



CAI'S COLLEGE OF COMMUNITY ASSOCIATION LAWYERS PRESENTS

Law Seminar

List of Speakers*

*As of January 18, 2012



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Joseph E. Adams, Esq. is a graduate of the University of Pittsburgh (B.A., 1981; J.D., 1984). Mr. Adams joined Becker & Poliakoff, P.A. in 1987. Mr. Adams is the Managing Shareholder of the Firm's Naples and Fort Myers Offices. Mr. Adams concentrates his legal practice on the law of community associations, primarily representing condominium, cooperative, and homeowners' associations, as well as country clubs, mobile home communities, and amenities associations, including marinas and golf courses. Mr. Adams has achieved an "AV" rating from Martindale-Hubbell, which "identifies a lawyer with very high to preeminent legal ability, [and] is a reflection of expertise, experience, integrity and overall professional excellence."

Mr. Adams' writings involving community association law and operations include numerous newsletter and magazine articles, three published Law Review articles, and a Chapter in The Florida Bar handbook for attorneys. Mr. Adams' writings have been cited by the Florida appellate courts and in the Florida Statutes Annotated as legal authority. Mr. Adams has been very active in community association legislation and rulemaking and has drafted several pieces of legislation affecting community associations which have been adopted by the Florida Legislature.

Mr. Adams regularly speaks at Firm seminars and for various industry groups and local organizations. Mr. Adams has presented annually to the University of Miami School of Law's Annual Cluster Housing Institute, the premiere annual seminar for Florida's community association lawyers. Mr. Adams has also lectured at numerous other CLE programs for Florida attorneys, including through his role as an active member of The Florida Bar Real Property Section, Committee on Condominiums and Planned Unit Developments. Florida Trend magazine has recognized Mr. Adams each year since 2004 among its "Legal Elite" in the area of Real Estate/Community Association Law. Also, since 2005, Mr. Adams has annually been designated as a "Florida Super Lawyer," by Law & Politics magazine, which names Florida's top lawyers, as chosen by their peers. Mr. Adams is a Member of the College of Community Association Lawyers. Membership in the College is reserved for attorneys throughout the United States who have focused their practice in the law of community associations for at least ten years, and have demonstrated leadership in the field through scholarly writings, legislative activities, and other contributions to the industry. Mr. Adams has twice made continuing education presentations at the College's Annual Meeting. Florida's Speaker of the House of Representatives appointed Mr. Adams to serve on the Advisory Council on Condominiums in 2004. In 2005, Mr. Adams was elected as Chairman of the Advisory Council, and served on the Council through 2007. Mr. Adams is the author of a weekly newspaper column called "Community Life", that has appeared in the weekly Real Estate Section of the Fort Myers News-Press since 1996.

Edmund A. Allcock, Esq. is a partner at Marcus, Errico, Emmer & Brooks in Braintree, Massachusetts. Ed is a litigator and practices in Massachusetts, Rhode Island and New Hampshire. He has focused his practice on condominium and real estate litigation including condominium development right and phasing cases, interpretation issues, enforcement of condominium documents and rules, construction defect, land use and zoning, contract disputes

and real property rights claims. Ed is active in the CAI New England Chapter. Currently he is the co-chair of CAI's Rhode Island Legislative Action Committee.

Ezzard J. Alves is Vice President – Risk Policy in the Enterprise Risk Management Division, Fannie Mae

Alves leads the team that is responsible for developing and managing the risk policies for Credit Portfolio Management (CPM), including the industry policies and standards on eligibility, servicing, and collateral valuation. He also serves as CPM's primary risk interface for the National Servicing Organization (NSO) and Making Home Affordable business areas. His team works closely with a cross-functional Fannie Mae team to ensure that the appropriate risk policies are embedded within all Credit Portfolio Management Division Initiatives.

Alves served in leadership roles from 2001 with the Single-Family Credit Policy group – helping Fannie Mae address and implement the MBS Trust Agreements, the Home Valuation Code of Conduct, and the Treasury's Home Affordable Modification Program (HAMP). Through these responsibilities, he became a subject matter expert for mortgage and property insurance requirements and the selling and servicing requirements of the MBS Trust Agreements and Trust Indenture.

Lisa J. Anderson, Esq. graduated from Wesleyan University in 1975 with a double major in Sociology and Psychology and obtained a law degree from the University Of Connecticut School Of Law in 1982. She specializes in the representation of condominium associations. Lisa is also a trained mediator and facilitator. She is a member of the Board of Community Mediation, Inc. and serves on the study committee formed to collaborate with the Connecticut Legislative Committee on proposing legislation to amend the Common Interest Ownership Act. She is also a member in the Connecticut Chapter of the Community Association Institute and serves as a speaker at seminars regarding condominium law held by the American Bar Association and local Realtor groups. Lisa was inducted into the charter class of the CAI College of Community Association Lawyers in 1994.

