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F. Paul Bland, Jr., is a staff attorney for Trial Lawyers for Public Justice, where he engages in socially significant, precedent-setting complex civil litigation. He is a co-author of *Consumer Arbitration Agreements: Enforceability and Other Issues*, a manual published by the National Consumer Law Center and the TLPJ Foundation. Mr. Bland is currently handling or has handled appeals before more than a dozen U.S. Courts of Appeal and state appellate courts. In 2002 he was named San Francisco Trial Lawyer of the Year by the San Francisco Trial Lawyers Association, along with co-lead counsel Jim Sturdevant, for work in *Ting v. AT&T*, 182 F. Supp. 2d 902 (N.D.Cal. 2002). He was selected the 2001 Maryland Trial Lawyer of the Year by the Maryland Trial Lawyers' Association, for arguing *Wells v. Chevy Chase Bank*, 363 Md. 232, 768 A.2d 620 (2001).

Mr. Bland has successfully argued more than half a dozen other cases that led to pro-consumer reported decisions. He is a member of the Board of the National Association of Consumer Advocates. His other areas of expertise include consumer class actions, fighting class action abuse, ERISA preemption, SLAPP suits and *qui tam* litigation. Prior to coming to TLPJ, Mr. Bland was a plaintiffs' class action and libel defense attorney with the Law Office of Kieron Quinn and Quinn, Ward and Kershaw, in Baltimore, Md. Prior to that he was Chief Nominations Counsel to the U.S. Senate Judiciary Committee.

Dennis Brager is a California State Bar Certified Tax Specialist, who acquired in-depth knowledge of tax law as a Senior Trial Attorney for the Internal Revenue Service's Office of Chief Counsel. In addition to representing the IRS in court, he advised the Service on complex civil and criminal tax issues. After leaving the IRS, Mr. Brager was associated with the national law firms, of Wood, Lucksinger and Epstein, and then Kadison, Pfaelzer, Woodard, Quinn and Rossi. He now has his own three attorney firm in Los Angeles. Mr. Brager has limited his practice to representing clients having disputes with the IRS, the Franchise Tax Board, the State Board of Equalization and the Employment Development Department—both at trial and administrative levels. Mr. Brager is a former chair of both the Tax Compliance, Procedure and Litigation Committee.

Mr. Brager has spoken before the California Continuing Education of the Bar, the California Society of CPAs, the UCLA Tax Controversy Institute, the California State Bar Tax Section, and the California Trial Lawyers Association, the American Bar Association, and the National Association of Enrolled Agents. Mr. Brager received his undergraduate degree from Pace University (B.B.A., magna cum laude, 1975, Accounting/Finance), and his law degree from New York University (J.D., 1978). He is a former chair of both the Tax Compliance, Procedure and Litigation Committee of the Los Angeles County Bar Association, and the California State Bar, Tax Procedure and Litigation Committee.

Senator Barbara Boxer became a United States Senator in January 1993 after 10 years of service in the House of Representatives. She was elected to a second six-year term in

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1998. In the House, she made her mark as a champion of human rights, environmental protection, military procurement reform and a woman's right to choose. She disclosed the famous \$7,600 Pentagon coffee pot and successfully passed more than a dozen procurement reforms – one of which has saved taxpayers more than \$2.6 billion. Senator Boxer has won numerous awards for her efforts to create a cleaner, healthier environment. As a Senator, she successfully amended the Safe Drinking Water Act to ensure that drinking water standards are set to protect the most vulnerable Americans, including children, pregnant women, and the elderly. She has been a leader in the fight to remove arsenic from drinking water, block oil drilling in the Alaska National Wildlife Refuge and along California's coast, and revitalize the Superfund to clean up toxic waste sites.

Christopher Brancart is a partner in Brancart & Brancart, a law firm located in Pescadero, specializing in fair housing litigation throughout the United States. Following law school Mr. Brancart clerked for the Honorable Vincent L. McKusick, the Chief Justice of the Maine Supreme Judicial Court, and taught appellate advocacy and administrative law at Western State University College of Law. From 1987 to 1989, he worked as a staff attorney and later as the supervising attorney at the Legal Services Program in Pomona. Mr. Brancart entered private practice in 1989 and since then has specialized in federal fair housing litigation. In addition to representing plaintiffs in several leading cases, Mr. Brancart has conducted fair housing training courses for attorneys throughout the nation. Mr. Brancart graduated with honors from the University of Texas School of Law in 1985.

Thomas J. Brandi is a member of the International Academy of Trial Lawyers, a fellow of the American College of Trial Lawyers, and a member of ABOTA. He has tried cases to verdict in 16 jurisdictions in California. He was a lead and liaison counsel in the Dalkon Shield class related matters, and served on the Plaintiffs Management Committee in the California Diet Drug Litigation involving Fen-Phen, and on the Plaintiff's Management committee in the Alaska Airlines Litigation. He is on the asbestos creditors claimants committees in the bankruptcy proceedings involving USG and the WR Grace Co. He is Past President of the Consumers Attorneys of California (2000), Past President of the San Francisco Trial Lawyers Association (1998), a member of ATLA, Trial Lawyers For Public Justice, a Director of the Bar Association of San Francisco (2002-03), and an adjunct Professor at USF School of Law.

Randy Brook is a Senior Attorney with the Federal Trade Commission's regional office in Seattle. In the 1970s he developed FTC cases challenging auto repossession practices of GMAC and others. He led the first FTC cases challenging the use of distant forum in suing debtors and helped in the drafting of the distant forum provision of the Fair Debt Collection Practices Act. He also specializes in bankruptcy fraud.

Bernard Brown was a founding member and one of the two original co-chairs of NACA, serving as co-chair and a board member until 1996. He has been in private practice in Kansas City since 1980. His first car fraud jury trial was in 1984, and between then and 1996 his office was devoted entirely to representing consumer plaintiffs who are victims of car fraud — particularly the fraudulent resale of wrecked and rebuilt cars and

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odometer fraud cases. More recently he has also worked on class action cases, again in connection with car sales and subprime financing (including claims of credit reporting torts, wrongful repossessions, and pattern overcharges), and has worked on cases involving fraudulent home equity lending schemes. He has handled a number of reported appeals and federal district court decisions of significance in these areas of the law.

