

CONFERENCE SPEAKERS

IRV ACKELSBERG

is a consumer specialist with Community Legal Services, Inc. in Philadelphia where he has practiced for 28 years, now serving as a Managing Attorney. He has extensive experience in the areas of foreclosure defense, bankruptcy, real estate, student loans and consumer fraud. Most recently, he has concentrated most of his work on the predatory lending practices of the subprime mortgage and payday loan industries, including in this work extensive individual representation and effective advocacy on the state and national level. Mr. Ackelsberg has authored a number of articles and is a contributing author of the Pennsylvania Consumer Law treatise. He is a frequent lecturer at training events for lawyers, housing counselors, and for the larger community. He received NACA's 2004 Consumer Attorney of the Year award and the Philadelphia Bar Association's 2001 Andrew Hamilton Award for exemplary service in the public interest.

NANCY BARRON

is a founding partner of Kemnitzer, Anderson, Barron & Ogilvie, a San Francisco law firm representing consumers since 1986. She holds a B.A. from Stanford University (1973), and J.D. from Hastings College of Law (University of California, 1981). She was a Fulbright Scholar (Germany 1974-1975). She has been counsel in several California landmark appellate decisions related to consumer law, including Ibrahim v. Ford Motor Company, Kwan v. Mercedes Benz of North America, and Gutierrez v. Autowest. She is author of numerous articles on consumer law and the book, "Return to Sender: Getting a Refund or Replacement for Your Lemon Car," published by NCLC (2000). She was Co-Chair of NACA (2004) and editor of the NACA newsletter, The Consumer Advocate (2000-2003).

PETER F. BARRY

is a licensed attorney admitted to practice in the State of Minnesota and the owner of The Barry Law Office, Ltd. His practice is dedicated exclusively to protecting consumers against illegal debt collection activity. He was recently named by his peers as a Super Lawyer® for 2003 by Minnesota Law & Politics Magazine.

In 1996, Mr. Barry graduated from William Mitchell College of Law in St. Paul, Minnesota where he competed nationally on the school's trial advocacy team and won top honors for his appellate work.

Mr. Barry volunteers annually with Habitat for Humanity and the Minnesota State Bar Association's High School Mock Trial Program as a judge. He also devotes volunteer time to various William Mitchell clinical programs and maintains an ongoing pro-bono legal services commitment in the area of consumer rights. In 2003, Mr. Barry was named an adjunct Professor of Law at William Mitchell

SUSAN FORD BEDOR

College of Law where he now teaches Consumer Rights Law. In addition to being admitted to practice in Minnesota and Wisconsin state and federal courts, Barry was also recently admitted in the Northern District of Texas and the 8th Circuit Court of Appeals.

has worked in the area of consumer class actions for more than twenty years. She is a partner in the law firm of Crowder, Bedor & Paulson, LLP in St. Paul, Minnesota. She has have been involved in several of Minnesota's leading consumer class action cases, and has participated in national and state-wide litigation involving consumer fraud and usury, credit insurance, and various state and federal consumer protection statutes. She appeared before the United States Supreme Court in the case of H.J. Inc. v. Northwest Bell Telephone Company, Inc., 492 U.S. 229 (1989).

LEONARD A. BENNETT

graduated from George Mason University, Fairfax, Virginia in 1989 and George Mason University School of Law and Economics in 1994. He was admitted to Virginia State Bar in 1994 and the North Carolina State Bar 1995. He has been in private practice since 1998 in Newport News, Virginia. Mr. Bennett is a member National Association of Consumer Advocates (NACA), Virginia State Bar Association, Virginia Trial Lawyers Association, Newport News Bar Association. He has been a speaker at numerous conferences and workshops including several of NACA's Fair Credit Reporting Act National Conferences. Mr. Bennett presented NACA's Congressional Testimony before House Committee on Financial Services, "Fair Credit Reporting Act: How it Functions for Consumers and the Economy", June 4, 2003, Proposed Amendments to the Federal Fair Credit Reporting Act. Mr. Bennett's practice is focused on the representation of consumers. He has litigated cases throughout the country and is currently involved in cases throughout Virginia and in California, North Carolina, Maryland, Michigan, Ohio, Connecticut, Pennsylvania, Rhode Island, and Arizona.

F. PAUL BLAND, JR.

is a staff attorney for Trial Lawyers for Public Justice, where he handles precedent-setting complex civil litigation. He has argued or co-argued and won nearly twenty reported decisions from federal and state courts across the nation, including cases in the U.S. Courts of Appeal for the Fourth, Fifth and Ninth Circuits, and in the high courts of California, Florida (two cases), Maryland (four cases), and West Virginia. He is a co-author of Consumer Arbitration Agreements: Enforceability and Other Issues (co-published by the National Consumer Law Center and TLPJ). He is a co-chair of the National Association of Consumer Advocates. He was named San Francisco Trial Lawyer of the Year in 2002 and Maryland Trial Lawyer of the Year in 2001 for his role in two cases challenging abusive mandatory arbitration clauses. Prior to coming to TLPJ, he was a plaintiffs' class action and libel defense attorney in Baltimore. In the late 1980s, he was Chief

SCOTT C. BORISON

Nominations Counsel to the U.S. Senate Judiciary Committee. He graduated from Harvard Law School in 1986, and Georgetown University in 1983.

is a member of Legg Law Firm, LLC., which is located in Frederick, Maryland. His practice is limited to the representation of consumers in financial transactions under the various state and federal consumer protection laws including Truth in Lending, Home Ownership and Equity Protection Act, Fair Debt Collection Practices Act and the Fair Credit Reporting Act. He has testified before the Maryland Legislature on foreclosure issues and related topics. He has represented consumers in individual consumer law cases and as class counsel before state, federal and bankruptcy courts. He is admitted to practice law in Maryland, District of Columbia and the Third and Fourth Circuits.