Melissa Anderson is currently a Program Specialist in the Industry and Public Relations Branch of the Federal Emergency Management Agency's National Flood Insurance Program (NFIP). In her previous life, she was a licensed independent insurance agent for 11 1/2 years in the private sector, before joining FEMA in 2008, but don't hold that against her. As an agent, she specialized in personal lines insurance, with an emphasis on flood insurance, condominiums, and surplus lines. She began her journey back in Key West, Florida, where everyone carried a margarita and a flood insurance policy...it just made sense. Now, Melissa markets the NFIP with the product knowledge she has gained over years as an insurance agent, reviewing and producing materials to further stakeholder education in the NFIP. She participates on various NFIP Workgroups, is the NFIP Web Point of Contact, oversees the management of the NFIP's annual flood conference, responds to inquires from a variety of stakeholders, and anything else she is told to do.

Nancy Ayers, CPCU specializes in designing customized risk management programs for building owners and property management companies. She has managed Mesirow Financial's insurance carrier relationships and property/casualty groups for 13 years. Nancy joined Mesirow Financial in 1988 with more than five years of experience in the insurance industry. She holds

Chartered Property and Casualty Underwriters (CPCU) and Certified Insurance Counselor (CIC) designations.

Nancy was named by *Business Insurance* magazine as one of the top 100 women in the insurance business in 2000. She has taught the insurance portion of the BOMI Institute Risk Management and Legal Course offered by BOMA/Suburban Chicago. Additionally, she frequently writes insurance-related articles for the organization's Real Estate magazine

Daniel L. Bauman joined Armstrong Management Services as President in July 2011. He is a native Washingtonian with more than 20 years of real estate management experience, including expertise in advisory services, asset management, property management, and dispositions.

Prior to joining Armstrong, Daniel served in the roles of Vice President of Business Development and Vice President of Asset Management, Mid-Atlantic for Fairfield Residential. In his business development capacity, he was responsible for promoting Fairfield's third-party service platform, as well as identifying and executing new business opportunities. In his asset management capacity, he was responsible for a portfolio of newly developed communities throughout development, lease-up, stabilization, as well as the disposition of nearly \$600 million of real estate, including traditional multifamily, student, and condominium communities.

Prior to joining Fairfield, Daniel was a Senior Vice President with a Washington, DC based real estate company that exclusively provided fee services to third-parties. Among his most noted accomplishments, he established a new business platform that provided real estate advisory and property management services exclusively to developing communities. This platform provided these services to a portfolio of 300 assets, representing 30,000 units, from a client base of 100 developers.

Daniel graduated from the University of Maryland with a BA in urban studies with a real estate specialization.

Steven E. Black, Esq., practices Real Estate Law and Community Association Law (Homeowner, Condominium, and Townhouse Associations). He graduated from the University of North Carolina at Greensboro, B.S., in 1995 and the Thomas M. Cooley Law School, J.D., in 1999 with Honors: Cum Laude. He earned the Fead Class Distinguished Student Award, Law Review and the John D. Voelker Award, Editor - Law Review.

Mr. Black has experience with both District Court jury and bench trials and his primary focus is representation of residential homeowner associations. He is a member of the North Carolina Bar Association and the Greensboro Bar Association. He is President of the Young Lawyers Division of the Greensboro Bar Association and he is also a member of the National Realtors Association.

Mr. Black is Vice President of the Hickory Woods Homeowners Association, on the Board of Directors of the Lambda Chi Alpha Alumni Association, Phi Theta Chapter, and a member of Westover Church and the Elks Club.

Sandra M. Bonato, Esq. is a principal in Berding & Weil LLP. She is known for her practical advice to community associations in day-to-day operations and transactional matters. She has broad experience in working with community associations, their boards of directors and

