



Bios

Heather Allen is an attorney in the FTC's Division of Financial Practices. She works on a variety of consumer credit and financial services issues, including debt buying, mobile cramming, mortgage servicing, and automobile sales and financing. She was a primary contributor to the FTC's report entitled *The Structure and Practices of the Debt Buying Industry* (2013). Before joining the FTC in 2008, Ms. Allen was a litigation associate at Baker Botts LLP in Washington, DC. She is a graduate of the University of Maryland and Stanford Law School.

Steven Antonakes is the acting deputy director of the CFPB. He first joined the CFPB in November 2010 as the assistant director of large bank supervision and was named the associate director for supervision, enforcement, and fair lending in June 2012. Mr. Antonakes began his professional career as an entry-level bank examiner with the Commonwealth of Massachusetts Division of Banks in 1990. He served in

numerous managerial capacities before being appointed by successive governors to serve as the commissioner of banks from December 2003 until November 2010, becoming only the second career bank examiner to ever serve in that capacity. In addition, he served as the first state voting member of the Federal Financial Institutions Examination Council (FFIEC), as the vice chairman of the Conference of State Bank Supervisors (CSBS), and as a founding member of the governing board of the Nationwide Mortgage Licensing System (NMLS). Mr. Antonakes also received NeighborWorks America's Government Service Award for his work in combatting foreclosures in March 2007. Mr. Antonakes received a BA from Penn State University, an MBA from Salem State University, and a Doctorate of Philosophy in Law and Public Policy from Northeastern University.

Chad Benson is the president and chief operating officer of CBE Group. Mr. Benson is responsible for leading the



execution of the strategic corporate objectives for CBE Companies and its subsidiaries. During his five-year tenure at CBE, Mr. Benson has been instrumental in directing the company's focus on the deepest understanding of its customers' business and regulatory landscape, as well as developing innovative solutions that solve business challenges, mitigate risk, and protect consumers. Prior to joining CBE, Mr. Benson served as senior director for Capital One for nine years, managing a \$375 million division of US Card Recoveries. Prior to Capital One, Mr. Benson held multiple operations and marketing positions with Gateway Computer during his ten-year tenure with the company. Mr. Benson graduated from Morningside College in 1989.

Brandon Black has served for the past nine years as the president and chief executive officer of Encore Capital Group, Inc. Encore is a leading provider of debt management and recovery solutions for consumers and property owners across a broad range of financial assets. During Mr. Black's tenure, the company expanded into new asset classes, made acquisitions, and built significant cost and operational advantages that established Encore as the industry's leading debt management and recovery solutions provider. Under Mr. Black's leadership, Encore in 2010 adopted the industry's first *Consumer Bill of Rights*, detailing the company's commitment to treating consumers with respect and in ways

that support their financial recovery. He has also served in executive roles at Capital One and First Data Resources. Mr. Black earned an MBA from the University of Richmond and a bachelor's degree from The College of William and Mary.

Julie Brill has been a commissioner of the Federal Trade Commission since April 2010. Since joining the FTC, Commissioner Brill has worked actively on issues of critical importance to today's consumers, including protecting consumers' privacy, encouraging appropriate advertising substantiation, guarding consumers from financial fraud, and maintaining competition in industries involving high tech and health care. Commissioner Brill advocates improving regulations and enforcement involving credit reporting, debt collection, and in other financial areas. She strongly supports increased cooperation among the FTC, the CFPB, and the States as they implement the provisions of the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act. Before joining the FTC, Commissioner Brill was the senior deputy attorney general and chief of consumer protection and antitrust for the North Carolina Department of Justice, a position she held from February 2009 to April 2010. Prior to her move to the North Carolina Department of Justice, Commissioner Brill was an assistant attorney general for consumer protection and antitrust for the State of Vermont for over 20 years, from 1988 to 2009. She has received several national awards for her work protecting consumers.

Commissioner Brill graduated, magna cum laude, from Princeton University, and from New York University School of Law.

Lawrence A. Costa is the executive vice president of business development for Capital Management Services, LP. He has held that position for 10 years, during which Capital Management Services' revenue has increased from \$4 million to \$54 million in annual revenues. Prior to coming to CMS, Mr. Costa held vice president of sales and marketing positions in the telecommunications industry. These positions include 10 years with AT&T and 11 years with other companies such as Sprint Canada and Global Crossing. Mr. Costa has an MBA in Finance from Canisius College and has been published in the *New York Times* with his views on the collections industry. Mr. Costa has also been a panelist at many collection industry conferences. He has been recognized as the Business First Distinguished Sales and Marketing Executive.

