




Debt Collection: Protecting Consumers

Paul Arons

Paul Arons operates a law office with Sharon Grace in Friday Harbor, Washington. He began his legal career representing plaintiffs in labor and employment law disputes in the San Francisco Bay Area. In the early 1990's, Mr. Arons and Ms. Grace began focusing on class actions under the FDCPA, challenging the practices of high volume check collectors. Recent cases include *Schwarm v. Craighead* (E.D. Cal. 2008), in which the court held that "check diversion programs" are covered by the FDCPA; *Hunt v. Imperial Merchant Servs., Inc.* (9th Cir. Cal. 2009), holding that a district court has discretion to shift class notice costs to the defendant once liability has been established; and *Imperial Merchant Servs., Inc. v. Hunt* (Cal. Aug. 10, 2009), limiting the fees a debt collector could demand on a dishonored check.

Leslie A. Bailey

Leslie Bailey is a staff attorney at Public Justice, where her practice focuses on consumers' rights. Ms. Bailey has been counsel in several successful challenges to abusive class action bans and mandatory arbitration clauses, federal preemption defenses, and unwarranted court secrecy, including *McKee v. AT&T Corp.*, *Scott v. Cingular Wireless*, *Perry v. Novartis Pharma. Corp.*, *Jessee v. Farmers Ins. Exchange*, and *Sweeney v. Savings First Mortgage, LLC*. Ms. Bailey has testified before the Senate Judiciary Committee's Subcommittee on Antitrust, Competition Policy, and Consumer Rights about unwarranted court secrecy, and has been a featured speaker on mandatory arbitration, opposing confirmation of arbitration awards in debt



collection cases, and consumers' rights issues at conferences and educational programs across the country. She is a co-author of the book *Consumer Arbitration Agreements: Enforceability and Other Issues*. Leslie received her law degree *cum laude* from the New York University School of Law.

Nancy Barron

Nancy Barron is a partner in the San Francisco law firm Kemnitzer, Anderson, Barron, Ogilvie & Brewer, representing consumers since 1986. She is a Fulbright scholar and has authored numerous articles and the book, *Return to Sender* (National Consumer Law Center, 2000). Ms. Barron was a director of the National Association of Consumer Advocates, and currently serves on the Board of the National Consumer Law Center. She has extensive trial and appellate experience, including several California landmark decisions. For example, she argued *Gutierrez v. Autowest Dodge* (2003) regarding arbitration. In individual cases and class actions, she has obtained judgments and settlements refunding tens of millions of dollars to consumers from banks and the auto industry, and providing consumer debt relief of more than 100 million dollars against financial institutions. She received her undergraduate degree from Stanford and her law degree from the University of California, Hastings.

Julie G. Bush

Julie Bush is a senior staff attorney in Washington, DC with the Federal Trade Commission (FTC) in the Bureau of Consumer Protection's Division of Financial Practices. Ms. Bush works on numerous law enforcement and policy matters to protect consumers in the financial services arena, such as consumer debt collection, fair lending, stored-value cards, and deceptive mortgage advertising. She was a primary contributor to the FTC's 2009 report, *Collecting Consumer Debts: The Challenges of Change—A Workshop Report*. Before joining the FTC, she served as an Equal Justice Works fellow in consumer and housing law with Three Rivers Legal Services, Inc. She received her undergraduate degree *magna cum laude* from Princeton University, her master's degree in psychology from the University of Michigan, and her law degree from Stanford Law School.

Irving S. Capitel

Irving Capitel is a senior counselor for Alternative Dispute Resolution (ADR) to the Better Business Bureau for Chicago and Northern Illinois. He also serves as a qualified arbitrator for the Financial Industry Regulatory Authority (FINRA) and the Illinois Circuit Courts of Cook and Lake Counties. Mr. Capitel is the chair of the ADR Committee of the Chicago Bar Association. He frequently speaks about ADR topics to business and consumer groups, and has taught at John Marshall Law School and Northern Illinois Law School. He practiced complex civil litigation from 1971 through 1997, at which time he went from “war maker” to “peace maker” and began his present practice of mediation and arbitration. His career now focuses on creating resolutions for disputes. Mr. Capitel received his undergraduate degree from Roosevelt University, his law degree from John Marshall Law School, and a Mediator Certification from DePaul University.