Mr. Brown has been active in public interest work since he was in his early twenties, beginning with volunteer work at the headquarters of Common Cause in Washington, D.C. He has worked regularly with National Consumer Law Center staff for many years on various materials, and has written or provided commentary for many articles relating to consumer law. Mr. Brown has drafted several bills that have been offered in the U.S. Congress, and has worked closely on a number of issues with many leading consumer groups (such as Consumers Union, Consumer Federation of America, Public Citizen, U.S. PIRG, Center for Auto Safety, and Consumers for Auto Reliability and Safety). He has testified as the designated representative of many such groups (and of NACA) before a number of committees in the U.S. and state legislatures.

Carolyn L. Carter is an attorney who has specialized in consumer law issues for 26 years. From 1974 to 1986 she worked for the Legal Aid Society of Cleveland, first as a staff attorney and later as law reform director. From 1986 to 1999 she was co-director of a legal services program in Pennsylvania. She is currently of-counsel for the National Consumer Law Center, where she authors or contributes to NCLC's publications, including *Consumer Warranty Law*, *Truth In Lending*, *Unfair and Deceptive Acts and Practices*, *The Cost of Credit*, and *Repossessions and Foreclosures*. She is also the principal author of Ohio and Pennsylvania consumer law treatises. She was the 1992 recipient of NCLC's Vern Countryman Award.

Mark A. Chavez received his J. D. from Stanford Law School in 1979. During law school he served for one semester as a Judicial Extern for the Honorable Mathew O. Tobriner, then Senior Associate Justice of the California Supreme Court. Mr. Chavez was also a co-founder and the first Managing Editor of the Stanford Environmental Law Annual and a founding member of the Stanford Public Interest Law Foundation. In 1993, he was one of three original members of SPILF named honorary members of its Board of Directors in recognition of the extent and duration of their support for the organization.

Mr. Chavez was selected through the Attorney General's Honors Program and joined the Civil Division of the U.S. Department of Justice in Washington, D.C. after graduating from law school. In 1983, Mr. Chavez entered private practice working first at Pillsbury, Madison & Sutro in San Francisco and subsequently at Farrow, Bramson, Chavez & Baskin (formerly Farrow, Schildhouse & Wilson) in Walnut Creek, Calif. In 1994, Mr. Chavez and Jonathan E. Gertler founded the law firm of Chavez & Gertler LLP in San Francisco. The firm's attorneys handle consumer and unfair business practice cases, as well as products liability, professional negligence and substantial personal injury claims. In the course of his career, Mr. Chavez has represented parties in a wide variety of class actions, private attorney general cases, and other complex civil litigation matters involving financial services, lending practices and insurance charges. Mr. Chavez was one of the eight founders of the National Association of Consumer Advocates and its

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former Co-Chair. He serves on the boards of the National Consumer Law Center and the Stanford Public Interest Law Foundation.

Hyung S. Choi practices in Tempe, Ariz. He started his consumer protection practice as a sole practitioner with focus on suing abusive car dealers. His practice soon expanded to suing all abusive business entities involved in the automobile industry. Mr. Choi now is a partner in the law firm of Choi Rhee & Fabian PLC. The firm sues car dealers, lenders, insurance companies, manufacturers, repair shops, and other businesses. Prior to law school Mr. Choi worked as an engineer for General Motors. He received his J.D. *cum laude* from Arizona State University in 1993 and BSME from the General Motors Institute.

Chuck Cross is the Acting Director and Enforcement Chief for the Washington Department of Financial Institutions Division of Consumer Services. He is a former federal and state bank examiner. From 1990 through 1993 he was the vice president and general manager of a mortgage and escrow company. Since 1993 he has been responsible for over 160 regulatory enforcement actions and criminal referrals in Washington State. He was one of the key architects and negotiators of the multistate settlement with Household Finance and Beneficial Finance in 2002. Mr. Cross has a degree in Accounting/Economics, is a Certified Government Financial Manager and an Associate Certified Fraud Examiner. He is a subject matter expert and instructor for the National White Collar Crime Center and the chair of the AARMR Mortgage Fraud Committee. Mr. Cross has authored several articles on mortgage regulation and enforcement and was a monthly columnist for the national publication, Mortgage Broker until December 2002. In 2000 he was awarded Columnist of the Year by the National Association of Mortgage Brokers.

Jean Constantine-Davis has been an attorney with AARP and AARP Foundation since 1985. She is currently working in the Foundation's litigation group on issues involving fraudulent and predatory mortgage lending practices targeted at elderly homeowners. Prior to joining the litigation group Ms. Constantine-Davis worked for AARP's Legal Counsel for the Elderly representing low-income, elderly residents of the District of Columbia who were threatened with eviction and foreclosure on their homes. In 1995 she was awarded the Jerrold Scutt Prize for her work on behalf of the low income, vulnerable elderly population of D.C.

Ms. Constantine-Davis has been a consumer fellow of the American Bar Association's Consumer Financial Services Committee since 1995. She also served as a member of HUD's Negotiated Rulemaking Committee on the Mortgage Broker Rule and as a consumer representative in the Mortgage Reform Working Group's deliberations on reform of Truth in Lending and RESPA. Ms. Constantine-Davis graduated *magna cum laude, Phi Beta Kappa* in 1973 from the University of Maryland. She received her law degree from Catholic University of America in 1978.

Elizabeth De Armond is a Visiting Assistant Professor of Law at Chicago-Kent College of Law. She has been a Contributing Author to various NCLC publications since 1998. Prior to that she practiced in Dallas, specializing in commercial and real estate

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transactions. Ms. De Armond received a J.D. (magna cum laude) from the University of Notre Dame Law School, where she was a member of the University of Notre Dame Law Review, and earned an LL.M. from Harvard Law School. After graduating from Notre Dame, she served as a law clerk for the Honorable Cornelia G. Kennedy of the U.S. Court of Appeals for the Sixth Circuit.

Thomas Domonoske first practiced law in California, and then as a legal aid lawyer in rural Virginia. From July 1996 through August 2000, he was a Senior Lecturing Fellow at Duke Law School. While at Duke, he maintained a small consumer law practice in Virginia through an Of Counsel relationship with the Law Office of Dale W. Pittman, another ex-legal aid lawyer. In August 2000, he returned to the practice of law in Virginia with that office. His primary emphasis is on auto fraud and mobile home fraud issues; both involve Certificates of Titles that require prescribed forms and dealer-arranged financing. Mr. Domonoske has published articles about auto fraud, Virginia titling laws, illegal lease termination provisions, and processing fees in car sales. Additionally, he has contributed to subsections of the National Consumer Law Center's manual, *Truth in Lending*, and frequently provides trainings on these issues at consumer law conferences.