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 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 Congress and state legislatures.

MARK E. BUDNITZ

is a professor of law at Georgia State University College of Law in Atlanta where he teaches courses on Consumer Protection, Electronic Commerce, Payment Systems, and Sales. He is the author or co-author of four books, including NCLC's Consumer Banking and Payments Law (Third edition) and The Law of Lender Liability. Mr. Budnitz also has written many articles on consumer

protection, including articles on payment systems published in 2005 in the Boston University School of Law's Annual Review of Banking and Financial Law, the Journal of Texas Consumer Law, and the Consumer Finance Law Quarterly Report. He is on the Board of Directors of the National Consumer Law Center and Atlanta Legal Aid Society and a member of the American Law Institute. He is the former Executive Director of the National Consumer Law Center.

KEVIN BYERS

is a licensed CPA with over twelve years' experience directing the affordable housing and real estate work of two not-for-profit community development corporations. For many of those years he had a side business researching and investigating subprime mortgage lending, including extensive work on the secondary market and securitization transactions. He now has his own forensic accounting consulting practice focusing on real estate-related matters including mortgage origination and servicing, and maintains an active presence in Atlanta providing consulting services to affordable housing developers.

MICHAEL CALHOUN

is General Counsel for Self-Help, a community development lender based in North Carolina that has provided financing for over \$3 billion in first time homeowner loans and small business loans. He also serves as General Counsel of the Center for Responsible Lending, a research and policy affiliate of Self-Help that focuses on consumer lending issues. He was a principal drafter of the North Carolina acts regulating predatory mortgage loans and mortgage brokers and lenders. Mr. Calhoun has more than twenty-five years experience in consumer law. He has authored numerous papers on the subject and has testified before Congress and numerous state legislatures. He received his B.A. degree in economics from Duke University, and his J.D. from the University of North Carolina.

JIM CAMPEN

is currently a Research Associate at the Mauricio Gaston Institute for Latino Community Development and Public Policy at the University of Massachusetts/Boston, where he was a faculty member in the Economics Department from 1976 through 2003. He serves as the Chairman of the Board of the Fair Housing Center of Greater Boston, is on the Board of the Massachusetts Affordable Housing Alliance, is a member of the Mortgage Lending Committee of the Massachusetts Community and Banking Council, and was a member of the Federal Reserve Bank of Boston's Community Development Advisory Council from 1996-98. His publications include numerous studies of mortgage lending in Boston and surrounding communities. He has a Ph.D. in economics from Harvard University.

ALYS COHEN

is a staff attorney at the National Consumer Law Center's Washington office, where she focuses on homeownership and other low-income consumer credit issues. She is a contributing author of

the Cost of Credit and Truth in Lending manuals, provides training on consumer law to attorneys and other advocates, and participates in NCLC's advocacy efforts.

Prior to joining the NCLC staff, Ms. Cohen worked for five years as an attorney in the Federal Trade Commission's Bureau of Consumer Protection, Division of Financial Practices, where she specialized in credit discrimination and high-cost lending issues. She conducted investigations and litigation involving regional and national lenders, wrote congressional testimony and regulatory comments, and trained advocates and regulators on federal credit law. As a volunteer, she has organized trainings on personal finance for formerly-homeless women in Washington. Ms. Cohen is a graduate of the University of Pennsylvania Law School and the State University of New York at Binghamton.

CHRISTINA L. COOK

started the Mid-Minnesota Legal Assistance (MMLA) Tax Project in June, 2000 with partial funding from the Internal Revenue Service. Ms. Cook's primary office is at the Legal Aid Society of Minneapolis's downtown office. The Tax Project provides free legal representation to low income taxpayers involved in controversies with the Internal Revenue Service. The Project also provides free tax education to low income and immigrant communities. Ms. Cook is the first and only legal services attorney in Minnesota specializing in tax law. Ms. Cook is the chair of the Minnesota Taxpayer Education and Assistance Coalition's Outreach and Education Subcommittee. Ms. Cook has been actively involved in passing two Minnesota statutes providing consumer protection related to tax preparation. Ms. Cook received her Bachelor of Arts from Valparaiso University in 1992. She received her J.D. cum laude from William Mitchell College of Law in 1999.

SENATOR MARK DAYTON

is a native of Minnesota with longstanding roots in Minnesota state politics. He graduated from Yale University in 1969 and went on to teach at P.S. 65 in New York City for three years. Continuing to fulfill his commitment to public service, Sen. Dayton went to work for then-Minnesota Senator Walter Mondale in 1975. Immediately following the victory of the Carter/Mondale presidential campaign, Dayton returned to Minnesota to work for the incoming-Governor Rudy Perpich and was asked to head the Minnesota Department of Economic Development.