managers and in applying California's highly regulated statutory scheme for common interest developments. Her work includes interpreting and applying governing documents, contract drafting, working with associations to de-escalate and resolve disputes, advising in financing of and engendering member support for large renovation projects when needed, helping communities through difficult passages, preparation of operational policies, detailed title and land use analysis, in-depth studies of fair housing laws and federal telecommunications regulations, and legislative analysis on both the federal and state levels. Ms. Bonato has successfully advocated for individual clients in the Legislature and written bills to help her clients achieve goals through statutory change. Before joining Berding & Weil, Ms. Bonato worked as a community association manager for condominium and townhome properties. She is a member of the California Association of Community Managers, holds the Certified Community Association Manager (CCAM) professional designation, and is a member of CACM's statewide manager certification faculty. Ms. Bonato serves as a Bay Area member of the four-person California State Bar sub-committee appointed to give comments to the California Law Revision Commission on its efforts to restate the Davis-Stirling Common Interest Development Act. She has served on the Board of Directors of the CAI California Northern Chapter, as Treasurer for 4 years, and on the Programs Committee of the San Francisco Chapter of CAI. She can be reached at sbonato@berding-weil.com or (925) 838-2090.

Kevin J. Brown is currently a Program Analyst in the Industry and Public Relations Branch of the Federal Emergency Management Agency, and has over 16 years of experience with the National Flood Insurance Program. The primary focus of his Program history has been working directly with the Write Your Own (WYO) Companies in resolving statistical and financial technical errors. In addition, Kevin works closely with parties that desire to become a WYO, parties that desire to leave the Program, and companies that have had their flood policies taken over by their respective state department of insurance. Recently, Kevin was promoted to a new position to support FEMA's Lender Compliance Officer on industry-related matters. He draws from his experience as both a flood underwriter and a property-casualty underwriter to meet the needs of the Program's various stakeholders.

C. Scott Canady 13 year record of public service includes experience gained in the U.S. House of Representatives and in the U.S. Department of Housing and Urban Development.

In the Congress, Scott joined the office of Congressman Richard H. Baker (R-LA) as an unpaid intern, working his way up to become Rep. Baker's chief policy and political aide in Washington, DC. Scott's primary legislative responsibilities centered on Rep. Baker's service as a senior member of the House Financial Services Committee. In particular, Scott's work to improve the regulation of Fannie Mae and Freddie Mac led to the adoption of sweeping GSE reform legislation by the House of Representatives.

Following his time in the Congress, Scott was appointed Deputy Assistant Secretary for Legislative Affairs at the U.S. Department of Housing and Urban Development. Scott represented the Department during congressional negotiations on the Emergency Economic Stabilization Act of 2008 and managed the Department's announcement of new regulations for the Real Estate Settlement Procedures Act.

In 2009, Scott began his partnership with Community Associations Institute by launching Tambala Strategy. Through this partnership, Scott has worked with CAI's members and leadership team to advance the views of common interest communities on a variety of issues

ranging from bankruptcy reform to revisions of the Federal Housing Administration's condominium insurance program.

Scott is a graduate Louisiana State University where he earned a Bachelor of Arts in Political Science and History.

Joe Cecil is currently with the Federal Emergency Management Agency's Risk Insurance Division, Underwriting Branch. FEMA administers the National Flood Insurance Program (the NFIP), which offers federal flood insurance coverage for individual single-family and multi-family dwellings, residential condominium association buildings, and non-residential buildings. Joe became involved in the National Flood Insurance Program in January of 1996 through a third party administration vendor operation servicing private insurance partners with the Federal Emergency Management Agency through the NFIP's Write Your Own (or WYO) Program. In his early years, he worked as a Customer Service Representative, Underwriter and Business Analyst. In 1998, he became a Supervisor and in 2000 became an Account Operations and Business Manager. Joe joined the FEMA Underwriting Branch in March of 2008, where he is part of the team responsible for the NFIP Flood Insurance Manual and rule changes. He also is the Underwriting lead for Transaction Reporting Record Plan and Edit Specifications involved in private insurance reporting to the federal government. He conducts FEMA Underwriting Operation Reviews of private insurers. He also responds to written Congressional inquiries, and briefs Congressional staff regarding the NFIP.

Kenneth E. Chadwick, Esq. is a shareholder and founding member of the firm, domiciled in the firm's Fairfax office and resident, oftentimes, in the Richmond Office. His practice areas include community association law, small business law and litigation. Ken provides counsel and advice to the firm's community association clients regarding general community association issues, Fair Housing issues, insurance matters and legislation. Recent projects include preparing the governing documents for several homeowners associations, resolving several Fair Housing claims and challenging a local jurisdiction's attempt to include a community association under a county mandated maintenance program for public improvements on Association property for which the Association, and, therefore, its members, would be fiscally responsible. Ken also serves on the Virginia Legislative Coalition, now Community Associations Institute's ("CAI") VALAC, a cooperative joint effort between the three Community Associations Institute chapters in Virginia.

