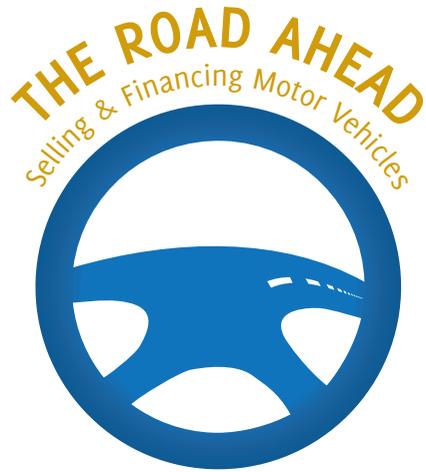


Bios



A Roundtable

Captain Dwain Alexander II

Captain Dwain Alexander II, JAGC, USN, is the Commander of the Naval Reserve Legal Service Office Pacific. Capt. Alexander has held various positions with the Naval Reserve Legal Services Office since 1996. From 1990 to 1996, he served with the Navy Judge Advocate General's Corps as the department head for legal assistance, senior defense counsel and senior trial counsel at the Naval Legal Service Office. Capt. Alexander is a frequent speaker on the Servicemembers Civil Relief Act, and the interaction of military life with family law and consumer law at state and local continuing legal education courses in Virginia and before national audiences at the National Consumer Law Center, National Consumer Rights Litigation Conferences, and National Conference of Juvenile and Family Court Justices. He is a contributing author for the SCRA Section of the National Law Consumer Center's publication on Collection Actions. He received his BS from Creighton University and JD from Creighton University School of Law.

Jeremy Anwyl

Jeremy Anwyl is the Chief Executive Officer of Edmunds.com, a consumer Internet resource for automotive information. Edmunds publishes the Web sites: Edmunds.com, InsideLine.com and AutoObserver.com. Previously, Mr. Anwyl founded and led Marketec Systems Inc., which provided consulting services in automotive brand, retail, and channel change management. While at Marketec, he worked

directly with automobile manufacturers, distributors and major retailers on brand management and lowering the cost of vehicle distribution and retailing. Mr. Anwyl has published "Automotive Impact Marketing," a compilation of research that covered dealership market analysis, brand building, process design, media buying and marketing planning.

Michael Archer

Michael Archer is a retired Marine Corps Judge Advocate. He currently serves the Department of Defense in a civilian capacity as Director of Legal Assistance for Marine Corps Installations East, a region comprising several installations on the eastern seaboard. He has served as a member of the North Carolina State Bar standing committee on Legal Assistance for Military Personnel (NC LAMP) since 1995. Mr. Archer has been a practicing attorney since 1982 and is a member of the bars of North Carolina and Maryland.

Chris Choate

Chris Choate is the Executive Vice President, Chief Financial Officer and Treasurer of General Motors Financial Co. He has served in this role since January 2005. Previously, he was Executive Vice President, Chief Legal Officer and Secretary of GM Financial from 1999 to 2005. He served as General Counsel and Secretary of GM Financial from 1993 to 1999 after joining AmeriCredit as Assistant General Counsel in



1991. Prior to joining GM Financial, Mr. Choate was with Jones, Day, Reavis and Pogue (now Jones Day) in Dallas, Texas.

Marc P. Cross

Marc P. Cross is the Co-Owner and General Manager of Jordan Ford in San Antonio. He started his career at Ford Motor Company as a marketing manager, and continued his career working in Ford dealerships in San Antonio. Mr. Cross serves on several of Ford's national committees including Training and Education and the National Dealer Council. He is a past Chairman of the NADA twenty group, (NADA's largest dealer 20 group) and of the San Antonio Auto Dealer Association and on the Board of Directors. He received his BS from Central Michigan University.

Delvin Davis

Delvin Davis is as a research analyst for the Center for Responsible Lending. He has investigated both the impacts of, and remedies to, predatory practices in different lending markets. He has also authored and contributed to several research publications concerning abuse and disparate impact in the mortgage industry, as well as several types of fringe lending industries such as payday lending, car title pawns, and refund anticipation loans, including, most recently, *Under the Hood: Car Dealer Rate Hikes Inflate Consumer Costs and Auto Loan Losses* (2011). Mr. Davis received both his MA in Public Administration and a BA in Public Policy Analysis from the University of North Carolina at Chapel Hill.