In 1990 he ran for State Auditor and won acting as the "Taxpayers' Watchdog" serving one four year term. During his tenure he formed a Special Investigations Unit to uncover misuse and theft of public funds, and served on several boards including the state Exchange Council. In 2001 Sen. Dayton was sworn in as the 33rd Senator of Minnesota. Sen. Dayton serves on four Senate Committees including Agriculture, Nutrition, and Forestry; Armed Services; Governmental Affairs; and Rules. He is also a member of the House-

ROBERT EPPE

Senate Joint Committee on Printing, which he chaired in 2003.

is retired after 23 years of service with the National Highway Traffic Safety Administration, He was Special Agent In Charge of the National Highway Traffic Safety Administration-Odometer Fraud Unit in Kansas City, Mo. He was 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 U.S. 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.

JOANNE S. FAULKNER

is in solo private practice in New Haven Conn., restricted to consumer matters, preferably for persons who cannot afford to pay a lawyer. In October, 2002, she received the prestigious Vern Countryman Award from the National Consumer Law Center "for excellence and dedication in the practice of consumer law on behalf of low-income consumers."

Ms. Faulkner is a past chair of the Consumer Law Section of the Connecticut Bar Association and edited its Newsletter for many years. She was a member of the Federal Reserve Board's Consumer Advisory Council, and has served on advisory committees to the Connecticut Law Revision Commission. She was on the Board of Directors of the National Consumer Law Center and is a trustee thereof. Ms. Faulkner has lectured for the Connecticut Bar Association on consumer laws, and has assisted NCLC in editing various manuals, including Truth in Lending, Automobile Fraud, Credit Discrimination, Fair Credit Reporting Act, Fair Debt Collection, and supplements.

JEAN ANN FOX

is director of consumer protection for the Consumer Federation of America, a nonprofit association of 300 consumer groups, established in 1968 to advance the consumer interest through research, education, and advocacy. She specializes in financial services, electronic commerce, and consumer protection issues. Before going to work for CFA in 1997, Ms. Fox served as a Board member, President and Vice President of CFA.

Ms. Fox is the author or co-author of reports on payday lending, including; "Rent-A-Bank Payday Lending: How Banks Help Payday Lenders Evade State Consumer Protections," CFA and USPIRG, 2001; "Unsafe and Unsound: Payday Lenders Hide Behind FDIC

KAREN GROSS

Bank Charters to Peddle Usury,” CFA, 2004; and “Internet Payday Lending,” CFA, 2004. Ms. Fox is co-author of a report with the Center for Responsible Lending, “Car Title Lending: Driving Borrowers to Financial Ruin,” published in 2005.

For the past two decades, Karen Gross has been a Professor of Law at New York Law School. She also serves as the President and CEO of an educational non-profit that designs, implements and studies programs to improve the financial literacy skills of consumers. A cum laude graduate of Smith College where she was also elected to Phi Beta Kappa, Professor Gross graduated cum laude from Temple University School of Law, having spent her final year of law school at the University of Chicago.

Prior to entering legal academia, Professor Gross taught at the high school and college levels and practiced law in Chicago and New York. Professor Gross has earned a national and international reputation as a scholar, teacher, administrator and advocate dedicated to increasing understanding of the human impact of overindebtedness and improving the lives of those less privileged. Her scholarly work has been published in leading journals, including the University of Pennsylvania Law Review, Michigan Law Review and Notre Dame Law Review. Her prize winning book, FAILURE AND FORGIVENESS, was published by Yale University Press. Professor Gross has testified before local, federal and international governmental bodies, most recently appearing before the New York City Council on holiday financial scams. She the recipient of numerous awards and grants including the 1999 Legal Aid Society Pro Bono Award and the 2002 New York State Bar Association’s President’s Pro Bono Service Award.

ATTORNEY GENERAL MIKE HATCH

is well known as an outspoken advocate for consumers, senior citizens and victims of crime. Attorney General Hatch has proposed aggressive legislative initiatives to level the playing field between patients and HMOs; limit ATM and other bank fees; provide homeowners a bill of rights to clean up questionable market practices and ensure fair treatment; and eliminate unfair automatic renewal provisions in contracts. Prior to being elected Attorney General, Mr. Hatch was an attorney in private legal practice. He developed a national reputation for representing dozens of breast cancer and other patients who were denied access to bone marrow transplants and other lifesaving medical treatment by their HMOs and health plans.

As Minnesota's Commissioner of Commerce from 1983-1989, Mr. Hatch was the primary regulator of banks, insurance companies, securities and real estate firms doing business in Minnesota. Mr. Hatch received national attention for his work in the areas of medical malpractice coverage, corporate takeovers and insurance coverage issues. Mr. Hatch earned a Bachelor's Degree in political

DAN HEDGES

science with honors from the University of Minnesota-Duluth in 1970. He received a law degree from the University of Minnesota in 1973. Originally elected in 1998, Mr. Hatch is serving his second term as Attorney General.

has been in legal services doing consumer law in West Virginia since 1969, beginning with foreclosure defense against shingle gangsters (door-to-door siding sales). Mr. Hedges was with Appalachian Research & Defense Fund from 1971 until the 1996 Congressional effort to strip court access from low income citizens, and since then with Mountain State Justice, Inc., a non-profit legal services office.