Tom Carter

Tom Carter is a senior attorney in the Southwest Regional Office of the Federal Trade Commission (FTC). From 1988 to 2000, Mr. Carter served as regional director of that office. In his 21 years at the FTC, he has concentrated on combating illegal advertising, marketing, and financial practices. Mr. Carter headed a number of debt collection investigations and was lead attorney in FTC enforcement actions against LTD Financial Services and United Recovery Systems. He also led a number of nationwide enforcement sweeps, including: Operation Big Fat Lie (actions against false weight loss claims); Operation Cure.All (an FTC program to prevent Internet health fraud); Operation Prize Fighter (cases against fraudulent prize promotions); and Campaña Alerta (cases against deceptive Spanish language advertising). Mr. Carter received his undergraduate degree in a 3-year honors program from the University of Southern California, and his law degree from Southern Methodist University.

June D. Coleman

June Coleman's practice has focused on FDCPA and FCRA litigation for over 10 years, and also complex civil litigation, class actions, protection of creditors' rights, and defending attorneys in disciplinary proceedings. In 2008 and 2009, Ms. Coleman was voted by other attorneys as one of the top 5% of lawyers practicing in Northern California, and included in the Northern California "Super Lawyer" list. She has authored several articles for the *Collector's Ink* magazine. Ms. Coleman has also spoken on several occasions regarding FDCPA and FCRA litigation in association with the California Association of Collectors, the American Collectors Association, the National Business Institute, and the National Association of Retail Collection Attorneys. She is licensed to practice in all the courts in the State of California, as well as all the U.S. District Courts of California and the United States Court of Appeals for the Ninth Circuit.

Andrew R. Estin

Andrew Estin is the chief operations officer of AXZAS Legal Support Providers, LLC. He was the founding president of the National Association of Professional Process Servers (NAPPS) in 1982, and has been honored for his professionalism and contributions to the field by the California Association of Professional Process Servers (CAPPS), the NAPPS, and the California Legislature. Mr. Estin has authored numerous books and articles and has frequently lectured to various audiences. His books include *Service of Writs* (1974) and *Service of California Summons & Complaints* (2004). He was also the principal author of the first certification examination used by the CAPPS to test process servers' knowledge. Mr. Estin has drafted more than twenty current California statutes on process serving, including the Process Server Registration Act, and has testified repeatedly on bills relating to the service of process.

Jen Flory


Jen Flory is a staff attorney at Western Center on Law & Poverty (WCLP), a Californian statewide legal services support center. Ms. Flory provides training and assistance to legal services advocates around the state on how to use health law protections to contest medical bills for low-income Californians. She also provides technical assistance on legislation and regulations intending to alleviate medical debt at the state level in the areas of hospital billing, managed health care, Medi-Cal billing, and medical credit cards. When not working on medical debt issues, she litigates on behalf of low-income Californians who cannot access government health programs. Ms. Flory started at WCLP as a law clerk in 2003 and later joined as a Skadden Fellow in 2005. She earned her law degree from the University of Southern California Gould School of Law.

William R. Gargano

William R. Gargano has been a commissioner with the San Francisco Superior Court since 1979. He is a native of San Francisco, and prior to joining the court he was in private practice in San Francisco. Since joining the court, Commissioner Gargano has held many assignments. He has worked in the Departments of Law and Motion (Civil Discovery and Code Enforcement), Small Claims, Pretrial, Family, Child Support, Juvenile Delinquency, and Juvenile Dependency. Since 2008, he has been assigned to a Civil Department where he handles default prove-up hearings and civil harassment (restraining order) matters. Commissioner Gargano did his undergraduate work at the University of San Francisco, and received his law degree from UC Hastings College of the Law in 1971.

Dean Graybill

Dean Graybill is the assistant regional director in the Western Region of the Federal Trade Commission (FTC) in San Francisco. In that capacity he supervises a wide range of cases and investigations on both the consumer protection and antitrust side. Before taking that position, he handled cases involving the deceptive sale of credit offerings, debt negotiation services, home foreclosure services, and other matters.



