



Eric M. Berman

Eric Berman is president of Eric M. Berman, PC, a premier creditor rights and collection law firm. The firm's offices are located in New York, New Jersey, North Carolina, Pennsylvania, and South Carolina. Dr. Berman is president of the Commercial Lawyers Conference of New York and a director of the National Association of Retail Collection Attorneys. He has been a panelist or speaker at numerous collection industry conferences and has submitted white papers and testified at government agency and state legislature hearings concerning collection issues. He is admitted to the practice of law in the State and Federal Courts in New York and Pennsylvania, the United States Courts of Appeal for the Second and Third Circuits, and the United States Supreme Court. Dr. Berman received his undergraduate degree from Hofstra University, his master's and doctorate degrees from New York University, and his law degree from St. John's University School of Law.

Brian L. Bromberg

Brian Bromberg owns the Bromberg Law Office, PC in New York City. Mr. Bromberg is an active member of the National Association of Consumer Advocates (NACA) and the Consumer Affairs Committee of the Association of the Bar of the City of New York. He has frequently lectured on consumer law issues, and recently helped revise NACA's Class Action Guidelines. Since 1999, Mr. Bromberg has concentrated his practice on consumer protection litigation, including violations of the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Truth in Lending Act, and various other state and federal unfair and deceptive acts and practices statutes. Mr. Bromberg represents consumers both individually and on a class basis, and has been appointed class counsel by state and federal courts across the country. He received his undergraduate degree in philosophy from Oberlin College in 1987, and his law degree from Brooklyn Law School in 1991.

Dama J. Brown

As an attorney for the Federal Trade Commission's Bureau of Consumer Protection, Dama Brown litigates cases involving violations of the Federal Trade Commission Act, the Fair Debt Collection Practices Act, and other federal consumer laws. Prior to joining the Commission, Ms. Brown worked as a litigator and managing shareholder of a Michigan law firm.

She also served as a facilitative mediator for several courts and worked at the Michigan Attorney Grievance Commission. Ms. Brown was admitted

projects, which provide free legal assistance to debtor defendants in court. Ms. Coey is a member of the New York City Bar Association Civil Court Committee. She previously clerked for the Judge Deborah A. Batts in the Southern District of New York. She received her law degree from the City University of New York Law School.

Michael Thiel Debski

Michael Debski is the president and a founding shareholder of Rubin & Debski, PA, in Jacksonville, Florida. He represents banks, creditors, and finance companies in consumer and commercial debt collection litigation. Mr. Debski is the president of the Florida Creditors Bar Association. He is licensed to practice in the State of Florida and before the U.S. District Court for the Middle District of Florida and the U.S. Supreme Court. Mr. Debski served on the Florida Bar's Small Claims Rules Committee for six years. He is a member of the National Association of Retail Collection Attorneys and serves on its State Government Affairs Committee. Mr. Debski received his undergraduate and law degrees from the University of Florida.

Lynn Drysdale

Lynn Drysdale is a consumer protection attorney who has been with Jacksonville Area Legal Aid, Inc. for over 20 years. She is a co-chairman of the National Association of Consumer Advocates and a member of the Small Claims Rules Committee and the Consumer Protection Law Committee of the Florida Bar Association. Ms. Drysdale received the National Consumer Law Center's Vern Countryman award in 2001. She was a panelist by invitation at the hearing held by the Senate Banking, Housing and Urban Affairs Committee in its "Review of the Department of Defense's Report on Predatory Lending Practices Directed at Members of the Armed Forces and their Dependents" and has also testified before the Federal Reserve Board and the Federal Trade Commission. Ms. Drysdale co-teaches a consumer law class at the University of Florida College of Law.

Peter M. Evans

Judge Peter Evans became a county judge in Palm Beach County, Florida in 1988. He has lectured at numerous judicial education programs, is a contributing author to *Florida Dissolution of Marriage*, and is the author of *Small Claims Survival Guide—A Guide for Florida Judges*. For the Florida

Conference of County Court Judges, he has served on committees, the Board, and as treasurer. He is also on the faculty of the Florida Judicial College and the National Judicial College, where he taught “Handling Small Claims Effectively—A Web Based Course” for 9 years running. Judge Evans is dean of the Florida Traffic Adjudication Program and was a director of the American Bar Association’s National Conference of Specialized Court Judges (NCSCJ) from 2003-2008. In 2003 the NCSCJ granted Judge Evans its annual award for his work in judicial education. He received his undergraduate degree from Ohio University and his law degree from Georgetown University Law Center.

Joanne S. Faulkner

Joanne Faulkner is in solo private consumer practice in New Haven, Connecticut, primarily working with low-income persons. In 2002, she received the Vern Countryman Award for her work in judicial education.



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In addition to managing the day to day operations of Mann Bracken, Mr. Lo us focuses his attention on compliance and risk management issues on behalf of the firm. He received his undergraduate degree from the Virginia Polytechnic Institute and State University in 1991 and his law degree from the George Mason University School of Law in 1994.

Angela Martin

Angela Martin operates a consumer law practice in North Carolina. She formerly served as chief of legal assistance, XVIII Airborne Corps, Fort Bragg, North Carolina, where she led the only consumer law program in the Department of Defense that provided in-court representation for clients in state and federal courts. Ms. Martin started her own practice to help all North Carolinians deal with consumer law issues, concentrating on debt collection defense and actions under the Fair Debt Collection Practices Act. She is a U.S. Army veteran and was employed as a civil servant in the U.S. Army JAG Corps from 2002-2008. Ms. Martin serves on the Executive Board of the Legal Assistance for Military Personnel Committee of the North Carolina State Bar and the Advisory Council for Legal Aid of North Carolina. She earned her undergraduate degree from the University of South Carolina-Aiken and her law degree from the University of Georgia.