Diana Chevalier owns and operates Project Approval Services, along with her staff, the firm provides full service condo consulting. Project Approval Services is a Nationwide company that offers condo legal approvals from all government agencies including VA, FHA, FHLMC and FNMA.

Prior to establishing her business in 1995, Diana spent many years as a mortgage underwriter specializing in condominiums nationwide for developers and many major banking institutions, national mortgage bankers and brokers, construction lenders, investors, management companies, etc.

Today Diana's supplies a wide range of services to many of the same developers/ builders, banks and the mortgage industry offering expert advice in the current market conditions with regards to high rise condominiums, presale conditions, FNMA marketing phases, FHA legal phasing, inclusionary zoning, commercial and mixed usage, legal opinions and other related

government issues. Due to Diana's close working relationships with all government agencies she has been able to continue excellence in her field and uphold an untarnished reputation among her peers.

Adam Collins, CIC is Assistant Vice President of IHG where he previously managed the underwriting unit and is now responsible for new business development through agent and broker relationships nationwide.

With over 13 years of experience, Adam began his career with Aon in the lawyers professional liability arena and then went on to work for an in-house insurance agency writing medical malpractice before returning to Aon in 2006 to join IHG.

Adam was born in Covina, CA. He attended California State University, Los Angeles, where he graduated with a Bachelor of Arts degree in Communication. Adam also earned his CIC (Certified Insurance Counselor) designation, is active within CAI committees and is in the process of obtaining his CIRMS designation. In his free time, Adam enjoys spending time with his wife and their month-old daughter, and golfing when time permits.

Kevin Davis, CIRMS is the President of Kevin Davis Insurance Services, Inc. Kevin has worked in the insurance industry for 25 years, specializing in Directors and Officers Liability Insurance and Employee Dishonesty Coverage, for the last 20 years focusing on community associations. Currently the Managing General Agent for Travelers Insurance one of the largest writer of D&O and Employee Dishonesty Coverage for community associations in the country. He currently insures over 30,000 community association across the US.

Mr. Davis writes and lectures frequently in the areas of loss prevention techniques for community association and a faculty member of the many Community Associations Institute (CAI) training programs held throughout the United States.

Mr. Davis graduated in 1978 from Temple University in Philadelphia. He graduated with a BA in Communications.

Robert M. Diamond, Esq. attended Vassar College and graduated from Colgate University in 1970. He graduated from Columbia University Law School in 1974. He is admitted to the Bars of Virginia, Maryland and the District of Columbia and is a member of the American Bar Association, the Community Associations Institute (CAI) and the Urban Land Institute. Mr. Diamond has practiced real property law for 35 years, with special emphasis on the planning and development of condominiums, planned unit developments and mixed-use projects. His practice includes preparing community association documents, reviewing documents for compliance with secondary mortgage market requirements, the negotiation of warranty and construction defect claims, and the general representation of community associations. Mr. Diamond's clients include condominium and homeowners associations; developers of new and conversion residential, office, and mixed-use condominium and PUD projects; and lenders, management companies and insurance companies working with community associations. More recently, Mr. Diamond has worked on a number of commercial, hotel and continuing care retirement condominiums.

Mr. Diamond has been a dedicated volunteer within the CAI, serving as a Trustee, Secretary, Treasurer, and President of the national organization as well as President of the Washington Metropolitan Chapter. A charter member of the College of Community Association Lawyers, he

also has served on the faculty for both the CAI Annual Law Seminar and the Professional Management Development Program. He currently serves on CAI's Government and Public Affairs Council and is active in amicus curiae filings on behalf of CAI. In 1998, Mr. Diamond received CAI's Distinguished Services Award. He is currently the CAI representative to the Joint Editorial Board for Uniform Real Estate Acts. He served as a drafter of the Uniform Condominium Act (as a Reporter), the D.C. Condominium Act (as Secretary and later as Chair of the D.C. Bar Subcommittee on Condominiums), and the Virginia Condominium Act (as a member of the Virginia Housing Study Commission Committee on Condominiums). Mr. Diamond is a past Chair of the American Bar Association's Committee on Uniform Laws and a member of the American Bar Association Committee on Condominiums, Cooperatives, and Homeowners Associations.

Mr. Diamond has served as a member of the Fairfax County Condominium Conversion Task Force charged with examining the issues of condominium conversion and limited new rental housing construction in the County (1979-1980); a member of the Virginia Housing Study Commission Subcommittee on the Virginia Condominium Act charged with examining proposed changes to the Virginia Condominium Act (1991-1992) and Property Owners' Association Act (1996-1998); and a member of the Virginia Advisory Legislative Commission charged with review of the Uniform Condominium Act in Virginia. He has also served as a consultant to or witness before several state legislators considering adoption of the Uniform Condominium Act.