Manoj Hastak is a professor in the department of marketing at the Kogod School of Business, American University, Washington D.C. He was chair of the marketing department during 2001-2004. He has published extensively in scholarly marketing journals, including the *Journal of Consumer Research*, *Journal of Public Policy & Marketing*, *Journal of Advertising*, *Journal of Business Research*, and *Psychology & Marketing*. Over the past twenty years, Professor Hastak has served as a research consultant to the Federal Trade Commission

on numerous projects involving disclosures and disclaimers, advertising communication, deceptive advertising and labeling, and research methodology issues. He has also served as a consultant for several other federal agencies including the Consumer Financial Protection Bureau, the U.S. Department of Justice, the Food and Drug Administration, the Department of Housing and Urban Development, and the Bureau of Alcohol, Tobacco, and Firearms.

Colin Hector is a staff attorney at the Federal Trade Commission, working in the Division of Financial Practices. He focuses on debt collection, payday lending, and emerging technologies. Mr. Hector is a graduate of U.C. Santa Cruz and the U.C. Berkeley School of Law. As a law student, he co-founded a student consumer protection group and authored a comment on debt collection and communication technologies that was published in the *California Law Review*.

Peter Holland is a clinical instructor in the Consumer Protection Clinic at the University of Maryland Law School. He is the author of two articles about debt buyer litigation: *The One Hundred Billion Dollar Problem in Small Claims Court: Robo-Signing and Lack of Proof in Debt Buyer Cases*; and *Defending Junk Debt Buyer Lawsuits*. Prior to teaching, Mr. Holland practiced in Annapolis, where he represented consumers in cases involving a broad array of consumer financial protection claims. Since 2009, he has run the Consumer Protection Clinic at

Maryland, where he has trained law students and pro bono lawyers how to defend lawsuits filed by debt buyers. He is a frequent lecturer on the subject of debt buyer litigation. He is a member of the National Association of Consumer Advocates.

Alice Hrdy serves as the deputy assistant director in the CFPB's Office of Supervision Policy. In September 2010, she joined the Treasury Department's CFPB implementation team and assisted in the launch of the Bureau's nonbank supervision program. Alice currently supervises the supervision program in the consumer reporting, collections, and student loan servicing markets. She also oversees the rulemakings to extend the CFPB's supervisory authority over certain nonbank markets. Before coming to the CFPB, she served for 16 years at the Federal Trade Commission in several positions, including as an assistant director in the Division of Financial Practices, as an attorney advisor to the chairman and the bureau director, and as a litigation attorney. She is a graduate of Georgetown University Law Center and Ohio University.

Bob Hunt is vice president and director of the Payment Cards Center at the Federal Reserve Bank Philadelphia. Bob became director of the center in April 2009. Prior to this appointment, he was a senior economist in the bank's Research Department. Bob's research has focused on consumer payments, consumer finance, and the economics of innovation. His published research includes studies of the dynamics

of the consumer credit reporting industry, credit counseling organizations, mortgage default, the collections industry, and antitrust issues in consumer payment networks. He has also published papers on topics in economic geography and intellectual property. Before joining the Bank in 1998, Bob worked for the U.S. Congressional Budget Office. Prior to attending graduate school, he was an industry risk analyst for Bank One, Indianapolis. Bob received a Ph.D. in economics from the University of Pennsylvania in 1996 and a BA in political science and economics from Butler University in 1986.

Thomas Kane joined the Commission in 1990, where he has served continuously as an attorney in the Bureau of Consumer Protection's Division of Financial Practices. Much of his enforcement and education work at the Commission has focused on the Fair Debt Collection Practices Act, Section 5 of the Federal Trade Commission Act, and the Fair Credit Reporting Act. Mr. Kane has been a primary contributor to several FTC reports, including *The Structure and Practices of the Debt Buying Industry* (2013); *Collecting Consumer Debts: The Challenges of Change* (2009); and *Report to Congress on the Fair Credit Reporting Act Dispute Process* (2006) (a joint report issued by the FTC and the Board of Governors of the Federal Reserve System). Mr. Kane is a graduate of the University of Virginia and the University of Maryland School of Law.