ROBERT J. HOBBS

In his 30 years at NCLC, Robert Hobbs has specialized in consumer credit issues, with particular attention to fair debt collection practices. He briefed and argued *Mitchell v. W.T. Grant Co.* before the U.S. Supreme Court. He was the designated consumer representative in the Federal Trade Commission rulemakings on creditor remedies and preservation of consumers' claims and defenses. He has testified on and proposed amendments adopted as part of the Fair Debt Collection Practices Act and the Truth in Lending Act, and participated in drafting NCLC's Model Consumer Credit Code (1974). He writes NCLC's popular treatise *Fair Debt Collection* (5th Ed.), the NCLC REPORTS bimonthly newsletter on fair debt collection and repossession, and *The Practice of Consumer Law* (2003), and edits the annual *National Consumer Law Center, Consumer Law Pleadings on CD-Rom*. He is Deputy Director of NCLC, a former member of the Consumer Advisory Council to the Federal Reserve Board, a former Director and Treasurer of the National Association of Consumer Advocates, Inc., and a graduate of Vanderbilt University and of the Vanderbilt School of Law.

CHARLES HOROWITZ

joined Mansfield, Tanick & Cohen in 1999, coming from a boutique Wall Street firm specializing in insurance coverage, defense and subrogation. Mr. Horowitz is a litigator whose wide-ranging practice includes class actions (predominantly consumer fraud and anti-trust), employment law in the public and private sectors, insurance law, veterans' rights, shareholder disputes and trade secrets litigation, amongst others. Since joining the firm, he has contributed to the success of several large scale matters in state and federal court, including a class action on behalf of borrowers against Household Finance Corp. and the Northwest Airlines anti-trust lawsuit, while zealously advocating on behalf of wrongfully terminated employees, veterans of the armed services and minority shareholders. In addition to his insurance law background, Mr. Horowitz has experience in the field of products liability defense, including work on the polybutylene plumbing litigation, the nation's largest property damage products liability suit. He also clerked for the Honorable Cara Lee Neville, and an opinion he

**DAVID HUMPHREYS &
LUKE WALLACE**

helped draft was recently affirmed by the United States Supreme Court, *Raygor v. Regents of University of Minnesota*, 534 U.S. 533 (2002). Mr. Horowitz received his J.D. from Washington University in St. Louis and his B.A. from Cornell University, College of Arts and Sciences. Mr. Horowitz was recently selected by *Minnesota Law & Politics* as one of its 2003 "Rising Stars," in recognition of his accomplishments in the practice of law.

practice law with Tanya Humphreys in the firm Humphreys Wallace Humphreys, P.C. in Tulsa, OK. The firm represents people who have been defrauded in consumer transactions, including credit, insurance, auto fraud, identity theft and predatory lending. The firm also represents business interests that have been harmed by unfair or anti-competitive business practices.

Mr. Humphreys and Mr. Wallace are graduates of the Gerry Spence Trial Lawyers College, Dubois, WY. In 2004, the college recognized both of them as the Warrior of the Year for the 18-state South Central region of the country. In 2002, the National Association of Consumer Advocates awarded them the Trial Advocates of the Year Award. Mr. Humphreys and Mr. Wallace are founding members of the Oklahoma Coalition of Consumer Advocates, a 501(c)(4) issue advocacy group that speaks for ordinary Oklahomans at the State Capitol.

HYUNG S. CHOI

is a partner in Choi & Fabian, PLC, located in Tempe and Flagstaff, Arizona. The firm focus its practice on protecting consumers from avaricious businesses. The firm also handles relatively small class action lawsuits against car dealers and finance companies. He received his J.D., cum laude, from the Arizona State University College of Law in 1993, and BSME. degree from the General Motors Institute in 1987.

DAVID A. KAHNE

Mr. Kahne's private practice focuses on constitutional law, civil rights and property rights. This includes: (1) traditional freedom of speech and discrimination cases; (2) cases to protect housing rights, such as for persons with disabilities and for homeowners in associations; and (3) cases to protect small businesses, landowners, poor people, and environmentalists from arbitrary government action. Mr. Kahne serves on several non-profit boards, including the American Civil Liberties Union of Texas (past vice president and chair of the legal committee that approves cases). In addition, he consults with organizations on civil rights and economic development.

Mr Kahne graduated with honors from Harvard law school, clerked for Justice Handler of the New Jersey Supreme Court and Chief Judge Fullam in the Philadelphia federal court, and then worked at Fine, Kaplan and Black, in Philadelphia, on cases including antitrust and consumer protection class actions.

KATHLEEN KEEST

joined the Center for Responsible Lending in 2004. She is a specialist in consumer credit and previously was an Assistant Attorney General in the state of Iowa, where she served 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 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).

POMY KETEMA

is an attorney with the law firm of Felhaber, Larson, Fenlon & Vogt, P.A. She received her J.D. cum laude from the University of

Minnesota Law School and a Master of Business Taxation from the University of Minnesota Carlson School of Management. Ms. Ketema received her Bachelor of Arts degree from the University of St. Thomas, where she majored in marketing and international business. She is a certified public accountant, and has spent several years working in the field of public accounting. She practices in the areas of business law, general tax and estate planning, and real estate. She has published numerous articles on tax and business issues and has been a speaker on a variety of tax subjects.

GARY KLEIN

is a partner at the law firm Roddy Klein & Ryan in Boston Massachusetts. Until January 2001, he was an Attorney at the National Consumer Law Center in Boston. Mr. Klein is a nationally recognized expert on consumer law and consumer protection. Mr. Klein has been co-counsel in many recent class action cases including several national settlements involving predatory mortgage lenders. Mr. Klein has served as an expert witness in court cases and in Congress, authored numerous books and articles on bankruptcy and consumer law, and has been counsel in hundreds of bankruptcy cases, class actions and individual lawsuits. He is a former director of the American Bankruptcy Institute and a current director of the Coalition for Consumer Bankruptcy Debtor Education. He is a graduate of Yale University and Rutgers Law School.

