

Bios



A Roundtable

Michael Benoit

Michael Benoit is a partner in the law firm Hudson Cook, LLP. He advises banks, sales finance companies, auto dealers, leasing companies, mortgage lenders, and other creditors and technology providers on a wide range of consumer financial services law, and provides federal legislative and regulatory advice and support to associations representing the vehicle sales and finance trades. Mr. Benoit is a frequent speaker and author on a variety of consumer financial services law topics and is a monthly columnist for *Auto Finance News* and *F&I Showroom*. He is a member of the American Bar Association's Section of Business Law's Consumer Financial Services Committee and a member of the American Financial Services Association's (AFSA) State Government Relations and Business Technology committees. In addition, he serves as counsel to the AFSA Law Committee's Vehicle Finance Subcommittee and is a Fellow of the American College of Consumer Financial Services Lawyers.

Bill Brauch

Bill Brauch is a Special Assistant Attorney General and, since March 1995, has been the Director of the Consumer Protection Division of the Iowa Attorney General's Office. He oversees the Attorney General's consumer protection litigation, legislation, rulemaking and education efforts. In that position he also serves as Administrator of the Iowa Consumer Credit Code.

Previously he was an assistant attorney general in the Consumer Protection Division specializing in automobile odometer and title fraud and other consumer protection matters. Mr. Brauch is an active leader in a variety of multistate initiatives and currently serves as Chair of the Autos Working Group of the National Association of Attorneys General. He has testified before Congressional Committees several times relating to automobile consumer issues. He received his JD with distinction from University of Iowa College of Law.

Michael G. Charapp

Michael G. Charapp is a partner in the law firm of Charapp & Weiss, LLP. He represents and advises numerous business clients, primarily motor vehicle dealers and dealer trade associations, including the Maryland Automobile Dealers Association, the Virginia Automobile Dealers Association, and the Washington Area New Automobile Dealers Association. He is a founding board member and past President of the National Association of Dealer Counsel. Previously, Mr. Charapp was an associate and partner in the firm of Stein, Mitchell & Mezones, Washington, DC and an Executive Vice President and General Counsel of the Rosenthal Automotive Organization, at the time one of the 10 largest auto dealer organizations in the country. He received his BA from the University of Pittsburgh and his JD from Georgetown University Law Center.

Rob Cohen

Rob Cohen is President of Auto Advisory Services, which is a leading compliance consulting company with a client base of nearly 500 dealerships. Prior to his work at Auto Advisory Services, Mr. Cohen represented dealers in litigation. He currently serves as President of the National Association of Dealer Counsel (NADC) and is an accomplished author, speaker, and trainer on dealer compliance-related matters. Mr. Cohen developed a strong background inside dealerships by working as a car salesman and doing F&I during law school. He received his BA and MBA from the University of California, Irvine and his JD from Whittier College, School of Law.

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: *Here Today, Gone Tomorrow: The Impact of Subprime Foreclosures on African-American and Latino Communities* (2007), *Predatory Profiling: The Role of Race and Ethnicity in the Location of Payday Lenders in California* (2009), *Car Trouble: Predatory Auto Loans Burden North Carolina Consumers* (2009), and *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.

Greg Grzeskiewicz

Greg Grzeskiewicz is an Assistant Attorney General in the Consumer Fraud Bureau of the Office of the Attorney of the State of Illinois. He is currently the Supervising Attorney of the Automobile Fraud Unit. Since 2000, the majority of Mr. Grzeskiewicz's practice as an Assistant Attorney General has been concentrated in the field of automobile fraud. He has worked on numerous automobile fraud cases ranging from advertising to transactional purchases. Mr. Grzeskiewicz has also been actively involved in legislation related to automobiles in the State of Illinois.

Randy Henrick

Randy Henrick is DealerTrack, Inc.'s Associate General Counsel for regulatory and compliance matters. He authors DealerTrack's annual Compliance Guide and writes articles that appear in numerous legal and auto industry journals as well as articles and video blogs on www.thecomplianceguide.com. Mr. Henrick has over 25 years experience in banking and consumer financial services. Prior to DealerTrack, he served on the legal staffs of GE Capital, Citigroup, MasterCard International, and FleetBoston Financial. He lectures extensively on consumer credit, privacy, identity theft prevention, FACT Act regulations, and other auto dealer compliance topics. Mr. Henrick is an Adjunct Professor of Law at New York Law School where he teaches a course on U.S. Consumer Credit and Privacy Law and is the former Chairman of the Consumer Financial Services Committee of the Business Law Section of the New York State Bar Association.

JJ Hornblass

JJ Hornblass is the executive Editor and Publisher of *Auto Finance News*. He founded *Auto Finance News* in 1996, and its parent company, Royal Media Group, in 1995, of which he serves as president and chief executive officer. Since 2001, he has served as chairman of the Auto Finance Summit, the industry's largest conference. In 2009, Mr. Hornblass formed the Auto Finance Council, comprised of automotive lending and leasing executives of companies responsible for 40% of auto finance in the US. Mr. Hornblass has worked extensively in journalism, was a National Press Foundation Banking Fellow at the University of Wisconsin, Madison, and has won numerous journalism awards. He has a BS in Economics from Yeshiva University and an MA from Columbia University Graduate School of Journalism.

