. In what city and state do you practice?

Markoff Law has attorneys licensed to practice in Illinois, Wisconsin, Kentucky, Ohio, and Michigan. I practice out of our main office in Chicago, Illinois and am personally licensed to practice law in Illinois, Wisconsin and Kentucky.

4. How long have you been a creditors' rights attorney? – **Since 2007**
5. What is the name of the law firm member for which you work? – **Markoff Law LLC**
6. What is your current job title and duties? - **Partner/Member – I am responsible for the daily operations of the firm**
7. What are your two main practice areas (e.g. bankruptcy, credit card, compliance, etc.)?

My daily responsibilities are focused on operations of the firm as opposed to a specific area of practice. However, Markoff Law represents a variety of creditors including banks, finance companies, fintech companies, credit unions, municipalities, debt buyers, medical providers, landlords, and businesses of all sizes

8. Have you served as a Committee or Task Force Chair or Co-Chair in the past three (3) years? Of which Committees or Task Forces?

I have participated in and chaired a variety of committees and task forces over the years. The most recent committee I have joined is the Budget and Audit Committee. I am currently serving in my fourth overall term as a Director on the NCBA Board.

9. Provide a list of professional articles or presentations that you have done. Please list the date and whether the presentation was for the NCBA.

I have authored and spoken on various creditors rights topics at NCBA conferences as well as in other professional settings. Specifically, I am co-author of multiple chapters in Creditors' Rights in Illinois published by the Illinois Institute for Continuing Legal Education.

10. Are you involved in state advocacy through an SCBA or NCBA chapter?



Yes, Markoff Law and its attorneys are very involved in state advocacy, particularly in Illinois. Our attorneys are on the Board of Directors of the Illinois Creditors Bar Association and we are a founding member of the Creditors Bar Coalition of Illinois, a group that works with a lobbyist to protect the interests of our clients and our industry.

11. Have you served on a Board of Directors (or similar governing body) previously? Please describe.

Yes. I am currently in my fourth term as a member of the NCBA Board of Directors. I also sit on the Board of the park foundation in the town where I live. The Deerfield Park Foundation provides assistance to residents in financial need to participate in recreation programs and supports park development initiatives that enhance community recreation.

12. Describe some of your leadership roles or describe what qualities you possess that make you a strong leader.

In addition to my terms as Director for the NCBA, I am currently the Treasurer of the Deerfield Park Foundation. I have served in various mentorship roles for organizations such as the Decalogue Society. I have acquired knowledge, patience, and a desire to serve as a role model and leader for others. I believe it is important to lead by example.

13. Why do you want to serve on the Board of Directors for NCBA?

I am currently serving my fourth term on the NCBA Board. This organization has taught me so much over the years and so many good people have taken their time to teach and mentor me. In this difficult time where we are all faced with so much uncertainty, I feel it is my duty to give back to the organization and our membership. I believe my experience and knowledge of our industry and organization have prepared me to become President-Elect of the NCBA.

14. How will you help NCBA advance its mission statement?

I was part of the Board of Directors that updated the current mission statement and I believe in every word. The NCBA supports, promotes, and protects the practice of creditors' rights law while ensuring fair treatment for all. As President-Elect and future President, not only can I help advance our mission, but I can work with and encourage others inside and outside of our organization to advance our mission.

15. What motivates you to do excellent work?

I am the second generation Markoff at Markoff Law and the NCBA. I have witnessed firsthand the pride my father takes in the creditors right area of practice. He has worked for over 40 years to change the negative narrative that we are often portrayed with. I take the same pride and work hard each day to better the profession. I am excited and honored to follow in his footsteps to serve as President of the NCBA.

16. What is your ideal level of interaction with the other board members?



I believe consistent communication and interaction with the Board and NCBA team is critical. I consider fellow Board members to be my colleagues and friends. These relationships were built working together to help strengthen our organization. It is important to build relationships with fellow Board members so that we can be as strong a Board as possible. We are a volunteer organization and it's the hard work of the volunteers that drive the direction of the organization. In addition to the interaction with fellow Board members, we are lucky to have an incredibly talented staff. I think it is just as important to have strong working relationships with the NCBA team as well as they are the ones who move the needle each and every day.

17. What is the biggest challenge facing our industry? What do you recommend we do to overcome that challenge?

It seems our industry is always facing challenges. Currently, our membership needs to focus on implementation of the CFPB's Debt Collection Rules which will take effect on November 30th. Regulatory uncertainty is always huge challenge facing our industry. We need to continue to advocate on a local, state, and national level to ensure our voice and opinions are heard. We need to have a seat at the table in the room where it happens!

18. What do you recommend doing to increase participation in NCBA by younger and/or newer attorneys, or new members of NCBA?

It is imperative to engage new and younger members in the NCBA. This is a volunteer organization and the engagement of our membership is our strength. I believe a combination of outreach to the membership combined with added local or virtual education and networking opportunities are critical to keep engagement levels high. This is especially true during these challenging times where travel and personal interaction is limited. We need to make an effort to identify future leaders and pair them as co-chairs of committees and task forces with more experienced leaders. This is a great way to become engaged and learn about our industry and organization.

Thank you for completing the questionnaire. Good luck with your campaign. We have just one more question for you:

19. Is there anything else you would like the NCBA Membership to know about you?

It is an honor and I believe my obligation to give back to the organization that has provided so much to me. I ask for the opportunity to serve the membership as future President of the NCBA. I will do the organization proud. Thank you.