Prior to transferring to the Western Region in 1999, Mr. Graybill worked in Washington, D.C. as head manager of the FTC's Division of Service Industry Practices (1996-99) and also the FTC's Enforcement Division (1992-95).

Charles Harwood

Charles Harwood became a deputy director of the Bureau of Consumer Protection of the Federal Trade Commission (FTC) in July, 2009. Prior to that time, he served for 20 years as the director of the Federal Trade Commission's Northwest Regional Office, located in Seattle. Mr. Harwood also served for 6 years as a counsel to the United States Senate's Committee on Commerce, Science, and Transportation. In 2001, he received the FTC Chairman's Award for service to the agency and the public. Mr. Harwood also serves on the Indian Arts and Crafts Board, an advisory board within the U.S. Department of Interior that oversees implementation of federal laws promoting the marketing and sale of Native American arts and crafts. Mr. Harwood is a member of the Oregon and District of Columbia bars.

Gail Hillebrand

Gail Hillebrand is the financial services campaign manager and a senior attorney at the West Coast Office of Consumers Union, the nonprofit publisher of *Consumer Reports* magazine. Ms. Hillebrand and her team work on issues including financial regulatory reform, banking, consumer credit, mortgages, payments, identity theft, electronic commerce, consumer legal rights and remedies, and the Uniform Commercial Code revision process. Ms. Hillebrand is the 2004 recipient of the National Consumer Law Center's "Vern Countryman" Award. She is a member of the American Law Institute. She is the former founding chair and a former board member of the California Reinvestment Committee, a statewide coalition working to encourage financial institutions to serve low-income consumers and neighborhoods. Ms. Hillebrand has also served on the Consumer Advisory Council to the Board of Governors of the Federal Reserve.

Jerry J. Jarzombek

Jerry Jarzombek is a solo practitioner in the Law Office of Jerry Jarzombek, PLLC. His primary focus is in consumer law, with an emphasis on claims under the FDCPA and Texas Finance Code, as well as the defense of collection lawsuits. He frequently speaks at seminars related to debt collection, and was featured on Good Morning America regarding a debt collection abuse case that he handled. Mr. Jarzombek is a member of the National Association of Consumer Advocates. He is a member of the State Bar of Texas and is admitted to practice before the U.S. District Courts for the Northern, Eastern and Southern Districts of Texas, and all Texas courts. Mr. Jarzombek received his undergraduate degree with honors from the University of Texas at Austin College of Pharmacy, and his law degree from Saint Mary's University in San Antonio.

Michael D. Kinkley

Michael Kinkley, of Michael D. Kinkley, P.S. in Spokane, Washington, has been a trial and appellate lawyer for more than 28 years. He is admitted to practice in Washington, Idaho, and various federal courts. Mr. Kinkley has successfully represented consumers in over thirty consumer class action lawsuits (including several with million- or multimillion-dollar resolutions) as well as in numerous successful appeals. He is the coordinator for the National Association of Consumer Advocates for Washington and Idaho, and has been the chairman of the Consumer Protection section of the Washington Association for Justice. He contributed to the National Consumer Law Center's book, *Fair Debt Collection Practices Act*, and authors the American Bar Association's *Idaho Class Action Survey* (also an appendix to *Newburg on Class Actions*). Mr. Kinkley regularly presents at continuing legal education programs. He received his undergraduate degree from the Ohio State University and his law degree from the Gonzaga Law School.

Jeffrey Klurfeld

Jeffrey Klurfeld is the regional director of the Western Region of the Federal Trade Commission. Mr. Klurfeld commenced his professional career at the Federal Trade Commission, which is charged by Congress with protecting American consumers from “unfair methods of competition” and “unfair and deceptive acts and practices” in the marketplace. As a staff attorney, Mr. Klurfeld specialized in investigating and litigating complex antitrust and consumer protection cases. These matters included challenges to anticompetitive mergers, price-fixing, and other restraints of trade; and prosecutions of telemarketing fraud and deceptive advertising. In 1990, Mr. Klurfeld was appointed as regional director of the Western Region, which embraces California, Arizona, Nevada, Hawaii, Colorado and Utah. He received his undergraduate degree from the University of California at Berkeley in 1969, and his law degree from Berkeley’s Boalt Hall School of Law in 1972.