Thomas D. Domonoske

Thomas D. Domonoske is Of Counsel at the Legal Aid Justice Center, based out of Charlottesville, VA. Previously, he has taught at University of North Carolina Law School and at Duke Law School. He has also been a legal aid lawyer and maintained a small consumer law practice. In 2009 he moved to his current position. His

primary emphasis is on using the civil justice system to remedy credit-related frauds, particularly regarding lending related to automobiles and homes. He has published many articles on several aspects of consumer law and has given over 110 consumer law trainings. He regularly trains JAG lawyers for the United States military. Previously, he was on the Board of Directors of the National Association of Consumer Advocates.

Thomas A. Durkin

Thomas A. Durkin has specialized in the economics and regulation of consumer financial services in the federal government, academic, and private sectors. Before retirement in December 2007, he was Senior Economist in the Division of Research and Statistics at the Federal Reserve Board where he has also been Visiting Professor. From 1988 to 1998 he was Regulatory Planning and Review Director in the Federal Reserve Office of the Secretary. He has also been Assistant and Associate Professor of Finance at Penn State University and Chief Economist and Director of Research of the American Financial Services Association. He holds an AB from Georgetown University and a PhD from Columbia University.

Patrice Ficklin

Patrice Ficklin (panel moderator) is the Consumer Financial Protection Bureau's Assistant Director for the Office of Fair Lending & Equal Opportunity, Division of Supervision, Fair Lending, and Enforcement. Prior to joining the CFPB, she was counsel to the civil rights law firm of Relman, Dane & Colfax where she supported the work of civil rights groups and helped financial institutions comply with fair lending laws. She has also served as Associate General Counsel on Fannie Mae's fair lending team; practiced in the corporate transaction and employment law groups at the law firm of Wilmer, Cutler & Pickering (now WilmerHale); and served as an arbitrator of ECOA claims made by Black farmers in *Pigford v. Glickman*,



a class action lawsuit against the U.S. Department of Agriculture. Ms. Ficklin is a graduate of Georgetown University and Harvard Law School.

Steve Hall

Steve Hall is the founder and President of driversselect. He has 17 years experience in the automotive retail industry. driversselect is an online retailer of used vehicles that aims to take the pain and frustration out of buying a used vehicle by giving the consumer more control over the car buying process. Hall and his team are leading a strategy to commoditize the used vehicle purchase by making these transactions less expensive, as well as more transparent, easier, and quicker to process. Prior to founding driversselect in 2004, Mr. Hall was President of the Easterns Automotive Group for over two years. Prior to joining Easterns, Hall was CEO and founder of Pricedrive, Inc. a leading inventory management system for used vehicles. Hall is currently serving as a member of the Board of Directors of the National Automotive Finance Association. He is a graduate of James Madison University majoring in Marketing.

Stephen G. Harvey

Stephen G. Harvey is a partner in the Litigation Department of Pepper Hamilton LLP. Mr. Harvey concentrates his practice in commercial litigation and financial services. He has represented state and national banks, auto finance companies, specialty finance companies, credit card companies and mortgage lenders/servicers in disputes with government officials, customers, vendors, and other financial services companies. He speaks and writes regularly on issues of interest to the financial services industry. Mr. Harvey is active in the ABA Section of Business Law and its Committees on Banking and Consumer Financial Services. He received his BA from the University of Massachusetts at Amherst. He received his JD, *magna cum laude* from Villanova University School of Law.

Susie Irvine

Susie Irvine is the President and CEO of the AFSA Education Foundation. She oversees the foundation's initiatives to help consumers understand responsible money management and wise credit use. She serves on the AFSA Education Foundation Board of Directors, the AFSA Professional Development Committee, and the NICCM Board of Governors. Ms. Irvine joined the AFSA Education Foundation in 1995 as the first full-time Executive Director and was elected President and CEO of the foundation in 1998. Prior to joining AFSAEF, she was director of the Consumer Credit Counseling Agency in Columbia, S.C. She holds a BS in Consumer and Family Economics from Kansas State University and additional hours of graduate credit from the University of South Carolina.