PETER M. KONEAZNY

is the Litigation Director of the Legal Aid Society of Milwaukee, Inc. He is a 1983 graduate of New York University School of Law. The Legal Aid Society has litigated numerous “predatory lending” issues involving short-term loans and home mortgages. Mr. Koneazny represents consumer in Wisconsin Auto Title Loans v. Kenneth Jones, 2005 WI App 86, challenging various auto title loan practices. Jones is pending before the Wisconsin Supreme Court Following a court of Appeals decision finding Wisconsin Auto Title’s mandatory arbitration clause unconscionable and unenforceable.

ERIK A. LINDSETH

is an Assistant Attorney General in the Civil Enforcement Division of the Office of the Minnesota Attorney General. Since 1999, Erik has handled investigations of and lawsuits against companies and their principals engaged in deceptive, misleading and fraudulent business practices, including credit card issuers and other banks, debt collectors, real estate and mortgage firms, insurers, data brokers, and the stray manufactured home park owner, farm cooperative, and gold coin salesman. Erik also has represented the Office as a legislative advocate and community speaker on consumer protection issues. Before joining the Office, Erik worked in private practice at Faegre & Benson LLP in Minneapolis, MN. He is a graduate of Drake University and Harvard Law School.

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* (5th ed. 2005) and *Credit Discrimination* and author of *Student Loan Law*. 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 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.

LYNN M. LOPUCKI

is the Security Pacific Bank Professor of Law at the UCLA Law School. He practiced law in Florida for eight years before becoming an academic in 1980. The judgment-proofing of businesses has been a focus of LoPucki's work throughout his career. Prof. LoPucki, who teaches both bankruptcy and business associations, is perhaps best known for his articles *The Death of Liability* (*Yale Law Journal*, 1996) and *The Essential Structure of Judgment Proofing* (*Stanford Law Review*, 1998). He has been studying the reorganizations of large, public companies empirically for over twenty years. He is the designer of LoPucki's Bankruptcy Visuals, the compiler of the Bankruptcy Research Database, available on the web at <http://lopucki.law.ucla.edu>, and the author of *Strategies for Creditors in Bankruptcy Proceedings* (4th edition 2003 with Christopher Mirick) and *Secured Credit: A Systems Approach* (4th edition 2003) (with Elizabeth Warren). His latest book, *Courting Failure: How Competition for Big Cases is Corrupting the Bankruptcy Courts*, was published in February 2005 by the University of Michigan Press.

IAN B. LYNGKLIP

is a partner at Lyngklip & Taub Consumer Law Group PLC. He graduated from the University of Michigan, Ann Arbor in 1987 and the University of Detroit School of Law in 1992. Mr. Lyngklip is a member of the State Bar of Michigan Consumer Law Section Counsel, the National Association of Consumer Advocates, the National Association of Consumer Advocates Board of Directors, and is a State Bar of Michigan Consumer Law Section Counsel Chairperson. Mr. Lyngklip participates regularly in the training of consumer law around the country. He is the recipient of many honors including the Oakland County Bar Association Pro Bono Service Award, in June, 2005, the Frank Kelly Award, Michigan State Bar Association Consumer Law Section, September 30, 2004, and the Consumer Advocate of the Year, National Association of Consumer Advocates, October 2003.

MICHAEL P. MALAKOFF

has been a member since 1971 of Malakoff Doyle & Finberg, PC (or

its predecessors), where he specializes in class action litigation. He is a founding member of the National Association of Consumer Advocates (NACA) and served on its Board. He was chairman of the NACA Issues Committee from 1994 to 2002. Over the past thirty years, he has participated in over 200 class actions, beginning as a former Regional Smith Fellow working at Neighborhood Legal Services Association (“NLSA”) in 1970-71. He and members of his law firm have continued to work on class actions with NLSA attorneys, Community Justice Project and National Consumer Law Center attorneys. He has also worked with multiple other nonprofit organizations, including Public Citizens (Washington DC) and Trial Lawyers for Public Justice (Washington, DC), as well as private law firms. Throughout his years of legal practice, he has also participated in a number of NLSA and NCLC seminars and legal workshops. His post-1998 activities include contributing author in NCLC “consumer Class Actions” (1999) (4th Ed.). His consumer law pleadings have been featured in a number of NCLC’s Consumer Law Pleadings Treatises, including No. 1 (1994), No. 4 (1998), No. 5 (1999), No. 6 (2000) and No. 7 (2001).

LAURA MCDOWALL

is a partner in the law firm of Young & McDowall in Akron, Ohio. She 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. Since 1987, her practice has been concentrated on consumer protection cases, including lemon law, auto fraud, predatory lending, wrongful collection, and opposing mandatory arbitration clauses and confidentiality in discovery and settlements. 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.