Scott Maurer

Scott Maurer teaches consumer protection at Santa Clara Law and is a supervising attorney at Santa Clara’s civil clinic, the Katharine & George Alexander Community Law Center (KGACLC). At the KGACLC Mr. Maurer supervises students who advise consumers and represent consumer defendants in debt collection litigation. His students also represent consumer plaintiffs in individual and class action cases attacking unfair debt collection practices. Mr. Maurer frequently speaks at trainings and continuing legal education events concerning debt collection defense and debt collection abuse. In 2003, the National Association of Consumer Advocates named Mr. Maurer the Clinical/Legal Services Attorney of the Year. Mr. Maurer earned his undergraduate degree from Western Washington University in 1986 and his law degree from Santa Clara Law in 1995.

Bios

David Melcer

David Melcer is a banking and consumer finance lawyer with specialties in bankruptcies and collections. He has been in-house counsel with banks and consumer finance businesses, including Discover Card, Greentree Financial, Conseco Finance, and HSBC Finance Company (formerly Household International). As in-house counsel he advised companies on legal and compliance issues and the development of new products, handled litigation, and had an active and complex transactional practice. Currently he practices in the bankruptcy and collections areas, and he advises clients on financial services issues. Mr. Melcer speaks often to legal and industry groups and is vice-chair of the Litigation and Arbitration Subcommittee of the American Bar Association's Consumer Financial Services Committee. He is also a member of the Conference on Consumer Finance Law and the National Association of Retail Collection Attorneys. Mr. Melcer is licensed to practice in Illinois, Minnesota, and Virginia, and his Arizona admission is pending.

Harvey Moore

Harvey Moore's practice primarily focuses on managing and participating in his firm's consumer, commercial, and merchant collections practice group. He also advises a number of institutional and banking clients, debt collectors, and collection agencies on debt collection related issues including compliance with the FDCPA, FCRA, and TCPA (and their California equivalents) and defending lawsuits brought under the various collection-related consumer protection statutes. Mr. Moore is the president of the California Creditors Bar Association. He is presently serving his third term as a board member of the National Association of Retail Collection Attorneys (NARCA), chairs its Amicus Briefs and State Bar Funding Committee, co-chaired its Laws and Legislation Committee for four years, chaired its Task Force on Debtor/Consolidator Scams and Fraud, and currently serves as a member of the NARCA Education Committee.

Bevin T. Murphy

Bevin Murphy is an attorney with the Federal Trade Commission (FTC) in the Bureau of Consumer Protection's Division of Financial Practices, 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.

Richard Naimark

Richard Naimark is senior vice president of the American Arbitration Association (AAA) and of the International Center for Dispute Resolution (ICDR), where he has overall responsibility for international issues and government relations. He is the founder and former executive director of the Global Center for Dispute Resolution Research. Mr. Naimark is an experienced mediator and facilitator. His experience includes work with the United Nations, government, and universities, and in the corporate, construction, insurance, and non-profit areas. Since joining AAA in 1975, Mr. Naimark has conducted hundreds of seminars and training programs on ADR and is co-editor of the book, *Toward a Science of International Arbitration*. He received his undergraduate degree from the University of Rhode Island in 1975 and his master's degree in business policy from Columbia Business School in 1983.

Tomio B. Narita

Tomio Narita is a partner with the San Francisco law firm Simmonds & Narita. He defends collection law firms, debt buyers, collection agencies, and creditors in consumer litigation, including individual and class actions arising under the FDCPA. A member of the California State Bar, he is admitted to practice before the United States Supreme Court and the Second, Third, and Ninth Circuit Courts of Appeals. He is the current chair of ACA International's Members' Attorney Program (MAP) Committee, and is an associate member of the National Association of Retail Collection Attorneys. Mr. Narita is vice chair for the Debt

Collection Practices and Bankruptcy Subcommittee of the Consumer Financial Services Committee for the Business Law Section of the American Bar Association. He received his undergraduate degree from Hofstra University and his law degree from the University of California, Hastings College of the Law.