Lynn Drysdale is a staff attorney with Florida Legal Services, Inc., a statewide legal services advocacy firm with offices throughout Florida (eight years) and Jacksonville Area Legal Aid, Inc., a Northeast Florida legal aid office (fifteen years). Ms. Drysdale specializes in consumer finance litigation and legislative and administrative advocacy. She is a member of the Florida Consumer Law Task Force and the National Association of Consumer Advocates. Ms. Drysdale has been involved in advocacy efforts before legislative bodies such as the Board of Governors of the Federal Reserve Board, the Florida Legislature and numerous city and county bodies in her efforts to reform state motor vehicle title, payday, and mortgage loan laws. Presently, she is involved in several class action cases addressing issues such as illegal motor vehicle title loans, payday loans and arbitration clauses. Her articles and other contributions appear in NCLC and NACA publications and the *Consumer Financial Services Law Report*. Ms. Drysdale co-authored with Kathleen Keest *The Two-Tiered Consumer Financial Services Marketplace: The Fringe Banking System and its Challenge to Current Thinking About the Role of Usury Laws in Today's Society*, Volume 51, Spring 2000, Number 3, [South Carolina Law Review](#).

Robert Eppes has been, for the last 20 years, Special Agent In Charge of the National Highway Traffic Safety Administration-Odometer Fraud Unit in Kansas City, Mo. He is responsible for conducting and coordinating large scale, multi-jurisdictional, odometer fraud investigations in 14 mid-western states. Several of his investigations have been featured on nationally televised programs including CBS "60 Minutes." Mr. Eppes has received awards from the United States Secretary of Transportation and several professional organizations for his efforts to combat odometer fraud. In an effort to heighten awareness of odometer fraud he has provided training nationwide to 3500 federal, state and local law enforcement officers. Mr. Eppes has testified extensively regarding fraud and loss values regarding odometer fraud related issues and he is certified as a personal property appraiser specializing in automobiles and light trucks.

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Richard N. Feferman is an attorney with the law offices of Feferman & Warren in Albuquerque. He spent the first 13 years of his legal career in federally-funded Legal Services programs before entering private practice. He handles a wide variety of consumer cases throughout New Mexico, as well as in Arizona and Colorado. The bulk of his firm's practice is suits against debt collectors, motor vehicle dealers and lenders. A graduate of the University of Michigan Law School, Mr. Feferman is a member of the bar in New Mexico, Colorado and Michigan.

James B. Fishman is a partner in the New York law firm of Fishman & Neil, a general civil practice specializing in litigation on behalf of consumers and tenants. Mr. Fishman's consumer representation includes consumer credit, credit reporting, and illegal debt collection practices, automobile lemon law proceedings, deceptive business practices, and false advertising cases. Before entering private practice, he served as an Assistant Attorney General in the Bureau of Consumer Frauds and Protection in the New York State Attorney General's Office, and as a Senior Staff Attorney with the Civil Division of the Legal Aid Society of New York. Mr. Fishman received his B.A. from Bard College and his J.D. from New York Law School.

Cary L. Flitter is a partner responsible for litigation with the law firm of Lundy, Flitter, Beldecos & Berger, P.C. in Montgomery County, Penn, and Burlington County, N.J. Mr. Flitter litigates a variety of commercial disputes, injunctions, consumer credit and consumer fraud matters, both individual and class actions. He serves on the adjunct faculty at Widener University School of Law where he teaches Consumer Law and Litigation, including federal practice and procedure. From 1991 to 1999 Mr. Flitter served on the adjunct faculty at Philadelphia University where he taught commercial law. He is a graduate of Widener University School of Law and of the National Institute for Trial Advocacy.

Mr. Flitter is a contributing author to *Pennsylvania Consumer Law* by Carter, Geo. Bisel Publishing Co. (2003) and a contributor to *Consumer Class Actions* 5th Ed. by the National Consumer Law Center. He has written articles for the National Law Journal, the Legal Intelligencer and other publications. Mr. Flitter is a frequent lecturer around the country and consultant for the media in matters of consumer credit, fair credit reporting, fair debt collection practices, automobile dealer fraud, consumer class actions, use of expert witnesses in consumer cases, statutory attorneys fees and credit privacy. Mr. Flitter serves as the year 2003 co-chair of the Federal Courts Committee of the Montgomery (County, Penn.) Bar Association.

Stephen Gardner is an attorney in private practice, focusing on consumer class actions, representing individuals and such organizations as Center for Auto Safety and Center for Science in the Public Interest. Prior to entering private practice, Mr. Gardner was an Assistant Dean of Clinical Education and visiting assistant professor of law at Southern Methodist University. His major publications include NCLC and NACA's *The Practice of Consumer Law* (co-author), NCLC's *Consumer Class Actions* (contributing author) and *Unfair and Deceptive Acts and Practices* (contributing author); *Lost in the Supermarket: Consumer Confusion and Marketing Mania* (Nutrition Labeling Handbook 1995), See Dick and Jane Sue:

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A primer on State Consumer Protection Laws (American Law Institute 1992), *How Green Were My Values: Regulation of Environmental Marketing Claims* (Toledo Law Review 1991) and *Caveat Vendor* (editor). Mr. Gardner has been a member of the Board of Directors of the National Association of Consumer Advocates. He has also served on the board of Consumers Union. Mr. Gardner received his J.D. from the University of Texas.

Forest ("Trey") W. Hanna, III, currently serves as a senior trial lawyer in the Consumer Protection Division of the Missouri Attorney General's Office, conducting primarily civil prosecutions, focusing on business practices that affect thousands simultaneously (e.g., AmeriDebt, Membership Clubs, Axces LD "slamming"). In a recent two-week trial, he proved 15,000 UDAP violations against a Houston long distance reseller, and got Missouri's largest judgment to date in a slamming case. Previously, he practiced in the area of insurance defense litigation. Mr. Hanna was a member of the Missouri Law Review (1989) at Columbia, Mo.

Gail Hillebrand is a senior attorney at the West Coast Regional Office of Consumers Union, nonprofit publisher of Consumer Reports magazine. Ms. Hillebrand manages the credit and finance advocacy team. Her issues include banking, consumer credit, the Community Reinvestment Act, electronic benefit transfer, arbitration reform, accounting reform, electronic commerce, consumer legal rights and remedies, and the Uniform Commercial Code revision process. Ms. Hillebrand is a member of the American Law Institute. She is the former founding chair and a current board member of the California Reinvestment Committee, a statewide coalition working to encourage financial institutions to serve low-income consumers and neighborhoods. Ms. Hillebrand has served on the Consumer Advisory Council to the Board of Governors of the Federal Reserve, and on the boards of the National Community Reinvestment Coalition and the San Francisco Women Lawyers Alliance. Before joining Consumers Union in 1985, Ms. Hillebrand clerked for the Honorable Robert Boochever of the Ninth Circuit U.S. Court of Appeals and practiced law with the San Francisco office of McCutchen, Doyle, Brown & Enersen. She holds a B.A. in Economics from the University of California at San Diego, and a J.D. from the Boalt Hall School of Law, University of California at Berkeley.