JOHN S. ODOM, JR

is a practicing attorney in Shreveport, Louisiana. He is a graduate of Baylor University (BA cum laude, 1970) and Louisiana State University Law School (J.D. 1973). After five years of active duty as an Air Force judge advocate (1973-78), he entered private practice in Shreveport, Louisiana and continued his military service in the Air Force Reserve, from which he retired on 31 January 2005 with the rank of Colonel. He is a partner in Jones, Odom, Davis & Politz, L.L.P. in Shreveport, where his primary practice is in the areas of personal injury and commercial litigation. Since the Gulf War in 1990-91, Colonel Odom has been recognized as a national authority on the Soldiers’ and Sailors’ Civil Relief Act (SSCRA) and the

current Servicemembers Civil Relief Act (SCRA) and the Uniformed Services Employment and Reemployment Act (USERRA). He has lectured widely to both the military and civilian bar on the SSCRA/SCRA and USERRA and in 2002, was awarded the Distinguished Service Award by the American Bar Association to recognize his work on behalf of military members in the area of the SSCRA. He was recalled to active duty with the Air Force from 2002 to 2004 and served as the lead prosecutor for the Air Force in the courts-martial arising out of the Tarnak Farms Canadian Friendly Fire incident in April 2002 in Afghanistan.

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.

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BREN J. POMPONIO

graduated from University of Georgia, with a B.A. in Philosophy, in 1992 and from West Virginia University College of Law in 1998. He then clerked for United States District Judge Joseph R. Goodwin from 1998-1999, and Chief Judge for the Southern District of West Virginia, the Honorable Charles H. Haden II from 1999-2000. Mr. Pomponio is employed currently (since 2000) by Mountain State Justice, Inc., a non-profit public interest firm, his areas of practice include predatory lending, mobile home, auto fraud, housing, and welfare litigation.

JOHN RAO

is a staff attorney at the National Consumer Law Center. Mr. Rao focuses on consumer credit 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. He has served as a panelist and instructor at numerous bankruptcy and consumer law trainings and conferences, and has served as a trainer

for housing counselors and attorneys on predatory mortgage lending issues. Mr. Rao is a contributing author and editor of NCLC's Consumer Bankruptcy Law and Practice manual, co-author of NCLC's Repossessions and Foreclosures manual, and contributing author to NCLC's 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) and the Collier Bankruptcy Practice Guide. He is a member of the board of directors for the National Association of Consumer Bankruptcy Attorneys and the American Bankruptcy Institute. Prior to coming to the Center, Mr. Rao served as head of the consumer law unit at Rhode Island Legal Services. He is a graduate of Boston University and received his J.D. from the University of California (Hastings).

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is an attorney with the National Consumer Law Center in its Boston, MA office. She focuses on predatory lending, Truth in Lending, consumer credit issues, and sustainable homeownership issues. She co-authors two of NCLC's treatises, Truth In Lending and The Cost of Credit: Regulation and Legal Challenges and one of NCLC Reports, Credit & Usury. She is the principal author of the new Stop Predatory Lending: A Guide for Legal Advocates. Ms. Renuart advocates on behalf of low-income consumers before the Federal Reserve Board, HUD, and other federal agencies through testimony and written comments to proposed regulatory changes. She teaches consumer law to legal services, private and government attorneys, and other advocates around the country. She was a member of the Consumer Advisory Council to the Federal Reserve Board from 2000-2003.

Prior to coming to NCLC in 1996, Ms. Renuart was the managing attorney of a legal services program in Baltimore, MD that provided representation to homeowners in danger of losing their homes. She has been a legal services attorney since 1977.

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

GALEN ROBINSON

legislative advocate for low-income community groups in rural Southern Maryland. He is a graduate of Georgetown Law School.

is a Managing Attorney with the Legal Aid Society of Minneapolis where he supervises the work of the housing and the consumer units. He has 25 years of practice as a legal services attorney. He first practiced with legal services in Oklahoma where his consumer focus was on bankruptcy, abusive debt collection practices and regulated lending. His consumer practice in Minnesota has focused on predatory lending, insurance packing by regulated lenders, debt collection practices, garnishment and protection of exempt assets. He has worked on class actions in the areas of debt collection, insurance packing and predatory lending. He also successfully objected to a settlement of a consumer class action and intervened on behalf of the plaintiff class in order to secure a more favorable resolution of the litigation.

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 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 Mexico, whose federal appellate practice is limited to both representing consumers in federal consumer credit protection cases, including credit reporting and debt collection abuse litigation, and to 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. The United States Court of Appeals for the Seventh Circuit has acknowledged Mr. Rubin as a "nationally known consumer-rights attorney" (*Bass v. Stolper, Koritzinsky, Brewster Neider, S.C.*, 1997 U.S. App. LEXIS 41397, *5 (June 6, 1997)). Mr. Rubin is the past chair of the National

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Association of Consumer Advocates (NACA) and in 2000 was the recipient of the Vern Countryman Award.

is currently “of counsel” to the National Consumer Law Center, after serving as Managing Attorney of the Center’s Washington office from 1991 to 2005. Ms. Saunders represents the interests of the Center’s low-income clients in Congress on a range of consumer law matters, including predatory lending, payments law, electronic commerce, and other financial credit issues. She has provided expert testimony on numerous occasions to Congressional committees and federal agencies about the impact on low-income households of pending proposals. Additionally, Ms. Saunders serves as an expert witness in consumer credit cases, specializing in credit math analysis and predatory lending issues.