Ron Naves

Ron Naves is the senior vice president and general counsel of Encore Capital Group, Inc., a systems-driven purchaser and manager of charged-off consumer receivable portfolios. Prior to joining Encore he was senior vice president of Legal Affairs and Litigation at Gemstar-TV Guide International, Inc.; led the global litigation division at Gateway, Inc.; and worked with a large international law firm. A former assistant attorney general with the State of Connecticut, Mr. Naves is an experienced civil trial lawyer. In addition, he is an adjunct professor at Pepperdine School of Law and is licensed to practice law in three states. Mr. Naves is active in his community and has volunteered with the Boy Scouts of America, youth sports, and the Los Angeles County Sheriff's Department. He received his law degree from Pepperdine University and an MBA from the Anderson School of Management at UCLA.

Manny Newburger

Manny Newburger, of Barron, Newburger & Sinsley, PLLC, is the principal author of *Fair Debt Collection Practices: Federal and State Laws and Regulations*, and contributed to *Texas Collection Manual*, the National Association of Credit Management's *Manual of Credit and Commercial Laws*, and the National Consumer Law Center's *The Practice of Consumer Law*. He teaches consumer law at the University of Texas, and has taught compliance across the U.S., in India, and in the Philippines. He is admitted to practice before the Texas and United States Supreme Courts and numerous other courts. Mr. Newburger has been recognized as a Texas "Super Lawyer." He has also received numerous pro bono awards, the National Association of Retail Collection Attorneys' Don Kramer Award, and the Commercial Law League of America's President's Cup. He received his undergraduate degree from Trinity University and his law degree from the University of Texas School of Law.

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.

Thomas M. Ray

Tom Ray is a partner in the law firm of Peck & Ray, specializing in retail and commercial litigation. He is a member of the National Association of Retail Collection Attorneys and vice president of the California Creditors Bar Association. After briefly practicing law in Alabama, Mr. Ray began practicing in California in 1989. He is licensed to practice in Alabama and California, and before the U.S. Supreme Court and the U.S. Circuit Courts for the Fifth, Ninth, and Eleventh Circuits. He is a member of the Golden Gate Business Association, a board member of the Family Service Agency, and a volunteer consultant and lobbyist on national health care issues for the San Francisco Community Clinic Consortium. Mr. Ray received his undergraduate degree from Jacksonville State University and his law degree from the Cumberland School of Law at Samford University.

Ronald H. Sargis

Ron Sargis is a partner in the Sacramento law firm of Hefner, Stark & Marois, LLP, which he joined in 1983. There, he practices in bankruptcy, commercial law, and creditor's rights, and represents creditors, trustees, creditors' committees, and individual and business debtors. Mr. Sargis is the general counsel for the California Association of Collectors, in which capacity he represents the collection industry on state legislative and regulatory issues including financial privacy, credit

reporting, identity theft protection, enforcement of judgments, and fair debt collection practices. He served as a judicial law clerk for Loren S. Dahl of the U.S. Bankruptcy Court for the Eastern District of California, from 1982-1983; chancellor to St. Michael's Episcopal Church from 1994-2000; and church attorney for the Episcopal Diocese of Northern California from 1995-2003. Mr. Sargis received his undergraduate degree from Stanford University and his law degree, with distinction, from the University of the Pacific.

Jean R. Sternlight

Jean Sternlight is the Michael and Sonja Saltman Professor of Law and director of the Saltman Center for Conflict Resolution at the University of Nevada-Las Vegas Boyd School of Law, where she teaches dispute resolution. Ms. Sternlight is co-author of *Mediation Theory and Practice 2d ed.*, *Arbitration Law in America: A Critical Assessment*, and *Dispute Resolution: Beyond the Adversarial Model*. She has published articles in the *Stanford Law Review*, *University of Pennsylvania Law Review*, *Journal of Law & Contemporary Problems*, *William & Mary Law Review*, and *Ohio State Journal of Dispute Resolution*. After practicing law in Philadelphia for eight years she began her academic career at Florida State University College of Law, later moving to the University of Missouri-Columbia and to the University of Nevada-Las Vegas in 2003. Ms. Sternlight received her undergraduate degree from Swarthmore College and her law degree from Harvard Law School.