Marielena Hincapié is a staff attorney in the Oakland office of the National Immigration Law Center. As NILC's employment attorney, Ms. Hincapié specializes in protecting and advancing the rights of immigrant workers. She writes articles and policy analyses, provides technical assistance, and presents trainings to legal and social service providers, labor unions, and community-based organizations. She also litigates law reform and impact litigation cases dealing with the intersection of immigration laws and employment/labor laws. She joined NILC after having served with the Legal Aid Society of San Francisco – Employment Law Center, first as a John A. Sutro, Sr. Public Service Fellow, and later as a staff attorney. Ms. Hincapié also served as a law clerk to the Hon. Justo Arenas of the U.S. District Court, District of Puerto Rico. Prior to beginning her legal career, she engaged in a number of community service activities, including stints as an instructor in both English as a Second Language and Spanish as a Second Language. She currently serves as a part-time faculty member of the City College of San Francisco's Labor Studies Department. Ms. Hincapié holds a J.D. from Northeastern University School of Law.

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Robert J. Hobbs is Deputy Director of the National Consumer Law Center, having served as a staff attorney at NCLC from 1972 to 1987. He specializes in credit practices and rates, second mortgage fraud, debt collection harassment, deceptive practices, Truth in Lending, rent-to-own transactions, and defense cut-off devices. Mr. Hobbs has participated in numerous administrative proceedings and testified before Congress on many occasions, providing expert opinion on consumer legislation. Before coming to NCLC, Mr. Hobbs held several positions with the New Orleans Legal Assistance Corporation. Mr. Hobbs' publications include *Fair Debt Collection*, *The Practice of Consumer Law* (co-author), and numerous contributions to *Clearinghouse Review* and *NCLC Reports*. He is also a board member of the National Association of Consumer Advocates. Mr. Hobbs received his B.A. from Vanderbilt University and his J.D. from Vanderbilt School of Law.

Kathleen Keest is a specialist in consumer credit and is currently an Assistant Attorney General in the state of Iowa, where she serves as Deputy Administrator of the Iowa Consumer Credit Code. Since 1984, she has frequently lectured and trained on state and federal consumer law nationwide, including to audiences of state and federal regulators and enforcement agencies, and has written extensively on consumer credit topics. She is a member of the Board of Directors of the National Association of Consumer Advocates, and served as its co-chair 1998-1999.

From 1985 to 1996, she was a staff attorney with the National Consumer Law Center. At NCLC Ms. Keest consulted with attorneys and agencies representing consumers nationwide concerning both individual consumer credit transactions and industry-wide practices, served as an expert witness in a number of cases, and trained extensively. She also was the primary author of NCLC's publications *Truth in Lending* and *The Cost of Credit: Regulation and Legal Challenges*. She was editor-in-chief of NCLC REPORTS and author of NCLC REPORTS *Consumer Credit and Usury Edition*. Ms. Keest is a member and fellow of the Consumer Financial Services Committee of the ABA Business Law Section, and served as chair of the committee's Interest Rate Subcommittee from 1991-1994. She previously worked with the Legal Services Corporation of Iowa for nine years, specializing in consumer matters, and served as an assistant counsel on a subcommittee of the U.S. Senate Judiciary Committee in 1978-1979.

Bryan Kemnitzer is a partner in the firm of Kemnitzer, Anderson, Barron & Ogilvie, LLP, which is well known in the field of lemon law and consumer class actions. Attorneys in the firm have established precedents in several landmark cases published in the reports of the California Court of Appeal. The firm won the 2001 California State Bar President's Pro Bono Service Award and the Community Award from the East San Jose Community Law Center.

Mr. Kemnitzer is a member of the Bar Association of San Francisco. Other memberships include: the National Association of Consumer Advocates, the American Trial Lawyers Association, the San Francisco Lawyer Referral Service and the Board of Governors for the Consumer Attorneys of California. He has tried more than 30 jury trials including cases against Ford, Chrysler, Mercedes Benz, Maserati, Brunswick and Ford Motor

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Credit. Mr. Kemnitzer was a lead trial attorney in Ibrahim v. Ford (1989) 214 Cal. App. 3d 874 and Kwan v. Mercedes Benz (1994) 23 Cal. App. 4th 174. Mr. Kemnitzer holds a B.A. from Stanford University and a J.D. from McGeorge School of Law (University of the Pacific).

Andrew S. Kierstead is currently on the plaintiffs' counsel executive committee in the national putative class action, *In Re Universal Service Fund Telephone Billing Practices Litigation*, MDL No. 1468 (D. Kansas), is co-counsel in the putative national class action *Sola v. Washington Mutual Bank*, FA (C.D. California), is on the plaintiffs' counsel executive committee in the putative western states' class action *Egger, et. al. v. Dynegy, et. al.* (S.D. California), is co-lead counsel in the putative national class action *Blakemore v. Avon Products* (California Sup. Ct.), is co-lead counsel in the putative California class action *Nelson v. Innovative Systems Technology, Inc., dba Briggs & Baker* (California Sup. Ct.) and co-counsel in the putative Pennsylvania class action *Stewart v. Fairbanks Capital Corp.* (Pennsylvania Ct. of Common Pleas).

Mr. Kierstead is admitted to practice in the states of California and Oregon as well as the federal Central District of California, Northern District of California, District of Oregon and before the Ninth Circuit Court of Appeals. He is a graduate of Johns Hopkins University (B.A. 1984, Dip. International Relations, School of Advanced International Studies) and the University of Southern California (J.D. 1987), where he received the Am Jur prize in both Torts and Torts II.

Christopher Lefebvre practices consumer bankruptcy and domestic relations law with his father in Pawtucket, R.I. Mr. Lefebvre is a member of the debtor/creditor committee of the Rhode Island Bar Association and is a frequent speaker on consumer bankruptcy at seminars sponsored by the Association. He was the 1995 recipient of the Rhode Island Bar Association's Pro Bono Publico Award for his commitment to equal access to justice for the poor. Mr. Lefebvre practices consumer bankruptcy with an emphasis on cases involving Automatic Stay and Discharge Injunction violations. Recently, he was co-counsel in the Sears bankruptcy class action suit wherein 190,000 former debtors received restitution in excess of \$175 million. Mr. Lefebvre received his B.S. from Boston College and his J.D. from Suffolk University Law School.