Ms. Saunders was a member of the Federal Reserve Board’s Consumer Advisory Council, where she co-chaired the Consumer Credit Committee throughout her tenure, and the American Water Works Association Public Advisory Forum. She is co-author of a number of books, including the original and revised editions of Consumer Banking and Payments Law (upcoming NCLC 2005), the original and the revised editions of Access to Utility Service (NCLC 2001 and 1996), Energy and the Poor: The Crisis Continues (NCLC 1995), Tenants’ Rights to Utility Service (1994), and The Manual on Water Affordability Programs (AWWA, 1998).

Prior to coming to D.C. in September 1991, Ms. Saunders was the consumer specialist for North Carolina Legal Services, where she represented low-income clients before the state legislature, the appellate courts, and administrative agencies. In May 1991, she was the recipient of the Vern Countryman Award. She is a graduate of Brandeis University and the University of North Carolina School of Law.

DAVID A. SEARLES

is a founding member of Donovan Searles, LLC, a class action firm located in Philadelphia, Pennsylvania. He has represented consumers for the majority of his 30 years of practicing law. Following graduation from law school, Mr. Searles was an attorney for Community Legal Services, Inc., where he specialized in consumer and bankruptcy law. In 1990, he successfully argued the first consumer reorganization bankruptcy case considered by the U.S. Supreme Court, *Pennsylvania v. Davenport*, 495 U.S. 552 (1990), and has served as lead counsel and presented argument in numerous bankruptcy and consumer law cases before the United States Court of Appeals for the Third Circuit. From 1992 through 1997, Mr. Searles was associated with the Philadelphia law firm of Drinker Biddle & Reath LLP, where his practice focused on Chapter 11 bankruptcy and creditor’s rights.

Mr. Searles is the Managing Editor of the Survey of State Class

Action Law (ABA Section on Litigation, 2005), a contributing author of Pennsylvania Consumer Law (2005) and co-author of Preserving Judicial Recourse for Consumers: How to Combat Overreaching Arbitration Clauses, 10 Loyola Consumer L. Rev. 269 (1998). He has taught advanced bankruptcy law at Rutgers University School of Law - Camden, business law at Widener University and bankruptcy law at Pierce Junior College, Philadelphia. He is a past co-chairperson of the Education Committee of the Eastern District of Pennsylvania Bankruptcy Conference. Mr. Searles was awarded the Equal Justice Award at the Community Legal Services Breakfast of Champions in June, 2005.

BETTY SHAW

is Senior Assistant Director of the Office of Lawyers Professional Responsibility. She investigates serious complaints and brings disciplinary actions and disability proceedings against attorneys who violate the Minnesota Rules of Professional Conduct. Ms. Shaw is also responsible for investigating petitions for reinstatement by suspended or disbarred attorneys. She supervises the probation function of the Board, recruits, trains, and prepares a supervisor's manual for volunteer supervisors for attorneys on public and private probation. Shaw provides advisory opinions to hundreds of attorneys regarding the application of the Rules of Professional Conduct. She has served on the Minnesota Ethics 2000 Task Force 2002-2004 and chaired the subcommittee on proposed rule to require annual reporting of professional liability coverage. Ms. Shaw is invited to speak at numerous CLE seminars, and Bar Association groups on ethics in a variety of practice areas. She spoke at National Organization of Bar Council meetings on professional discipline for sexual harassment.

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, Automobile Fraud, Consumer Warranty Law, Repossessions and Foreclosures, Consumer Class Actions, 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.

GEOFF SMITH

is Project Director at the Woodstock Institute. He has conducted research on housing and community development topics including mortgage lending policy, the impacts of foreclosures, access to small business capital, financial industry regulation, and general

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VALENTINE**

community reinvestment policy. Mr. Smith has authored and co-authored numerous Woodstock publications and co-authored research published in academic journals including *Urban Affairs Review* and the *Journal of Developmental Entrepreneurship*. He has testified on predatory lending issues and community reinvestment policy at hearings held by the U.S. House Financial Services Committee, the Illinois Office of Banks and Real Estate's Residential Mortgage Board, and the Chicago City Council. Mr. Smith has a B.A. in Geography from the University of Illinois at Urbana-Champaign and an M.S. in Geography from the University of Wisconsin-Madison.

is the owner of the Valentine Legal Group, LLC. Her practice is dedicated exclusively to protecting consumers in both federal and state courts. Prior to forming the Valentine Legal Group, LLC, Ms. Valentine was an associate at a law firm in Washington, DC. Before entering private practice, Ms. Valentine honed her trial skills and worked with some of the most experienced judges in the country as an attorney with Legal Aid in both New York and Maryland. Also a Certified Public Accountant, Ms. Valentine has previously worked for both Price Waterhouse Coopers and Deloitte & Touché. She has formerly been an Adjunct Professor in the area of accountancy at Howard Community College.

Ms. Valentine received her J.D. from Brooklyn Law School and her B.S. in Accountancy from Villanova University. She is admitted to practice law in Maryland, the District of Columbia, New York, and the United States District Courts for the District of Maryland and the District of Columbia. As a Board Member of both the Maryland Consumer Rights Coalition and Civil Justice, Inc., Ms. Valentine maintains her ongoing pro-bono legal services commitment in the area of consumer rights. She is also a member of various other important legal organizations including the National Association of Consumer Advocates, the Maryland State Bar Association, the Maryland Trial Lawyers Association, the Prince George's County Bar Association, the Federal Bar Association, the Bar Association of Montgomery County, and the District of Columbia Bar.