Christopher Koegel is an assistant director in the Bureau of Consumer Protection's Division of Financial Practices at the Federal Trade Commission. In this capacity, Mr. Koegel manages enforcement and policy work relating to debt collection, mortgage and debt relief fraud, and other consumer protection issues arising in the financial sector. Mr. Koegel joined the FTC in July 2009, and, as a lead attorney on a number of matters, specialized in debt collection issues. He was the primary architect of the FTC's Statement of Enforcement Policy Regarding Communications in Connection with Collection of a Decedent's Debt, issued in July 2011. He also was lead attorney on several federal court cases against payday lending and debt collection operations. Before joining the FTC, Mr. Koegel worked in private practice at Jones Day, and at Manatt, Phelps, and Phillips. He received his law degree from the University of Pennsylvania, and his undergraduate degree from the University of North Carolina-Chapel Hill.

W. Thomas Lawrie was commissioned as an officer in the U.S. Navy after graduating from Cornell University and served 10 years as a Naval pilot. After earning his JD from the University of Maryland School of Law, Mr. Lawrie worked at the law firm of Evert Weathersby Houff, focusing in product liability and toxic tort defense litigation. Since 2008, Mr. Lawrie has served as an assistant attorney general

with the State of Maryland, representing the commissioner of financial regulation in litigation and enforcement matters. He has brought major actions against mortgage companies, consumer lenders, and collection agencies, including national debt buyers. Mr. Lawrie has also drafted several notable changes to the Maryland Rules that were subsequently adopted by the Court of Appeals, including recent changes affecting collections-related litigation.

Loraine E. Lyons is the senior vice president and general counsel for FMA Alliance, Ltd., a collection agency located in Houston, Texas. Ms. Lyons has been with FMA since 1995 and also serves as the compliance officer and oversees the quality assurance department. Before joining FMA, Ms. Lyons maintained a legal program for collecting and litigating past due accounts for an asset buyer. Ms. Lyons serves as a board member for ACA International and is an active member of the Texas American Collectors Association. A certified public accountant, Ms. Lyons holds an undergraduate degree from Texas State University and received a JD from SMU Dedman School of Law in 1992.

Ian B. Lyngklip is a partner at Lyngklip & Associates Consumer Law Center PLC. Mr. Lyngklip is a former member and chairperson of the State Bar of Michigan Consumer Law Section Counsel, and a past co-chair of the Board of Directors of the National Association of Consumer Advocates. He regularly provides training

sessions in consumer law around the country, which have included participation in programs for other consumer advocates, legal aid groups, industry, regulatory bodies, judges, and legislators. He is the recipient of many honors, including the Consumer Advocate of the Year Award from the National Association of Consumer Advocates. He is regularly quoted in articles concerning credit reporting and debt collection abuse, and has appeared in the *Wall Street Journal*, *The Washington Post*, *Kiplingers*, the *Scripps Howard News Wire*, and the *Detroit Free Press*. His firm maintains its web site at www.MichiganConsumerLaw.Com. He graduated from the University of Michigan, Ann Arbor in 1987 and the University of Detroit School of Law in 1992.

Karen J. Meyers is an assistant attorney general and director of the Consumer Protection Division for the Office of the New Mexico Attorney General Gary King (2007 to the present). Ms. Meyers graduated from Northeastern University Law School in 1978. She served as a Reginald Heber Smith Fellow and legal services attorney in Kentucky from 1979 to 1981 and as a legal services staff attorney from 1981 to 1984. She was the executive director of the Legal Aid Society of Albuquerque in New Mexico from 1984 to 1997. After leaving legal services, she represented plaintiffs in civil rights and personal injury litigation for 10 years. She has taught as an adjunct professor at the University of New

Mexico School of Law. Ms. Meyers serves as a New Mexico Supreme Court appointee to the New Mexico Commission for Legal Services and frequently presents on issues of consumer protection and access to justice.

Richard Munroe is the president of Capital Financial Group, Inc. ("CFG"), a consumer debt buyer that provides scoring analysis, legal modeling, acquisition, and selling services to various issuers in the financial services and collections industry. Before founding CFG, Mr. Munroe served as vice president of acquisition and sales for Outsourcing Solutions, Inc. (OSI) and handled the acquisition process, sourcing, due diligence, and sales process for debt portfolios in several different asset classes. Mr. Munroe is a frequent speaker at industry events and has been an active member of DBA International, and is currently serving on the DBA Board of Directors as President. DBA is a nonprofit trade association that represents the interests of companies that acquire distressed asset portfolios in the secondary market. DBA promotes uniform industry standards of best practices through the newly launched Debt Buyer Certification Program and through a code of conduct.