Mark Leymaster started his law practice in 1976 as a Staff Attorney at the National Consumer Law Center. While there he wrote the first manual on Consumer Usury & Credit Overcharges, articles on Electronic Banking and the Poor, and the first APR Calculator software. He went on to litigate adjudicatory rate cases as an Assistant Attorney General for Massachusetts, and then decided state wide rate cases as an Administrative Law Judge at the Massachusetts Division of Insurance. He is currently the Managing Partner at Renaissance Software in Silver Spring, Maryland where he consults on expert legal systems for commercial financing, develops software and consults as a consumers' expert in predatory lending cases.

Arnold R. Levinson is a partner with Pillsbury & Levinson, LLP in San Francisco. He specializes in the representation of insureds in insurance bad faith matters and has been

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in this field for more than 25 years. In January of 2003, Mr. Levinson obtained a \$32 million jury verdict in a disability case, including \$30 million in punitive damages. He and his firm have obtained numerous multi-million dollar awards and settlements. For the past 15 years he has been the regular contributing editor for the CEB Civil Litigation Reporter from the plaintiff's standpoint on insurance issues. He was President of the San Francisco Trial Lawyers Association in 1995, and has served for many years on the Board of Governors of the Consumer Attorneys of California (formerly the California Trial Lawyers Association).

Mr. Levinson is a regular contributing editor for the "Insurance Bad Faith and Insurance Coverage" section of the California Continuing Education of the Bar's (CEB) *Civil Litigation Reporter*, which is published 8 times per year and distributed to attorneys and judges throughout the state by CEB (1986-Present). He is also co-author of *Overcoming The 'Genuine-Issue' Rule In Bad-Faith Cases*, Trial Magazine, (03/02); and author of *Is ERISA Preemption a Relic of the Past? UNUM Life Insurance Co. of America v. Ward*, Insurance Law Section, ATLA (Winter 1999/2000). Mr. Levinson is a member of the State Bar of California (1975-Present), the Consumer Attorneys of California; on Board of Governors and At-Large Board of Governors (1995, 1999-2002); President, San Francisco Trial Lawyers Association (1995), Board of Directors (1987- 1995); Second Vice Chair (1999), "Insurance Section" of the Association of Trial Lawyers of America; and served as Judge Pro-Tem, San Francisco Superior Court.

Attorney General Bill Lockyer was elected California's 30th Attorney General in November 1998. Attorney General Lockyer served in the California Legislature for 25 years, chaired the Senate Judiciary Committee for nearly a decade, and was selected by colleagues to lead the Senate as President Pro Tem from 1994 to 1998.

As co-chair of the National Association of Attorneys General's Internet Committee, he takes a leadership role in the protection of individual privacy rights and fighting identity theft. Attorney General Lockyer has created for the first time in the Attorney General's Office a Civil Rights Enforcement Section. He has also expanded enforcement of state environmental protection laws in order to protect water quality, public health and California's natural resources. Attorney General Lockyer is a graduate of the University of California at Berkeley with a teaching credential from California State University, Hayward. He earned his law degree from McGeorge School of Law in Sacramento while serving in the state Senate.

Deanne Loonin is a staff attorney at NCLC who focuses on consumer credit issues affecting low-income consumers, particularly elders, immigrants, and survivors of domestic violence. She also works extensively on student loan, credit discrimination and homeownership issues. Ms. Loonin is co-author of the report *Credit Counseling in Crisis: The Impact on Consumers of Funding Cuts, Higher Fees and Aggressive New Market Entrants* (April 2003). She is also co-author of the *NCLC Guide to Surviving Debt* (4th ed. 2002) and *Credit Discrimination* (3d ed. 2002.) and author of *Student Loan Law* (2d ed. 2002). Ms. Loonin joined the Center in 1997 after having worked at Bet Tzedek Legal Services in Los Angeles. She directed Bet Tzedek's senior consumer fraud unit, and developed its

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vocational school fraud and student loan advocacy project. Ms. Loonin received her B.A. from Harvard University and her J.D. from Boalt Hall at the University of California at Berkeley.

Laura McDowall is a partner in the law firm of Young & McDowall in Akron, Ohio. Since her admission to law practice in 1987, she has concentrated on consumer protection cases, including lemon law, auto fraud, predatory lending, and other consumer issues. She recently served on a committee of the Ohio Bar Association which prepared standardized jury instructions for consumer trials, and is the co-author of the Lemon Law chapter of Baldwin's *Ohio Consumer Law Handbook*.

Ms. McDowall is involved in NACA, the Ohio Academy of Trial Lawyers, the Summit County Trial Lawyers Association, and the Ohio State and Akron Bar Associations. A frequent lecturer on consumer topics, she has presented seminars to attorneys, professional and civic groups. She has also testified and written position papers for the Ohio Legislature on consumer topics. Ms. McDowall earned her B.A. in English/Philosophy from Kentucky Wesleyan College in 1982, and her J.D. from the University of Akron School of Law in 1987.

Scott Maurer is a graduate of Santa Clara University School of Law. Since 1996, Mr. Maurer has supervised law students handling consumer cases at the East San José Community Law Center, Santa Clara's civil clinical program. He also co-teaches a Consumer Protection class at Santa Clara with Prof. Eric Wright. Mr. Maurer supervises a wide variety of consumer cases at the Community Law Center, but has worked extensively on unfair debt collection cases, and cases involving unfair and deceptive practices in the sale and financing of motor vehicles.

Willard P. Ogburn is the Executive Director of the National Consumer Law Center, having formerly served as staff attorney and then as Deputy Director. His areas of legal specializations include credit and property insurance and regulation, banking, and taxation. He has provided expert testimony and administrative representation before a range of Congressional and regulatory committees on the national and state levels. Mr. Ogburn has also served as Deputy Commissioner for Consumer Credit with the Massachusetts Banking Commission, as an analyst with the Federal Office of Management and Budget, and as an attorney for Cleveland's Legal Aid Law Reform Unit. Mr. Ogburn is author of NCLC's *Fair Credit Reporting* and has been published extensively in *Clearinghouse Review*, and *NCLC Reports*. He received a J.D. from the University of Chicago Law School and holds a B.A. from Brown University.

Terrence J. O'Loughlin has been employed by the Office of the Attorney General, State of Florida, since 1990, in the Economic Crimes Section. For most of those years he has been involved in the investigation and prosecution of automobile dealers, manufacturers, and finance and leasing companies. For the Attorney General's Office he has led a task force which has examined in excess of 40,000 motor vehicle files of which Mr. O'Loughlin has personally examined over 5,000. He continues to serve as the mediator of Florida's Motor Vehicle Lease Disclosure Act, a statute which he assisted in drafting.