Jerry Jackson

Jerry Jackson is the lead Personal Financial Management Program Manager at Lackland Air Force Base. He is certified as an Accredited Financial Counselor with the Association for Financial Counseling and Planning Education (AFCPE). He has worked in personal financial education and management since 1989, both for the State of Texas and for the United States Air Force. He previously served in the US Air Force. He is a graduate of Southern Illinois University at Carbondale.

Andrew D. Koblenz

Andrew D. Koblenz is the National Automobile Dealers Association's Vice President of Legal and Regulatory Affairs and General Counsel. NADA represents more than 16,000 new car and truck dealers. Mr. Koblenz directs the association's Legal and Regulatory Group, which represents NADA and dealer interests before federal agencies. Prior to his current position, he was NADA's Vice President of Industry Affairs from June 2001 to February 2006. Mr. Koblenz previously served as a senior attorney with the American Automobile Manufacturers Association. Mr. Koblenz received



his BA in political science, *summa cum laude*, from Union College, and his JD, *cum laude*, from Harvard Law School.

Christopher Kukla

Christopher Kukla is Senior Counsel for Government Affairs at the Center for Responsible Lending. CRL is a nonpartisan, non-profit policy and research affiliate of Self-Help, a community development lender. Mr. Kukla is primarily responsible for directing CRL's work in the North Carolina General Assembly. He also works with lawmakers and advocates in other states on consumer lending legislation. Prior to joining the Center, Mr. Kukla worked for five years on Capitol Hill, most recently as Appropriations Associate and Counsel to US Representative Nita M. Lowey of New York. He received his JD from the University of Notre Dame Law School, and his BA with honors from Alma College in Alma, Michigan.

Damon Lester

Damon Lester is the President of the National Association of Minority Automobile Dealers. He directs the day to day activities of the association, including membership, government affairs, industry relations, and dealership advocacy. Currently, he also serves on the Board of Directors for Americans Well-informed on Automobile Retailing Economics where he focuses on educating consumers on how to make the right vehicle choice and the programs available to them; and the Automotive Trade Association Executives. Mr. Lester is a member of Rainbow/PUSH Coalition, the National Association of Black Accountants, and Kappa Alpha Psi Fraternity, Inc.

Pam McClelland

Pam McClelland is a Financial Education Specialist on the staff of the Director, Office of Servicemember Affairs within the Consumer Financial Protection Bureau. Ms. McClelland has served the military community for over 36 years in numerous capacities at the local, state, and national levels. While at the Office of the Secretary of Defense, she served as the Senior Program Analyst providing policy and operational oversight for Department of Defense personal readiness programs. She has also worked on targeted programs and services specifically designed for the Wounded, Ill, and Injured. Her joint military experience includes service as the Navy Family Emergency Response Manager. Ms. McClelland is a US Air Force veteran who served 25 years on active duty. She is also an Accredited Financial Counselor. She received her BS from Fayetteville State University and a Masters in Adult Education and Distance learning from the University of Phoenix.

Shawn D. Mercer

Shawn D. Mercer is a partner in the Raleigh, North Carolina office of the Bass Sox Mercer law firm. Mr. Mercer's national practice is devoted solely to representing motor vehicle dealers and dealer trade associations. He counsels dealers on franchise issues as well as assisting various state and local dealer associations with revising and updating state franchise laws. Mr. Mercer also routinely works with dealers on factory relations, F&I and advertising compliance and resolution of consumer concerns. He is a frequent speaker to dealers and other attorneys on numerous issues affecting the automotive industry.



Alberto Mesta Jr.

Alberto Mesta Jr. is the branch manager for the El Paso office of Texas RioGrande Legal Aid. He began his legal career with Texas Rural Legal Aid, which later became Texas RioGrande Legal Aid and is now the third largest legal aid program in the nation. His primary practice of law is employment litigation focused on farmworkers, consumer law in debt collection defense and real estate focused on colonias. He serves as a director with the El Paso Bar Association and the El Paso Collaborative for Economic and Community Development. Mr. Mesta is a graduate of the University of Texas at El Paso and the University of Texas School of Law.