Bevin Murphy is an attorney in the Northeast Regional Office of the Federal Trade Commission. She previously served as a counsel to the director of the FTC's Bureau of Consumer Protection, and as an attorney in the FTC's Division of Financial Practices. Ms. Murphy has worked on consumer protection matters in a variety

of areas, including mobile technology, payment systems, prepaid cards, telemarketing, debt collection, mortgage lending, and mortgage loan modification. She was a primary contributor to the FTC's report entitled *Repairing a Broken System: Protecting Consumers in Debt Collection Litigation and Arbitration* (2010). Prior to joining the FTC, Ms. Murphy was an antitrust associate at Jones Day in Washington, DC. She received her undergraduate degree from Georgetown University and her law degree from New York University School of Law.

Joann Needleman is vice president of Maurice & Needleman, P.C., where she is the managing attorney of the firm's Philadelphia office. Ms. Needleman has extensive litigation experience in state and federal courts, successfully defending creditors against claims brought under various consumer protection statutes, including the Fair Debt Collection Practices Act. She is the incoming president for the National Association of Retail Collection Attorneys (NARCA). She has been a leader for the industry in advocating FDCPA reform and consults regularly with legislators and regulators, including the FTC and the CFPB.

Manuel Newburger is a partner and vice president of Barron & Newburger, P.C. in Austin, Texas, and has taught consumer protection law at the University of Texas School of Law since 1999. An attorney known internationally for his expertise on consumer law issues affecting the collection industry,

Mr. Newburger has trained collectors and consulted on compliance issues across the United States and in India and the Philippines. Mr. Newburger was the principal author of *Fair Debt Collection Practices: Federal and State Law and Regulation*, and he has been a contributing author to the National Consumer Law Center's *The Practice of Consumer Law*. He is a fellow of the American College of Consumer Financial Services Lawyers.

Denise A. Norgle serves as vice president and division general counsel for TransUnion, a nationwide consumer reporting company and a global leader in credit and information management. In her current role, she is responsible for all regulatory and litigation matters, as well as government relations, general corporate, and human resource matters. Prior to her current role, she was division general counsel for TransUnion's U.S. Information Services division, and assistant general counsel in TransUnion's corporate offices. Ms. Norgle joined TransUnion's legal department in 1990. Prior to joining the company, she practiced corporate law at several well-known firms in Chicago. A graduate of Ripon College in Ripon, Wisconsin, she holds a BS degree in both economics and Spanish. She obtained her JD from the University of Illinois College of Law in Champaign.

David Pauken is the chief executive officer of Convoke Systems. Convoke is a software-as-a-service (SaaS) provider enabling secure inter-company exchange

of electronic documents and data between multiple entities in the financial services industry. Convoke's market includes credit issuers, government, and third-party market participants, such as debt buyers, collection agencies, and attorneys, among others. Convoke's information mobility platform operates on-demand or automated, improving productivity, accuracy, security, and compliance. Before joining Convoke, Mr. Pauken served as the CEO of Eka Systems, COO of the Washington Redskins, chief accounting officer of Snyder Communications, and audit manager at Andersen.

David J. Philipps is a senior partner at Philipps & Philipps, Ltd., in Palos Hills, Illinois. He graduated from the University of Illinois College of Law and Loyola University of Chicago. After clerking for the Illinois Supreme Court from 1987 to 1988, he practiced at Beeler, Schad & Diamond, P.C. in Chicago, Illinois, until leaving in 1999 to found his current firm. Mr. Philipps is a founding member of the National Association of Consumer Advocates (NACA) and is the Illinois state chair. In 2011, he was named the NACA Private Attorney of the Year. Mr. Philipps has lectured throughout the country at numerous FDCPA and class action seminars for NCLC, NACA, NARCA, NCABA, NLADA, CARPLS, and others. He litigates class and individual actions for consumers who have been subjected to illegal collection activity. Mr. Philipps has worked on and/or been appointed class

counsel in about 165 cases, which have recovered more than \$50,000,000 for defrauded or abused consumers.

Ira Rheingold is the executive director of the National Association of Consumer Advocates (NACA), an organization dedicated to protecting consumers from unfair and deceptive business practices. At NACA, Mr. Rheingold has testified before both Houses of Congress on various mortgage lending and consumer finance issues, offered commentary before federal agencies charged with regulating financial service industries and protecting consumers, and helped draft amicus briefs on issues of great concern to consumers before the nation's highest courts. Before coming to NACA, Mr. Rheingold 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, legal and policy advocacy, and the development of impact litigation against predatory mortgage lenders. He is a graduate of Georgetown University Law Center.