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Mr. O'Loughlin has served as a consultant to the Federal Reserve Board's Leasing Education Committee, an observer/advisor for the Uniform Consumer Leases Act committee, "PrimeTime Live," "Dateline," various other media and publications, and other states agencies regarding motor vehicle fraud. He has also authored or co-authored magazine articles for Consumer's Digest, At Home With Consumers, Consumer's Research, and Going Places. He has served as a speaker with both consumer and industry groups. Mr. O'Loughlin received his B.A. from the University of Pittsburgh, and both his J.D. and M.B.A. from the University of Dayton.

Kenneth D. Quat is in private practice in Stow, Mass., where he concentrates on consumer and commercial litigation, including class actions, as well as personal injury matters. Since 1998 he has defended hundreds of victims of Leasecomm Corporation in individual collection suits brought in Massachusetts, and has also been involved in several class actions against Leasecomm and some of its principal vendors.

John Rao is a staff attorney at the National Consumer Law Center. Mr. Rao concentrates on predatory lending, foreclosure prevention, and bankruptcy issues, and directs the Center's case consulting services, providing technical assistance and litigation support to attorneys in a wide range of consumer law cases. He also participates in the Center's litigation efforts. Prior to coming to the Center, he served as head of the consumer law unit at Rhode Island Legal Services. He has served as a panelist and instructor at numerous trainings and conferences, and has served as a trainer for housing counselors and attorneys on predatory mortgage lending issues.

Mr. Rao is editor of NCLC's *Consumer Bankruptcy Law and Practice* manual, and contributing author to NCLC's *Repossessions and Foreclosures*, *Student Loan Law*, and *Stop Predatory Lending* manuals and NCLC Reports: *Bankruptcy and Foreclosures Edition*. He is also a contributing author to *Collier on Bankruptcy* (Matthew-Bender). Mr. Rao is a member of the board of directors of the American Bankruptcy Institute and the National Association of Consumer Bankruptcy Attorneys. He is a graduate of Boston University and received his J.D. from the University of California (Hastings).

Elizabeth Renuart has been a staff attorney with NCLC since 1996, working primarily on predatory lending and other consumer credit issues that affect low-income Americans. She is the principal author of *Stop Predatory Lending: A Guide for Legal Advocates* (2002); co-author of *Truth in Lending* (4th ed. 1999 and Supp. 2002), *Cost of Credit* (2d ed. 2000 and Supp. 2003), and the newsletter, *NCLC Reports: Consumer Credit and Usury Edition*. She has co-authored a number of model laws that address predatory practices, including AARP's Home Loan Protection Act.

Ms. Renuart has developed and presented scores of workshops and seminars on consumer issues for legal services, private attorneys, and other advocates (including the HUD-sponsored *Preserving the American Dream* course on foreclosure prevention). She is also a member of the Federal Reserve Board's Consumer Advisory Council. Prior to coming to NCLC, Ms. Renuart was the managing attorney of a legal services program in

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Baltimore that provided legal representation to homeowners in danger of losing their homes and had been a legal services attorney for over 20 years.

Ira Rheingold is Executive Director of the National Association of Consumer Advocates. Previously he worked at the Legal Assistance Foundation of Chicago as a supervisory attorney in charge of the Foreclosure Prevention and Senior Housing Projects. His responsibilities included community outreach and education, staff and volunteer training, grant writing, legal and policy advocacy and the development of impact litigation against predatory mortgage lenders. The major focus of his litigation practice was the representation of senior and disabled homeowners victimized by mortgage brokers, lenders and contractors who targeted minority low-income communities with high interest, high fee home equity loans. Mr. Rheingold also worked for three years as a legal services attorney in suburban Washington D.C. At that job, the primary focus of his work was welfare and homelessness prevention. Prior to becoming a legal services attorney, Mr. Rheingold worked as a legislative advocate for low-income community groups in rural Southern Maryland. He is a graduate of Georgetown Law School.

John Roddy is a partner in the Boston law firm of Grant & Roddy. He formerly served as an Assistant Attorney General in the Consumer Protection Division of the Massachusetts Attorney General's Office and as Legislative Counsel to former Attorney General Frank Bellotti. Mr. Roddy's practice is restricted to the representation of consumers victimized by predatory business practices. Mr. Roddy frequently writes and lectures on consumer law and class action litigation for diverse organizations, including the Practising Law Institute, the National Consumer Law Center, the Review of Banking and Financial Services, MCLE and the Florida Bar Association. He is a board member of the Massachusetts Appleseed Foundation, and a sponsor member of the National Association of Consumer Advocates. Mr. Roddy is a graduate of Boston College Law School.

Anthony Rodriguez is a staff attorney in NCLC's Washington, D.C. office where he focuses on credit reporting issues that affect low-income consumers. Mr. Rodriguez is co-author of *Fair Credit Reporting* (5th ed. 2002) and contributing author to *Credit Discrimination* (3rd ed. 2002). Prior to joining NCLC he was Director of the Mass. Attorney General's Disability Rights Project, coordinating disability litigation and policy. He previously served as an Assistant Attorney General in the Consumer Protection and Civil Rights Divisions, where he handled a large caseload of consumer and civil rights matters. As a staff attorney and housing unit coordinator at San Fernando Valley Legal Neighborhood Legal Services in southern California, he represented low-income clients in housing cases. He is a former president of the Massachusetts Association of Hispanic Attorneys. Mr. Rodriguez received his law degree from the UCLA School of Law and his B.A. from the University of California at Santa Barbara.

Stuart T. Rossman is the Director of Litigation at NCLC. He is an experienced trial attorney who, after 13 years of private practice, served as a Chief of the Trial Division and Chief of the Business and Labor Protection Bureau (consisting of the Fair Labor and Business Practices Division, the Insurance Fraud Division, the Medical Fraud Control Unit and the Unemployment Fraud Division) at the Massachusetts Attorney General's

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Office. He also founded and chaired the Attorney General's Abandoned Housing Task Force, a project created to assist municipalities and community groups in seeking solutions to abandoned properties. Mr. Rossman is the former Chairman of the Volunteer Lawyer Project, the oldest and largest pro bono legal services program in Massachusetts, and continues to serve on its Board of Directors. He also is a member of the adjunct faculty of the Northeastern University School of Law where he has taught Civil Trial Advocacy since 1993. Mr. Rossman is a graduate of the University of Michigan and Harvard Law School.