Mr. Diamond has authored a number of articles, including *Control Your Warranty Claims*, 14 Virginia Builder 8(2001), with Michael S. Dingman; *Changing Perspectives on Community Association Mortgage Underwriting and Credit Analysis*, Institute Report No. 01-02, Research Institute for Housing America, with Clifford J. Treese and Katherine N. Rosenberry; *Developing Community – For Developers of Common-Interest Communities, Building a Sense of Community is Good Business*, Common Ground (Mar. – Apr. 1998); *Developing Community*, CAI Quorum (Sept. 1997), with Deborah K. Raines; *FCC Considering Expanding Antenna Rules To Common Areas, Common Elements and Rental Property – Homeowners, Associations and Landlords Must Wait For The Decision*, Common Ground (1997), Multi-Family Executive (1997); and *Consumer Warranty Issues in the Sale of Residential Condominiums* (with Deborah K. Raines), published in the Fall 1985 *Real Property, Probate and Trust Journal*.

Finally, Mr. Diamond has taught numerous seminars on condominium and PUD development and operation to lawyers, developers, managers and the Engineers and Surveyors Institute.

Ryan Dodd has worked with Wells Fargo Home Mortgage in the condominium review department for 16 years.

Currently, he manages the Project Review team within Wells Fargo. The team reviews condominiums, leasehold properties, and deed restricted properties for compliance with Fannie, Freddie and FHA as well as determining any risk associated to the properties for our portfolio loans.

Additionally, Dodd's duties include working with the Wells Fargo policy groups to dictate what condominium policies and processes will be implemented for the company.

Donald E. Dyekman, Esq. practices in the area of real estate development, with an emphasis in the area of common interest community law. He represents developers of new residential,

commercial, industrial and mixed-use condominiums and planned communities on matters relating to the creation of a governance structure, the preparation of the project documents and the marketing and sale of the individual lots or condominium units. He also has extensive experience in the conversion of various types of property to a condominium.

Mr. Dyekman is a member of the Real Estate Section of the State Bar of Arizona. He is also a member of the Section of Real Property, Probate and Trust Law of the American Bar Association. He was a member of the Study and Drafting Committee of the State Bar of Arizona which drafted the Arizona Condominium Act. He is a past Chair of the ABA Committee on the Operation and Management of Community Associations.

Mr. Dyekman is also a past national President of the Community Associations Institute (CAI) which is a national nonprofit association formed to conduct research and distribute information on the most advanced and effective ways to establish, finance and operate condominiums, planned unit developments and cooperatives.

He is also a member of The College of Community Association Lawyers which is a national professional organization established by CAI to acknowledge attorneys who have distinguished themselves through contributions to community association law. He is a former member of the Board of Governors of The College of Community Association Lawyers and a former Dean of The College of Community Association Lawyers.

Mr. Dyekman has participated as a member of the faculty for seminars on various aspects of community association law sponsored by the American Bar Association, the State Bar of Arizona and the Maricopa County Bar Association, as well as seminars sponsored by various private organizations.

Mr. Dyekman received his undergraduate degree from Northern Illinois University in 1970 and he received his Juris Doctor degree from the University of Tulsa Law School in 1974. He served as the Notes and Comments Editor of the Tulsa Law Journal in 1973. He was admitted to the Arizona Bar in 1974.

Additionally, Mr. Dyekman is listed in "Best Lawyers in America" for Real Estate Law.

Susan M. Farrell, JD, RPLU joined the claim department of the Executive Liability Division of Great American Insurance Co. in August 1995. She is currently Vice President- Claims and handles claims across all of the ELD's products, including directors & officers, employment practices, fiduciary and community associations professional liability. Prior to Great American, she was employed for 3 years as a litigator with a law firm in Chicago specializing in plaintiffs' personal injury matters. Susan graduated from John Marshall Law School in 1992 and from Boston College in 1989 with a B.S. in accounting. She obtained the Registered Professional Liability Underwriter designation in 1999.

David Firmin, Esq. acted as Co-Chair of the CAI-Rocky Mountain Chapter Spring Show case for 2010 and has moderated numerous classes for the Spring Showcase. Mr. Firmin also teaches classes relating to homeowner association issues to managers and board members on behalf of the firm. He has acted as a panel member for the Aspen Housing Authority training on homeowners association requirements.

Mr. Firmin provides clients with an extensive background in real estate law and development issues including formation and creation of homeowners associations.