Machelle Morris

Machelle Morris is the General Counsel for the American Lenders Service Co. She is from the West Texas Permian Basin (Midland). She did her undergraduate work at the University of Texas, Austin. Ms. Morris obtained her JD in 1992 from Texas Tech University School of Law in Lubbock, Texas. She spent time living in Washington State and New Mexico, and practiced in a small, general-practice firm in Carlsbad, New Mexico during that time. She is licensed to practice law in Texas, New Mexico and Washington, is a licensed Texas Auctioneer, and is a qualified Mediator/Arbitrator in the State of Texas. Ms. Morris has been General Counsel for American Lenders Service Co. in Odessa, Texas for almost fourteen years. A large part of her job is staying abreast of repossession and secured lending enforcement laws in every state and on the federal level. She provides education and information to franchised offices, as a service of the franchisor, on topics connected to the repossession industry.

Alan Mosher

Alan Mosher is a Senior Consultant for Constellation Automotive Solutions. He has been in the car business for over 25 years, the last 12 years as both an operator and consultant in the dealer controlled finance industry. Mr. Mosher has been featured as a speaker by the NIADA and his articles regularly appear in industry publications.

Terrence J. O’Loughlin

Terrence J. O’Loughlin is the Director of Compliance for Reynolds & Reynolds. Previously he worked for the Office of the Attorney General, State of Florida, in the Economic Crimes Section, focusing on automobile dealers, manufacturers, and finance and leasing companies. Mr. O’Loughlin was also the mediator of Florida’s Motor Vehicle Lease Disclosure Act, a statute which he assisted in drafting. He has served as a consultant to the Federal Reserve Board’s Leasing Education Committee, an observer / advisor for the Uniform Consumer Leases Act Committee, and a consultant to various media and publications. He has also authored numerous magazine articles. He serves on the Governing Committee of the Conference on Consumer Finance Law. Mr. O’Loughlin graduated from the University of Pittsburgh and received his MBA and JD from the University of Dayton.

Hollister K. “Holly” Petraeus

Hollister K. “Holly” Petraeus is the Director of the Office of Servicemember Affairs within the Consumer Financial Protection Bureau. She previously spent six years as the Director of BBB Military Line, a program of the Council of Better Business Bureaus providing consumer education and advocacy for servicemembers and their families. A military spouse of 36 years and a former Department of the Army civilian employee, Mrs. Petraeus has extensive experience as a volunteer leader in military family programs. Mrs. Petraeus is a *summa cum laude* graduate of Dickinson College in



Carlisle, PA and a member of Phi Beta Kappa. She was granted an honorary Doctor of Public Service degree from Methodist University in Fayetteville, NC in May 2011. She is a recipient of the Secretary of the Army Public Service Award, the Boy Scouts of America “Service to Families” Award, the Department of the Army Outstanding Civilian Service Medal and the Oklahoma Medal of Freedom.

Rob Rice

Rob Rice is an Enforcement Attorney with the Texas Department of Motor Vehicles. He has significant experience in enforcement matters, regulatory compliance, transportation law, energy and utility law, criminal law, and corporate governance, as well as transactional, contract and real estate matters. His practice has included many years of experience handling both contested and uncontested administrative law cases before state and federal agencies in Texas and other states. He is a graduate of Cornell University and University of New Hampshire Law School. He retired from the Army Reserve as a Colonel in 2007 after 30 years of service in the Judge Advocate General’s Corps.

Jon Seward

Jon Seward is currently a deputy chief in the Housing and Civil Enforcement Section of the Civil Rights Division of the Department of Justice where he supervises fair lending cases involving a pattern or practice of discrimination. From 2003 to 2007, he was Fannie Mae’s vice president and deputy general counsel for fair lending, where his duties included managing Fannie Mae’s anti-predatory lending guidelines across all business channels and ensuring compliance with fair lending and related laws. From 1994 to 2003, he served as a trial attorney and deputy chief in the DOJ Housing Section where his responsibilities included developing fair lending cases with a focus on predatory

lending, reverse-redlining and redlining. Mr. Seward received his JD from Rutgers Law School where he was the managing business editor for Rutgers’ Civil Rights Journal.