Jessica Rich is the associate director of the FTC's Division of Financial Practices. Ms. Rich oversees enforcement and policy work related to mortgage and debt relief fraud, debt collection, payday lending, auto financing, mobile payments, and other consumer protection issues arising in the financial sector. A 20+ year FTC veteran, Ms. Rich has held a number of senior

positions at the agency, including associate director of the FTC's privacy division and deputy director of the Bureau of Consumer Protection. Ms. Rich's accomplishments include development of a number of FTC regulations; enforcement against companies such as Google, Microsoft, ChoicePoint, TJX, and LexisNexis; testifying before Congress on a variety of consumer protection issues; and spearheading policy initiatives, such as the FTC's *Debt Buyer Report*, Privacy Staff Reports, and the Mobile Program. Ms. Rich is a graduate of Harvard University and New York University Law School.

Hon. Annette Rizzo was appointed to the Court of Common Pleas bench in Philadelphia in 1998 by then-Governor Tom Ridge. Since that time, Judge Rizzo has served in the Trial Division in both the Criminal and Civil Programs and now sits in the Civil Major Trial Program. Since the spring of 2008, she has been involved with the development and oversight of the First Judicial District's Residential Mortgage Foreclosure Diversion Program, which mandates that no residential owner-occupied property in Philadelphia may go to Sheriff's sale without a Conciliation Conference being held. Beyond her participation in community organizations and professional associations, including the Board of the Eastern State Penitentiary, Judge Rizzo also sits on a variety of court committees that involve in-house education for the bench on civil and procedural issues, as well as the FJD Pro Bono Committee, which seeks to expand volunteer service

of the local bar in the courts. She is also an adjunct professor at Temple Law School.

Corey Stone is the assistant director for the CFPB's Office of Deposits, Cash, Collections, and Reporting Markets. His team works across all of the Bureau's divisions to build market intelligence, develop policy options, and coordinate industry outreach in the markets it covers, including debt collections. Before joining the CFPB, Mr. Stone served as a fellow at the Center for Financial Services Innovation and as a member of the Federal Reserve's Consumer Advisory Council. He also was chair of Start Community Bank in New Haven, CT, and a visiting clinical lecturer at the Yale Law School's Community and Economic Development Clinic. From 2006 to 2008, Mr. Stone served as CEO of Pay Rent, Build Credit, an alternative credit bureau helping underserved, "thin file" consumers. Prior to that, he was EVP at American Payment Systems, now part of FiServ. Mr. Stone began his career with 14 years of management consulting in the financial services and utility industries.

Larry Tewell is a senior vice president in the Consumer Credit Solutions division of Wells Fargo. He has a diverse background with more than 20 years of operations, marketing, and product management experience in the banking and finance industry. After spending time at GMAC and Citigroup, Mr. Tewell joined Wells Fargo in August 2001, where he first served as vice president and national collections manager



for the bank's auto division. Since 2006, Mr. Tewell has been responsible for credit card loss prevention and specialty collection operations, as senior vice president. Mr. Tewell is a member of the Consumer Bankers Association, presently serving as vice chairman on the Default Management Committee. He received a Bachelor of Science degree from the University of Nebraska. In addition, Mr. Tewell and his wife are active in their Utah community where they lead a non-profit organization.

Tom Thurmond is division president of Resurgent Capital Services. He is responsible for strategy and operations of Resurgent's Investor Services, which manages purchased unsecured portfolios and related activities for various debt buyers. Mr. Thurmond is also accountable for Resurgent's Unsecured Recovery Unit, as well as the human capital management function. Previously, he served in multiple executive-level positions with Capital One Financial Corporation. These roles included the development and management of outsourcing networks for collections, recoveries, and fraud with over 75 locations in 4 countries generating cash collections in excess of \$2 billion, and the creation of the recovery function for Capital One's debt-buying operations in Boise, Idaho. In addition, Mr. Thurmond served as an examiner for the Federal Reserve Bank of Richmond. He has a BA in economics, cum laude, from Hampden-Sydney College.

John Tonetti joined the Consumer Financial Protection Bureau in December 2011 and is the debt collections program manager in the CFPB's Research, Markets, and Regulations Division. Mr. Tonetti started his career in the credit card business and worked as an executive at American Express, Citi, and Household/HSBC Credit Services. At HSBC, he was national director of risk operations and chaired the credit risk committee. Mr. Tonetti left the issuer side to co-found and eventually become president of First Performance Corporation, a receivables management company doing business in both the first- and third-party collections space. After selling First Performance, Mr. Tonetti worked in the debt brokerage business and eventually became an independent industry consultant specializing in operations and technology integration. He has an MBA in management and a BA in economics.