Prior to joining HindmanSanchez David worked with Ryland Homes and K. Hovnanian Homes

handling land acquisitions, land entitlements, corporate governance and special districts. In addition, he continues to work with the Wheat Ridge Housing Authority setting up homeowner associations for low-income affordable housing developments.

Andrew S. Fortin, Esq. serves as the Vice President of Government and Public Affairs at Community Associations Institute (CAI). Prior to working with CAI, he served as the Vice President and General Counsel for the National Club Association representing private golf and country clubs. Mr. Fortin has also served as Chief of Staff for Congressman Peter Hoekstra (Hook-stra) of Michigan and as a lobbyist for the U.S. Chamber of Commerce. His advocacy experience spans all levels and branches of government.

A graduate of the Columbus School of Law at Catholic University, Mr. Fortin resides in Washington, D.C.

Kevin Franklin as President, oversees the daily operations of Orange Coast Building Services, Inc., one of the leading general construction and consulting firms in Southern California. With 30 years of experience in single and multi-family residential construction, he leads the team responsible for superior quality construction from LA to San Diego.

Kevin is not an absentee owner. In fact, he is actively involved and committed to maintaining a great track record in handling multiple associations. His hands-on experience in project management, cost estimating, supervision, budgets and consulting keeps him in touch with the concerns and needs of communities today. Kevin understands the mechanics of the work required. Kevin's strength is his ability to intelligently discuss and explain the critical issues and how they effect the scope of work. This results in our clients' complete understanding and satisfaction.

Kevin is an active member of AIA, NRCA, CACM, CAI and the Orange County Chapter of the Building Industry Association. He is recognized throughout the industry for his commitment to quality and use of cost effective construction alternatives.

Mitchell H. Frumkin, RS founded Kipcon, Inc. in 1986 and fosters its growth with constant innovation and education. A Licensed Professional Engineer in eighteen states, Mr. Frumkin holds the Community Associations Institute's (CAI) Reserve Specialist designation. In addition, the National Association of Home Builders (NAHB) named him a Certified Green Professional. A recognized industry expert, Mitch Frumkin is a frequent speaker, writer and committee member on the state and national levels for the CAI, NAHB, and many other professional organizations.

Melissa M. Garcia, Esq. provides advice and counsel to community associations in all areas of community association law, including contract and document interpretation and review. Work in this area has given her a unique command of the practical and legal issues facing both managers and board members of community associations today.

Her strong community association law and research experience contributes to her ability to focus on producing effective solutions for the associations she represents.

Melissa is also one of the instructors for the firm education program which is designed to provide knowledge and skills necessary to managers and board members to thrive in the complex world of community associations

Prior to joining HindmanSanchez, Melissa gained strong knowledge of the HOA industry representing community associations in Nevada.

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Elina B Gilbert, Esq. enjoys variety – and community association law provides exactly that. As a result, her knowledge and years of experience of situations encountered by clients, Elina can suggest a variety of practical, economical, and creative solutions. She has a knack for explaining complex documents and legal issues in a way, whether in person, by phone, in a letter, or in front of a classroom that removed the legalese and allows board members and managers to understand the issue at hand. As a result, make their association-related duties easier to achieve.

She graduated with a B.A. from the University of Michigan Ann Arbor in 1993 and obtained her Juris Doctorate, Cum Laude from the University of Detroit Mercy School of Law in 1997.

Sandra L. Gottlieb, Esq. is a founding partner of the law firm of Swedelson & Gottlieb, exclusively representing community associations throughout Northern and Southern California, with offices in Contra Costa, Los Angeles, Orange, San Bernardino and Ventura Counties. In addition to heading the firm's transactional division, Ms. Gottlieb is the firm's managing partner. Ms. Gottlieb is also a principal of Association Lien Services, the statewide leader in assessment collection and non-judicial foreclosure services for community associations and their managing agents, which is owned by the partners of Swedelson & Gottlieb.

Ms. Gottlieb has been practicing law for 32 years and has 24 years of experience in community association, corporate and employment law. Swedelson & Gottlieb has been in existence for over 22 years and currently represents approximately 450 community association clients.