JAMES W. (JAY) SPEER

graduated from the University of Virginia in 1980 and the Marshall-Wythe School of Law at William and Mary in 1983. He was an attorney at Central Virginia Legal Aid for thirteen years before he became a staff attorney with the Virginia Poverty Law Center in January 2000.

Mr. Speer specializes in consumer and elder law. At the Poverty Law Center, he provides training and other support to legal aid attorneys and paralegals, private attorneys, and low-income clients throughout the state. He also engages in advocacy before state agencies and the General Assembly on issues affecting the rights of consumers and older Virginians.

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. For example, Mr. Sturdevant was co-lead counsel for the statewide class of more than 1.3 million elderly and disabled Social Security benefit deposit holders of Bank of America. In February, 2004, a jury in San Francisco awarded the class more than \$1 billion after concluding that the bank misrepresented its rights as a creditor under California law and illegally seized millions of dollars in exempt funds from the accounts of these customers. *Miller v. Bank of America, San.* Mr. Sturdevant was also co-lead counsel at trial and on appeal in *Ting v. AT&T*, which held that AT&T's mandatory pre-dispute arbitration clause was illegal and unconscionable under California law. He has tried and settled many multi-million dollar class action cases and is known as well for his appellate advocacy.

Mr. Sturdevant has represented plaintiffs and plaintiff classes in a broad variety of cases in his thirty-plus year career including federal and state benefit rights, housing, employment discrimination, institutional conditions litigation involving prisons, jails and mental institutions; school desegregation; consumer protection and cases challenging the binding, mandatory arbitration clauses. Mr. Sturdevant is the immediate Past President of the Consumer Attorneys of California and is a current member of the Executive Committee of the Board of Directors of Trial Lawyers for Public Justice, and a member of the Boards of Directors of the National Association of Consumer Advocates, Equal Justice Works and the San Francisco Trial Lawyers Association.

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 defense, and affirmative suits on behalf of homeowners. Ms. Thompson is currently a member of the Consumer Advisory Council of the Federal Reserve Board. She received her B.A. from Cornell University in 1991 and her J.D. from New York University in 1994. 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. Ms. Thompson is a frequent speaker on fair housing law and predatory lending.

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.

TARA TWOMEY

is a Clinical Instructor at the Hale and Dorr Legal Services Center of Harvard Law School where her practice focuses, in part, on sustainable homeownership for low- and moderate-income homeowners. This practice area includes foreclosure prevention and chapter 13 bankruptcy. Ms. Twomey is formerly a Lecturer in Law at Harvard Law School and also served as an Adjunct Faculty member at Boston College Law School from 2000-2003. Ms. Twomey is a contributing author for *Collier Consumer Bankruptcy Practice Guide*.

Ms. Twomey earned her J.D. from Boston College Law School, *summa cum laude* and received her undergraduate degree from the University of California, San Diego. After law school, she served as a law clerk for Chief Justice Herbert P. Wilkins of the Massachusetts Supreme Court. In 1999, Ms. Twomey received a two-year Skadden Fellowship to work at the Legal Services Center.

SUSAN WARREN

is a partner at Feferman & Warren, a consumer law firm located in Albuquerque, New Mexico, where she has worked since 1996. Ms. Warren was lead counsel on *Lee v. Gallup Auto Sales, Inc.*, where a jury awarded a young Navajo couple \$669,000 in a car fraud case which also involved tortious debt collection. Her favorable published decisions include *Morey v. Miano*, (New Mexico motor vehicle bonding statute applies where consumer has alleged fraud in the sale of a motor vehicle); *Rubio v. Bob Crowe Chrysler*, (New Mexico motor vehicle bonding statute allows direct action against surety bonding company, where consumer has alleged fraud in the sale of the motor vehicle); and *Salmeron v. Highlands Ford Sales, Inc.*, (Complaint stated a claim, where consumer alleged the dealer did not furnish the motor vehicle title for her examination and signature, in a deliberate attempt to hide the auto's history and, if she had seen that history, she would not have bought it). Ms. Warren graduated from Harvard Law School in 1990. Following graduation, Ms. Warren worked for six years at DNA-People's Legal Services, the legal aid program serving the Navajo and Hopi Nations, before joining Feferman & Warren.

MICHELLE WEINBERG

is a senior staff attorney at the Legal Assistance Foundation of Metropolitan Chicago, director of a project entitled *Consumer Legal Assistance to the Elderly*. She is a 1992 graduate of

Chicago-Kent College of Law, and 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. After two years solo, she 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 May, 2005, Ms. Weinberg received the Excellence in Public Interest Service Award from the United States District Court for the Northern District of Illinois and the Chicago Chapter of the Federal Bar Association.

Ms. Weinberg has been a member of the National Association of Consumer Advocates since 1997, and is currently a member of the board of directors of NACA.

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-two years, and has also been a fellow and consultant with the National Consumer Law Center in Boston 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 lectures frequently for the Pennsylvania Bar Institute and other continuing legal education programs on a range of bankruptcy and consumer law topics. He is the author of "Risk-Based Pricing: Present and Future Research", Housing Policy Debate 15:503 (2004), and 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

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Ms. Williamson is a board member of Homeowner Options for Massachusetts Elders. She attended Tufts University and Boston College Law School where she was a staff writer and editor for the

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is a staff attorney at NCLC. Ms. Wu is a national expert on refund anticipation loans, having co-authored three reports (in 2002, 2003 and 2004) 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.