Richard J. Rubin is a private attorney in Santa Fe, New Mex. whose practice is limited to representing consumers in credit and debt collection abuse litigation and consulting for other consumer rights specialists around the country. He and his solo practice were the subject of a profile published in the January 1993 ABA Journal. Mr. Rubin has taught consumer law at the University of New Mexico School of Law, is a regular contributor to the Consumer Credit and Sales Legal Practice Series manuals published by NCLC, and presents continuing legal education and attorney training programs nationally in the areas of consumer credit, warranty law, and debt collection abuse. Mr. Rubin was the recipient of the Vern Countryman Award in 2000.

Margot Saunders has been the Managing Attorney of the Washington office of the National Consumer Law Center since 1991. Her areas of specialization include electronic commerce and the electronic delivery of public benefits, predatory lending and consumer credit law, and energy/utility issues. Ms. Saunders testifies regularly before Congressional committees and federal administrative agencies on behalf of low-income clients. She was the key consumer representative in the congressional debate over consumer protections and consumer exemptions in the federal Electronic Signatures and Electronic Records Act of 2000. Ms. Saunders also was the drafter of the comments joined by many consumer organizations which were submitted to the Federal Reserve Board regarding electronic disclosure of credit information.

Before joining NCLC, Ms. Saunders was the consumer specialist for North Carolina Legal Services. In North Carolina, she represented low-income clients and regularly lobbied the North Carolina General Assembly on consumer issues. Ms. Saunders is a previous recipient of the Vern Countryman Award for outstanding advocacy on behalf of low-income consumers.

Lynn H. Shecter is a partner with Roy, Shecter & Vocht in Bloomfield Hills, Mich. She practices in the areas of consumer class actions, employment-related litigation, complex and multi-district litigation, and civil rights and civil liberties litigation. She has published numerous articles on these subjects in publications such as the "Michigan Trial Lawyers Association Newsletter," "Laches," "The General Practitioner," and "Employee Relations Weekly." She has presented at annual meetings for the Women Lawyers Association, the Association of Trial Lawyers of America, and the Michigan Trial Lawyers Association. She has also lectured for ICLE seminars. Ms. Shecter is a member of the Civil Liberties Committee, the Constitutional Law Committee, and the Committee on Legal and Judicial Ethics of the State Bar of Michigan. She has been a Fellow of the Michigan Bar Foundation since 1986 and is listed in "Who's Who in

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American Law" and "Foremost Women of the 20th Century." Ms. Shecter is a fellow of the Michigan Bar Foundation, and member of Who's Who in American Law. She received her J.D. from the University of Minnesota Law School, and her B.S and M.A. from New York University.

Jonathan Sheldon joined the National Consumer Law Center as a staff attorney in 1976. He specializes in state unfair and deceptive practices statutes, consumer arbitration agreements, consumer fraud and deception, repossessions and secured transactions, automobile and other leases, credit discrimination and credit reporting, and the production and editing of NCLC consumer law manuals. Mr. Sheldon writes extensively for NCLC's publications, including *Unfair and Deceptive Acts and Practices* (1982, 1988, 1991, 1997, 2001) *Automobile Fraud* (1998, 2003), *Consumer Warranty Law* (1997, 2001), *Repossessions and Foreclosures* (1982, 1988, 1995, 1999), *Consumer Class Actions* (1999) and *Consumer Arbitration Agreements* (2001, 2002). Before working at NCLC, Mr. Sheldon worked for three years at the Federal Trade Commission's Bureau of Consumer Protection. He is a graduate of Harvard University and Harvard Law School.

Robert S. Sola is in private practice in Portland, Ore. where he primarily represents consumers. In recent years his practice has focused on claims under the Fair Credit Reporting Act, representing consumers across the country. In 2002, he was lead counsel in Thomas v. Trans Union which resulted in the largest verdict ever awarded under the FCRA – \$5.3 million. Mr. Sola frequently lectures on consumer litigation. He is a graduate of the University of Oregon School of Law.

James Sturdevant is the principal in The Sturdevant Law Firm in San Francisco, which specializes in representing plaintiffs in class actions involving consumer protection, financial and insurance fraud, employment discrimination and a wide variety of unlawful, unfair and fraudulent business practice cases. Mr. Sturdevant was co-lead counsel at trial and on appeal in *Ting v. AT&T*, 182 F.Supp.2d 902 (N.D.Cal. 2002), which held that AT&T's mandatory pre-dispute arbitration clause was illegal and unconscionable under California law. Mr. Sturdevant is Vice President of the Consumer Attorneys of California and a Board member of both Trial Lawyers for Public Justice and San Francisco Trial Lawyers Association.

Mark J. Tamblyn is a senior associate in the Sacramento, Calif. law firm of Kershaw, Cutter, Ratinoff & York, LLP. Mr. Tamblyn's practice is focused exclusively on complex litigation matters involving mass tort, antitrust and consumer class actions. Mr. Tamblyn has previously lectured on complex litigation case management, and is a member of the Association of Trial Lawyers of America and the Consumer Attorneys of California. Mr. Tamblyn also serves as judge pro tem in the Sacramento Superior Court. Mr. Tamblyn attended the University of California, Davis and received his J. D. from Pepperdine University School of Law in 1995.

Diane E. Thompson has represented low-income homeowners since 1994. Since 1998, she has been the Supervising Attorney of the Housing and Consumer Unit of the East St. Louis office of Land of Lincoln Legal Assistance Foundation, Inc. She concentrates her practice in homeownership defense, including installment land contracts, mortgage foreclosure

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defense, and affirmative suits on behalf of homeowners. Ms. Thompson is currently a member of the Consumer Advisory Council of the Federal Reserve Board. Between 1995 and 2001, Ms. Thompson served as corporate counsel to the largest private nonprofit affordable housing provider in the East St. Louis metropolitan area. She received her B.A. from Cornell University in 1991 and her J.D. from New York University in 1994.

Steve Tripoli is an NCLC consumer advocate. Since arriving at the start of 2003, he has focused his efforts on documenting consumer fraud and abuse and bringing examples of these abuses to the attention of the public, legislators, the news media and law enforcement officials. He is principal author of the NCLC report "In Harm's Way - At Home," focusing on consumer scams targeting America's military personnel and veterans, and he's also helped bring national attention to the widespread abuses of the debt collection industry. Mr. Tripoli comes to NCLC after 27 years as a journalist, most recently as a reporter for the nationwide public radio business program Marketplace. He has also worked at National Public Radio, the Los Angeles Times, the Baltimore Sun and several other news organizations.