Ms. Gottlieb has served on the Boards of a number of Community Associations Institute (CAI) chapters. She was the Board President of the Orange County Chapter in 2006, is currently serving as a Board Member for 2010, has served as President of the Los Angeles Chapter, is president elect of the Channel Islands Chapter and is a member of the Northern and Bay Area & Central California Chapters. She is a charter member of the Legal Advisory Committee of California Association of Community Managers (CACM), Editor of its Law Journal (published quarterly) and a frequent speaker and author of articles relating to issues affecting community

associations on both a local and national level. In addition, Sandra is part of CAI's National Faculty, a member of CAI National's Attorneys Committee, and a member of the CAI National College of Community Association Attorneys. Sandra has been honored by receiving the CACM President's Award on two occasions and CACM's Excellence in Education Award. In July of 2009, Sandra was awarded the prestigious Lifetime Achievement Award by CACM for her long-standing dedication to making a difference in California's community association industry.

David Graf, Esq. is a partner at Moeller Graf, P.C. in Englewood, Colorado. David Graf has practiced community association law exclusively since 2001. In this time, he has represented a wide range of communities throughout the State of Colorado. The majority of his practice involves interpreting and amending governing documents, advising associations on the corporate aspects of running a common interest community, and enforcing the terms of governing documents through court action. He is a member of CAI's legislative action committee for the state of Colorado. David is also a national faculty member of CAI's Professional Management Development Program.

Jay W. Hansen, Esq. graduated from Wheaton College (IL) in 1967 with a degree in chemistry and has done graduate work in chemistry, mathematics and education. After ten years of public school teaching, he obtained his law degree with honors in 1979 from I.I.T./Chicago Kent College of Law. Since then, he has devoted his practice to community association law, in Illinois from 1979 to 1985, and in California from 1985 to the present.

Jay has been an attorney with Epsten, Grinnell & Howell in San Diego since 1994 and is a member of CAI's College of Community Association Lawyers. He has been active as a writer and speaker on community association issues on both the local and national level, focusing on issues concerning insurance, association meetings, parliamentary law, and drafting governing documents. Since 2005 he has taught CAI's "Essentials" class for association board members and managers for the San Diego Chapter and periodically for other chapters. He has also taught CAI's Common Interest Development class. He wrote "Difficult Parliamentary Issues in Meetings, Elections and Voting" that was published in CAI's Journal of Community Association Law. For an article on record keeping, Jay received an Editor's Award in 2003 from the CAI's Greater Inland Empire Chapter and received the Speaker of the Year Award in 2004 from CAI's San Diego Chapter. Jay prepares an annual Resource Book containing the Davis-Stirling Common Interest Development Act, pertinent sections of the California Corporations Code and other relevant statutes applicable to community associations. Jay also prepares a series of checklists that are part of the Resource Book to assist boards and community association managers in fulfilling their statutory duties. He has also developed a checklist and an explanation of key coverage issues to seek or to avoid when selecting community association insurance policies and has published multiple articles on association insurance issues. He has taught seminars and a multi-session course for community association board members through local community colleges both in California and Illinois.

Before moving to California, Jay drafted portions of 1984 amendments to Illinois Condominium Property Act and was one of the authors of the 1985 Historical and Practice Notes to Illinois Condominium Property Act, Illinois Annotated Statutes (Smith-Hurd), West Publishing Company.

Lincoln W. Hobbs, Esq., founding member and manager of Hobbs & Olson, L.C. attended the University of Utah as an undergraduate, receiving a B.A. in English in 1982. Lincoln thereafter

attended the University of Utah, College of Law, and was the Editor-in Chief of the Journal of Contemporary Law. While at the University of Utah College of Law, he was a Leary Scholar.

Following graduation from law school in 1986, Lincoln was an associate and thereafter a shareholder in the firm of Winder & Haslam, P.C. In early 1999, he left that firm to start Lincoln W. Hobbs, L.C. At the end of 1999, Margaret Olson, a colleague from Winder & Haslam, joined the firm.

Lincoln is active in numerous professional and community service projects, having served for years as a member of the Utah State Bar's Ethics and Discipline Panel, and for many years as an officer of the Utah State Bar Labor and Employment Section, of which he served as chair in 2002-03. Lincoln is also the founder and past president of the Utah Chapter of the Community Associations Institute (CAI), an organization dedicated to fostering vibrant, responsive, competent community associations. In the Spring of 2003, the Community Associations Institute gave Lincoln the Award of Excellence in Chapter Leadership, in recognition of his service to the Community Associations Institute and the Utah community association industry.

In the Spring of 2004, Lincoln was the first lawyer in the state of Utah to be inducted into the College of Community Association Lawyers, an organization established to acknowledge CAI member attorneys who have distinguished themselves through contributions to the evolution or practice of community association law and who have committed themselves to high standards of professional and ethical conduct in the practice of community association law. Lincoln serves as a member of the CAI National Faculty, teaching several courses every year throughout the United States, on community association management, governance and risk management. Lincoln also serves as the president of board of the Foundation for Community Association Research (CAIRF).