Tom Surh

Tom Surh has been a commissioner of the California Superior Court in the County of Alameda since 2002. Prior to his appointment to the court, he was a legal services attorney, a solo practitioner, and a family law facilitator at the court. He has presided over limited jurisdiction civil cases and small claims calendars. He has been a member of the Civil and Small Claims Advisory Committee to the Judicial Council of California since 2005, and chairs that Committee's Subcommittee on Small Claims and Limited Jurisdiction Cases. Commissioner Surh was a member of the Committee's task force on debt collection procedures that resulted in recent changes in the way California courts manage collection cases.

James C. Sturdevant

James Sturdevant is the principal of The Sturdevant Law Firm in San Francisco, which represents plaintiffs in class actions involving consumer protection, financial and insurance fraud, employment discrimination, and other unlawful business practice cases. He has tried and settled many multi-million dollar class action cases and is known as well for his appellate advocacy. In his thirty-five-plus year career he has successfully handled cases challenging binding, mandatory arbitration clauses, federal and state benefit rights, housing, employment discrimination, disability rights, and Title IX. Mr. Sturdevant is admitted to practice in both California and Connecticut, serves or has served on numerous boards of public interest organizations, and has won many awards statewide and nationally. He received his law degree from Boston College Law School in 1972.

Paul K. Tamaroff

Paul Tamaroff is president of the National Association of Professional Process Servers, an organization representing over 2,000 process servers throughout the United States and more than twenty foreign countries. It promotes professional and ethical standards for the process serving profession as well as the improvement of relations between the profession and the legal community. Mr. Tamaroff is past president of the Georgia Association of Professional Process Servers and actively promotes legislation requiring continuing education for and certification of Georgia process servers. Before entering the process server profession, Mr. Tamaroff spent more than twenty years in the field of law enforcement and security as an officer in the Air Force, and was a supervisory attorney with the National Labor Relations Board. He received his undergraduate degree in law enforcement and security from the University of Nebraska and his law degree from Albany Law School of Union University.

Bios

Tracy Thorleifson

Tracy Thorleifson has been an attorney at the Federal Trade Commission (FTC) in the Northwest Regional Office since 1988. She has coordinated state/federal projects targeting fundraising fraud, and has been the lead attorney for the FTC in a variety of fraud and deception cases involving infomercial makers, telemarketers, professional fundraisers, lead brokers, and others engaged in scams involving deceptive claims about charities, advance fee loans, credit card offers, assorted supposed health products, unauthorized debiting, and consumer credit counseling. Ms. Thorleifson also has worked on ground-breaking actions involving the FTC's unfairness doctrine and several assister-facilitator cases, especially in the payment processor area. She received her undergraduate degree from Smith College and her law degree from Harvard Law School.

Christine Van Aken

Christine Van Aken is a deputy city attorney in the office of San Francisco City Attorney Dennis Herrera. Her primary practice is the litigation of consumer protection cases concerning alleged unfair business practices. She is lead counsel in a pending case against the National Arbitration Forum. Prior to joining the City Attorney's Office in 2006, Ms. Van Aken was a law clerk to former Supreme Court Justice David Souter.

Ronald Wilcox

Ronald Wilcox is a consumer rights attorney based in San Jose, California. He represents consumers who have been harassed by abusive debt collectors. He has brought hundreds of individual and consumer class actions under the FDCPA. Mr. Wilcox was recently co-counsel on an FDCPA matter which resulted in a \$500,000 jury verdict. He received his degrees from New York University, Harvard University, and Indiana University.

Jerome M. Yalon, Jr.

Jerome Yalon, a San Francisco native who works with Mann Bracken, LLP, has thirty years experience in creditors' rights. In 1978, he began as a trial attorney for Eskanos, Stansbury, Poole & Fertig, and later became an estate administrator for the U.S. Bankruptcy Court in the Northern District of California. He was the San Francisco Division Chief and acting Chief Deputy Clerk. Later, he became the vice president for Collections and Bankruptcy Counsel for Citibank's credit card division. Mr. Yalon next served as lead staff to the California Trial Court Budget Commission, and then rejoined Eskanos & Adler (now Mann Bracken, LLP) in 2000, focusing on consumer debt collection. He has been a panel speaker on debt collection issues for the Continuing Education of the Bar (California), Lorman Education Services, and the Practising Law Institute. Mr. Yalon received his undergraduate and law degrees from the University of San Francisco.