Thomas B. Hudson

Thomas B. Hudson is a partner at Hudson Cook, LLP, and chairs the firm. He has practiced consumer financial services law since 1973, focusing on matters relating to vehicle financing and leasing. He is President of CounselorLibrary.com, LLC, and is the Editor-in-Chief of CARLAW[®]. He is a past President of the American College of Consumer Financial Services Lawyers and in 2009 was presented with that organization's Lifetime Achievement Award. He is a past Chair of the American Bar Association Consumer Financial Services Committee's Personal Property Finance Subcommittee. He is outside general counsel to the National Automotive Finance Association. He is a member of the Governing Board of the Conference of Consumer Finance, and is a frequent writer and speaker on topics relating to vehicle sales, finance and leasing. He has also written several books on car sales and financing.

Keith Kiser

Keith Kiser is the Vehicle Programs Director for the American Association of Motor Vehicle Administrators (AAMVA). He previously worked for the Motor Vehicle Division of the North Dakota Department of Transportation (NDDOT) for 34 years, and as the Motor Vehicle Director with NDDOT for 15 years. He has been actively involved in AAMVA activities since 1986 and was the president of AAMVA Region III during 1995-1996. He served 10 years on the AAMVA Board of Directors and was the Chair of the Board in 2003-2004. He attended North Dakota State University.

J. Peter Kitzmiller

J. Peter Kitzmiller is the President of the Maryland Automobile Dealers Association. He has served on various National Automobile Dealers Association Committees and as an ATAE Automotive Youth Education System (AYES) Director. He has more than 20 years experience in the automobile industry and has worked in almost every department in the dealership. He worked for the National Automobile Dealers Association beginning in 1988, and leaving as Director of Regulatory Affairs in 1998. He is a graduate of Baylor University's Hankamer School of Business and earned his JD from Baylor University School of Law.

Andrew D. Koblenz

Andrew D. Koblenz is the National Automobile Dealers Association's (NADA) 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, directing the

activities of the Industry Relations and Industry Analysis departments, as well as the association's American Truck Dealers Division. 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) in Durham, North Carolina. 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.

Dani Liblang

Dani Liblang of The Liblang Law Firm, PC, Birmingham, Michigan, practices in the areas of automobile warranty and consumer fraud litigation, plaintiff's personal injury, and employment law. She is a former vice president of the Oakland Chapter of the Michigan Trial Lawyers Association and is a member of the Michigan Association for Justice. She has been certified by the National Board of Trial Advocacy as a civil trial lawyer. Ms. Liblang is a member of the National Association of Consumer Advocates and was awarded its 2002 Consumer Hero Award. She is also

a contributor to *Michigan Causes of Action Formbook* (ICLE 1996 & Supps), *Torts: Michigan Law and Practice* (ICLE 2d 3d 2000 & Cum Supp), as well as the National Consumer Law Center's Consumer Law Pleadings Manuals. Ms. Liblang served as the 2004-2005 Chair of the Consumer Law Section of the State Bar of Michigan, and has also served as the Section's Secretary and Treasurer.

Christopher Leedom

Christopher Leedom is the founder and CEO of the Leedom Group of companies, which includes Leedom and Associates, LLC, Automaxx of Florida and Georgia, and the Dealer Business Journal. Mr. Leedom is a respected industry leader in the automotive and related finance business. He is a founding board member of the Community Auto Finance Association (CAFA), an association of established local dealerships created to represent and educate the approximately 7,500 companies and their 300,000 employees who are responsible for more than \$50 billion in sales of pre-owned vehicles each year. Mr. Leedom founded the National Special Finance and Buy Here-Pay Here Conference in 1996. He has extensive experience in areas of operational management, finance, and dealership development and capitalization.

Ian Lyngklip

Ian Lyngklip is the senior member of Lyngklip & Associates Consumer Law Group, PLC. The firm specializes in litigating cases against abusive debt collectors on behalf of consumers, as well as handling auto dealer fraud and identity theft cases. Mr. Lyngklip has been recognized nationally for his consumer advocacy efforts, most notably by receiving the Consumer Advocate of the Year award in 2003 from the National Association of Consumer Advocates. He has published a number of articles in publications such as

The Consumer Advocate, the *Consumer Law Newsletter*, and the *University of Detroit Law Review*. Mr. Lyngklip earned his undergraduate degree from the University of Michigan and his law degree from the University of Detroit School of Law, where he currently serves as an adjunct professor teaching the Consumer Defense Clinic.

William N. Lund

William N. Lund is Superintendent of Maine's Bureau of Consumer Credit Protection. A graduate of Bowdoin College and the University of Maine Law School, he worked in private practice and for the Maine Attorney General's Office prior to assuming his current position in 1987. Mr. Lund has served as Chair of the Federal Reserve Board's Consumer Advisory Council in Washington, DC and is a current member of the Federal Reserve Bank of Boston's New England Consumer Advisory Group.