Carlene McNulty

Carlene McNulty is a staff attorney with the North Carolina Justice Center in Raleigh, North Carolina, where she engages in complex civil litigation on behalf of low income individuals. She has successfully represented numerous consumers in class actions as well as in appeals. She is coordinator for the National Association of Consumer Advocates in North Carolina and is chair of the Consumer Areas of Practice section of the North Carolina Advocates for Justice. Ms. McNulty regularly provides training and support for legal services attorneys and attorneys in private practice throughout the state. She also provides technical assistance on legislation regarding consumer issues, including debt buyers and debt collection. She earned her undergraduate and law degrees from the University of North Carolina at Chapel Hill.

Alexander Mitchell-Munevar

Alexander Mitchell-Munevar is a staff attorney at Greater Boston Legal Services (GBLS), where he has worked for seven years. He has practiced family, employment, tax, landlord-tenant, public benefits, probate, and consumer law, providing non-profit legal assistance to numerous low-income families and to individuals at risk of domestic violence, wage violations, and homelessness. Serving in the Elder Unit of GBLS, Mr. Munevar assisted elderly and disabled people under threat of debt collection actions. He counseled debtors, engaged with third party collectors, obtained consumer bankruptcy relief, and worked to promote systemic changes. Recently, in cooperation with the Massachusetts Public Interest Research Group and the National Consumer Law Center, he helped draft and modify pending state legislation to increase consumer exemption protections and reform post-collection procedures. Mr. Munevar testified before a state legislative committee in support of this debt collection reform legislation, and also participated in roundtable discussions to provide input on the recently reformed Massachusetts Small Claims Rules.

Bevin T. Murphy

Bevin Murphy is an attorney with the Federal Trade Commission (FTC) Bureau of Consumer Protection's Division of Financial Practices in Washington, DC. While at the FTC, she has worked in the areas of debt collection, payment systems, prepaid cards, mortgage lending, and mortgage loan modification. Ms. Murphy is a member of the New York State Bar and the District of Columbia Bar. She received her undergraduate degree *magna cum laude* and *Phi Beta Kappa* from Georgetown University and her law degree from New York University School of Law.

Jerry Myers

Jerry Myers has practiced law in the areas of debt collection and commercial litigation with the Smith Debnam firm in Raleigh, North Carolina for 25 years. He is certified as a specialist in Creditors Rights Law and has been recognized as a North Carolina "Super Lawyer." Mr. Myers served as president of the Commercial Law League of America from 2005-2006 and is an active member of the National Association of Retail Collection Attorneys. He lectures frequently on issues arising in debt collection litigation. He is the author of *Collections and Enforcement*

Adam J. Olshan

Adam Olshan is a partner in the Law Offices Howard Lee Schieler, PC in East Hartford, Connecticut, where his consumer collection law practice involves New England regional representation of corporate leaders in consumer credit and healthcare. Mr. Olshan is past-president of the National Association of Retail Collection Attorneys (NARCA) and he has actively served on NARCA's Board since 1996. He founded the Connecticut Creditors Rights Attorneys' Association and has regularly presented testimony before the Connecticut legislature. In 2007 Mr. Olshan participated in the Federal Trade Commission's Debt Collection Workshop. He has also participated on both the Massachusetts Small Claims Court Working Group and on the Connecticut Bench/Bar Small Claims Committee. Mr. Olshan writes a regular Legal Collector column for *Collection Advisor*. He received his undergraduate degree from Yale University in 1988 and his law degree from Boston College Law School in 1991.

Thomas B. Pahl

Thomas Pahl is an assistant director in the Federal Trade Commission (FTC) Bureau of Consumer Protection's Division of Financial Practices, where he works on debt collection, mortgage lending, and other financial issues. He previously served as an attorney advisor for FTC Commissioners Mary Azcuenaga and Orson Swindle. He was also previously an assistant director in the FTC's Division of Advertising Practices, and a counsel to the United States Senate Judiciary Committee. Mr. Pahl received his law degree from the Northwestern University School of Law.

Dale Pittman

Dale Pittman was one of Virginia's first consumer protection lawyers. His cases have resulted in numerous published opinions furthering the rights of victims of consumer credit overreaching and abuse, including many pioneering Fair Debt Collection Practices Act (FDCPA) cases in Virginia's Eastern and Western District federal courts. A frequent lecturer on the FDCPA, he chairs the Consumer Law Section of the Virginia Trial Lawyers Association (VTLA), and serves on the VTLA's Board of Governors. He is currently the president of the Legal Services Corporation of Virginia, and a past president of the Petersburg Bar Association.

Donald Redmond

Donald Redmond joined Portfolio Recovery Associates in December 2003, and serves as its senior counsel. Previously, Mr. Redmond has worked as a stockbroker; practiced law privately in both small and large firms; and

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David Vladeck

David Vladeck is the director of the Federal Trade Commission (FTC) Bureau of Consumer Protection. There, he works to protect consumers against unfair, deceptive, or fraudulent practices. The Bureau conducts investigations, sues companies and people who violate the law, develops rules to protect consumers, educates consumers and businesses about their rights and responsibilities.

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