Rosemary Shahan

Rosemary Shahan is the founder and President of Consumers for Auto Reliability and Safety, a national, award-winning non-profit auto safety and consumer advocacy organization dedicated to preventing motor vehicle-related fatalities, injuries, and economic losses. She also serves on the Board of Directors of the Consumer Federation of America and the Consumer Federation of California. In 1979, Ms. Shahan initiated California’s auto “lemon law,” which became the model for similar laws in all 50 states. She has repeatedly testified before Congress regarding auto safety and fraud issues. She has been a major force for adoption of lifesaving federal motor vehicle safety standards and has led successful efforts for enactment of major landmark auto safety and anti-fraud legislation in California.

David M. “Tanker” Snyder

David M. “Tanker” Snyder is the Executive Director of the Tampa New Auto Dealers Association. In that role, he coordinates and assists in the planning and hosting of the annual Auto Show, represents the Association and its members on relevant legislative issues with members of local, state and federal government and keeps the membership informed of all relevant legal and legislative issues. He is also the founder and chief executive of AeroSage LLC. He is a retired Brigadier General from the U.S. Air Force. He received his BS from the U.S. Air Force Academy, and an MS and MBA from the University of Pennsylvania’s Wharton School.

John Van Alst

John Van Alst is an attorney at the National Consumer Law Center (NCLC) and directs the Working Cars for Working Families Project. His focus includes automobile fraud, deceptive practices law, rural issues, warranty, and manufactured home issues. He is the co-author of several treatises published by NCLC including *Automobile Fraud*, *Consumer Warranty Law*, and *Repossessions*. Mr. Van Alst has testified before Congressional committees and state legislatures about issues affecting low-income households. Prior to joining NCLC he was an Attorney with Legal Aid of North Carolina. He was also the Chair of the North Carolina Consumer Law Task Force.

Keith Whann

Keith Whann is the Co-Owner and CEO of the Columbus Fair Auto Auction, founder and CEO of Auttr.com and WhannTech, serving pro bono as Outside General Counsel to the National Independent Automobile Dealers Association and *The Car Counselor* to the automobile industry. His automotive and legal career has spanned over 27 years, beginning as an Assistant Ohio Attorney General and founder of the law firm Whann & Associates. Mr. Whann has had over 1,000 articles published in trade journals across the country. He publishes popular blog posts discussing compliance and consumer protection issues related to car buying and the auto industry. He has conducted hundreds of seminars regarding the auto industry and spoken at conventions and meetings around the country.

Michael A. Wood

Michael A. Wood has served as the Chief of Transition Support Services at Army Headquarters Installation Management Command G9 for Family Program since 2008. His portfolio includes managing and overseeing Employment Readiness, Financial Readiness, Relocation Readiness, Army Emergency Relief, and the Military Spouse Employment Program. In 2006 he was assigned duties as a Community Life Specialist at Headquarters IMCOM Europe in Heidelberg, Germany. Mr. Wood previously served as the Financial Readiness Program Manager and Army Community Service (ACS) Director Hohenfels, Germany, and ACS Director, Wiesbaden, Germany. He has a background in personal and family finance, mental health counseling, acquisition, and force protection and antiterrorism training. Mr. Wood received his BA with honors in Psychology from St. Leo University and his MS in Counseling and Psychology from Troy State University.

Greg Zak

Greg Zak has served as President of Horizon Automotive Ltd dba Dixon Motors since 1998. Prior to that, he was president of Automotive Funding LLC; President of Parrcar Capital; and Vice President of Finance and Chief Financial Officer of ECL Trading Company Inc, Eastern Credit Ltd, and Eurocapital Group LLC. Mr. Zak has worked for a number of banks, including Lockwood National Bank and the First Bank of Texas. He currently is President of the Community Auto Finance Association and serves on the board of directors for the Houston Independent Automobile Dealers Association and the executive committee of the Texas Independent Automobile Dealers Association. Mr. Zak received his BS in Finance from the University of Houston.