S. Allen Monello

S. Allen Monello, DPA, is a partner in the Automotive Industry Center for Excellence, LLC (AICE), a regulatory consulting and training firm specializing in the motor vehicle industry. Dr. Monello has provided regulatory consulting and training services to franchise, RV, and independent dealers, and finance companies since January 1992. Previously he served as Assistant Director of Florida's Division of Motor Vehicles. Dr. Monello has also served as Senior Vice President and Chief Compliance Officer for Smart Choice Automotive Group and managed a dealer trade association providing regulatory assistance and education services to its members. Dr. Monello received a BS in Behavioral Science, *summa cum laude*; an MS in Criminal Justice; and a Doctor of Public Administration degree from Nova Southeastern University in Ft. Lauderdale, Florida.

Thomas A. Moore, Jr.

Thomas A. Moore, Jr., is President, a Director and Executive Committee Member of the National Automotive Finance Association, a nonprofit industry trade group. He serves as the Chairman, President and CEO of First Investors Financial Services Group, Inc., one of the most successful and longest running companies in the auto finance industry which he co-founded in 1989. Prior to starting First Investors Financial Services Group, Inc., he spent ten years in commercial banking.

Charles A. Pearce

Charles A. Pearce is the Chief Legal Officer of Credit Acceptance Corporation ("Credit Acceptance"). Mr. Pearce's responsibilities include the Legal and Regulatory Compliance functions at Credit Acceptance. Credit Acceptance is a publicly traded indirect auto finance company. Since 1972, Credit Acceptance has worked with car dealers across the United States to allow consumers to finance the purchase of cars regardless of their credit history. Mr. Pearce joined Credit Acceptance in January 1996 as General Counsel. He was named Vice President — General Counsel in January 1997; Vice President — General Counsel and Corporate Secretary in June 1999 and to his present position in December 2004. Prior to joining Credit Acceptance, Mr. Pearce was an associate attorney at Rhoades McKee in Grand Rapids, Michigan. Mr. Pearce sits on the Board of Directors of the America Financial Services Association (AFSA) and also sits on the AFSA Vehicle Finance Advisory Board and Law Committee.

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.

Peter J. Sheptak

Peter J. Sheptak is vice president and general counsel of World Omni Financial Corp. He is responsible for the Legal and Compliance functions of World Omni, which provides a broad range of financial services to consumers, dealers, and lenders. Mr. Sheptak also oversees the Legal and Compliance functions of World Omni's divisions, including Southeast Toyota Finance, which offers automotive financial products and services to Southeast Toyota dealerships; CenterOne Financial Services LLC, a leader in third-party servicing for the automotive finance industry; DataScan Technologies LLC, which provides wholesale floorplan accounting and risk management systems and services to the wholesale finance industry; DataScan Field Services, a full-service vehicle inspection and floorplan inventory verification business; and Monetrics, a technology leader in automated risk decisioning software and services for

the consumer finance industry. Mr. Sheptak received his JD from Duquesne University and his bachelor's degree in finance from the University of Notre Dame.

Joseph Shannon Taylor

Joseph Shannon Taylor is Vice President of the Recovery Industry Services Company. Mr. Taylor worked for more than 30 years in the collateral recovery industry and is a licensed Property & Casualty Insurance specialist providing insurance exclusively to collateral recovery specialists across the country. He served on the Florida Private Investigation, Recovery and Security Advisory Council (PIRSAC) for twelve years, eight years as Chairman. Mr. Taylor is the founder of Matrix Educational Systems, which was created to develop professional certification and risk management training for collateral recovery specialists. He is the author of the Certified Asset Recovery Specialist National Certification Program. He has also worked extensively with state associations and legislators with regard to the collateral recovery industry.

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.

David W. Westcott

David W. Westcott is the President of Westcott Buick GMC Suzuki, Burlington, N.C., and represents North Carolina's franchised new-car dealers on the National Automobile Dealer Association's (NADA) board of directors. A new car-dealer since 1981, Mr. Westcott currently serves as chairman of NADA's Dealership Operations Committee and as a member of the Industry Relations Committee. He is also a member of the Dealers Election Action Committee Board of Trustees. Previously, Mr. Westcott was NADA's Region II vice chairman and a North Carolina Auto Dealers Association (NCADA) chair to the Self-Insurance Fund. He was also chairman of the Buick National Dealer Council, GM President's Council and Buick's Brand Team. From 1995 through 1996, Mr. Westcott was president of the NCADA, during which time he also received the TIME Dealer of the Year Award from NADA and TIME Magazine.

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 and his blog posts discussing compliance and consumer protection issues related to car buying and auto industry related topics are favorites of dealers and consumers alike. He has conducted hundreds of seminars regarding the auto industry and spoken at

conventions and meetings for over 50 national and state motor vehicle industry related trade associations and regulatory agencies.