Michelle Weinberg has been a staff attorney at the Legal Assistance Foundation of Metropolitan Chicago since June, 2001, where she is running a new project entitled Consumer Legal Assistance to the Elderly. Ms. Weinberg began her career as a consumer lawyer in 1993 with the firm of Edelman & Combs, before opening a solo practice on Chicago's North Side. She also practiced with the firm of Horwitz Horwitz & Associates in 1999-2001. Ms. Weinberg has handled a wide range of consumer cases, including claims under the Truth In Lending Act, the Fair Debt Collection Practices Act, and other consumer protection statutes, including numerous automobile and home improvement fraud cases. In September, 2000, she won a jury trial in the rebuilt wreck" case of *Singleton v. River Oaks Toyota*, resulting in award of \$12,200 actual damages and \$75,000 punitive damages, plus attorney fees under Illinois Consumer Fraud Act. Significant appellate decisions include *Mace v. Van Ru*, 109 F.3d 338 (7th Cir. 1997), and *Avila v. Rubin*, 84 F.3d 222 (7th Cir. 1996). Ms. Weinberg has been a member of the National Association of Consumer Advocates since 1997. She is a member of NACA's Issues Committee and has recently been nominated to the Board of NACA. She is a 1992 graduate of Chicago-Kent College of Law.

Jenelle Welling is a partner in the San Francisco law firm of Green & Jigarjian, LLP. Ms. Welling's practice focuses primarily on consumer class actions. She represents borrowers facing mortgage servicing abuses, consumers who have fallen victim to deceptive advertising, tenants subjected to improper deductions from security deposits, and purchasers of defective products. Her practice also includes antitrust and individual credit injury litigation. Ms. Welling is a member of the Association of Trial Lawyers of America, the Consumer Attorneys of California, and the Consumer Rights Section of the San Francisco Bar Association. She received her Masters Degree of Public Policy from U.C. Berkeley in 1996, and her J.D. from U.C. Hastings College of the Law in 2000.

Alan M. White has been a staff attorney and supervising attorney at the North Philadelphia office of Community Legal Services, Inc. for the past twenty years, and has also been a fellow and consultant with the National Consumer Law Center in Boston

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and adjunct professor with Temple University Law School and Drake University School of Law (summer program). His practice includes representation of low-income consumers in mortgage foreclosures, bankruptcies, student loan disputes, real estate matters, and consumer fraud class actions. Mr. White has published a number of research papers and articles on consumer law issues, and testified at hearings held by the Federal Reserve Board and the U.S. Department of Housing and Urban Development on predatory mortgage lending. He is co-author with Prof. Cathy Lesser Mansfield of "Literacy and Contract" which appeared in the 2002:2 issue of *Stanford Law and Policy Review*. Mr. White received his B.S. from the Massachusetts Institute of Technology in 1979, and his J.D. from the New York University School of Law in 1983.

Odette Williamson is a staff attorney at the National Consumer Law Center working in issues surrounding sustainable homeownership, foreclosure prevention, and predatory mortgage lending. She leads numerous workshops across the nation for housing counselors and attorneys, including Freddie Mac's current "Don't Borrow Trouble" campaign. Ms. Williamson writes extensively on these issues, having co-authored *Repossessions and Foreclosures* and the *NCLC Guide to Surviving Debt* (2002). She also wrote *Protecting Elderly Homeowners from Predatory Mortgage Lenders*, in *Clearinghouse Review*, vol. 34, Nos. 5-6 (Sept-Oct. 2000).

Ms. Williamson joined NCLC in 1999 after serving as an Assistant Attorney General in the Consumer Protection and Antitrust Division at the Massachusetts Attorney General's Office. While at the Attorney General's Office, she prosecuted individuals and businesses for violations of consumer protection laws, including scams aimed at homebuyers. Ms. Williamson attended Tufts University and received her J.D. from Boston College Law School where she was a staff writer and editor for the *Uniform Commercial Code Reporter-Digest*.

Chi Chi Wu is a staff attorney at NCLC. Ms. Wu is a national expert on refund anticipation loans, having co-authored two reports (in 2001 and 2002) on the RAL industry. She also focuses on consumer credit issues that affect immigrants, the elderly and victims of domestic violence. Ms. Wu is co-author of the legal manuals, *Credit Discrimination* and *Truth in Lending* and the *NCLC Guide to Consumer Rights for Immigrants*, and the *NCLC Guide to Bank Accounts and Consumer Rights*. She is author of the short guide, *In Sickness and in Debt: Using Consumer Law to Help Elders Facing Overwhelming Medical Bills* and the *NCLC Guide to Consumer Rights for Domestic Violence Survivors* (Massachusetts edition). Before joining NCLC in March 2001, Ms Wu worked for five years at the Consumer Protection and Antitrust Division at the Massachusetts Attorney General's office, where she concentrated on immigrant consumer cases, health care, and consumer fraud. Ms. Wu has also represented victims of domestic violence at Greater Boston Legal Services as the Harry H. Dow Fund Fellow. She received her J.D. from Harvard Law School.

Rocco P. Yeargin is an attorney with the law firm of Young & McDowall in Akron, Ohio. His professional memberships include the National Association of Consumer Advocates; Ohio Academy of Trial Lawyers; Summit County Trial Lawyers Association; Akron Bar Association; Ohio State Bar Association; and Scanlon Inn of Court. Mr.

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Yeargin concentrates his practice in consumer law and personal injury. The co-author of the Lemon Law chapter of Baldwins' *Ohio Consumer Law Handbook*, he has prepared for and presented seminars for various legal and professional groups. Mr. Yeargin earned his B.A. from Hiram College and his J.D. from The University of Akron School of Law.

Dean Young is a founding partner of the law firm of Young & McDowall in Akron, Ohio. Admitted to practice in 1977, he concentrates his practice in civil litigation: consumer law, personal injury, and wrongful death cases. He recently represented the consumer in *Pearn v. DaimlerChrysler Corp.*, 148 Ohio App.3d 228, 2002-Ohio-3197, which held that a car manufacturer has a nondelegable duty to comply with statutory disclosure provisions when reselling lemon vehicles. Mr. Young is a member of NACA, the Ohio Academy of Trial Lawyers (former trustee), and the Summit County Trial Lawyers Association (past president). He has frequently served as a seminar speaker, including presentations to the Ohio Academy of Trial Lawyers, the Akron Bar Association, and NACA. He earned his B.A. (magna cum laude) from Malone College in 1974, and a J.D. (cum laude) from the Ohio State University College of Law in 1977.