In 2009, Lincoln compiled and edited, with others, the CAIRF Best Practices guide to green practices and sustainability for community associations.

Lincoln has been recognized with the highest available rating ("AV") from Martindale-Hubbell, the nation's leading directory of attorneys and law firms. He has been consistently recognized as one of Utah's "Legal Elite" by Utah Business Magazine, for many years in the category of labor and employment law, and most recently being listed for 2007, 2008 and again in 2009 in the field of business litigation. Lincoln was recently selected for the third consecutive year as a Mountain States SuperLawyer with real estate law as his primary area of practice, reflecting his selection as one of the top 5 percent of attorneys in Utah, as chosen by his peers through the independent research of Law & Politics. Lincoln was recently selected to appear once again in the upcoming edition of SuperLawyers, Corporate Counsel Edition.

Lincoln is licensed to practice law in the States of Utah, Idaho and Wyoming.

Julie McGhee Howard, Esq. is a graduate of Furman University and the University of Georgia School of Law. Ms. Howard is a shareholder with the law firm of Weissman, Nowack, Curry & Wilco, P.C. in Atlanta, Georgia. Julie manages the firm's community association practice group and has provided general counsel to condominium and homeowner associations in Georgia since 1996. Julie is a member of CAI's Board of Trustees and the College of Community Association Lawyers. Julie previously served as president, treasurer and secretary of the Georgia Chapter of CAI during her six years of service on the Chapter's Board of Directors from 2002-2007.

Julie also chairs CAI-Georgia's Legislative Action Committee and regularly testifies before the Georgia Senate and House of Representatives, and she is a frequent speaker and media source for community associations in Georgia. In addition, since 1998, Julie has been a licensed instructor for the Georgia Real Estate Commission, teaching the Community Association Managers' Pre-License Course and continuing education courses to Georgia's community association managers.

Mary M. Howell, Esq. graduated from the University of California, San Diego in 1972 with a B.A. in biology. She is a 1976 graduate of the University of San Diego School of Law. In practice in San Diego since December of that year and now a shareholder in the law firm of Epsten Grinnell & Howell, APC., Mary is primarily involved with the representation of homeowner associations. Clients include associations and developments in San Diego, Riverside, and Orange counties. In addition to counseling associations on interpretation and enforcement of governing documents, Mary's case work on behalf of associations encompasses litigation of CC&R enforcement cases, appellate representation, defense of homeowner associations (e.g., breach of fiduciary obligation, wrongful termination, failure to maintain) and actions for declaratory relief.

Mary has also been an adjunct professor of law at Thomas Jefferson School of Law, and has authored texts for attorneys on federal and state law relating to senior communities, as well as numerous articles and handbooks for homeowner associations, including "Small Claims Court for Homeowner Associations," and the "Resource Manual for California Senior Communities." Mary has also served as a Judge Pro Tem for San Diego County's Municipal and Small Claims courts, and has appeared in various cases as an expert witness on homeowner association issues.

In 1994, 1996, 1997 and 1999, Mary was recognized for her practice in this area by her appointment as an instructor for the California State Bar's Continuing Education of the Bar series on Homeowner Associations. Mary is also a past president of the San Diego Chapter of the Community Associations Institute (CAI) and is a member of the College of Community Association Lawyers. Mary has been the editor of CAI's Journal of Community Association Law and a frequent lecturer at CAI's national Community Association Law Seminar.

Michael L. Hyman, Esq. is the co-author of *Florida Condominium Law & Practice*, published in October, 1986, by Matthew Bender & Co., a comprehensive work in the area of condominium associations operations.

A graduate of the University of Florida, Mr. Hyman received his Juris Doctor from the University of Miami School of Law. He is an "AV" rated attorney and the founder and senior partner of the law firm.

Since 1970, Mr. Hyman has been actively engaged in the representation of community associations (condominium and homeowners groups). In 1972, he was appointed by Governor Reuben Askew (by recommendation of the Florida Bar) to the first Florida Condominium Commission.

He has served as a member of the Board of Directors of the Greater Miami Chapter of Community Associations Institute for seven (7) terms, he is the author of the Florida Bar Journal article "*Alternatives to Recreation Lease Litigation -- Structuring the Buy-Out.*" A frequent speaker at several of the University of Miami Condominium & Cluster Housing Seminars, he has

lectured at various CAI National Conferences and has served as a member of the faculty of the Community Association Law Seminar in New Orleans, Newport Beach, San Francisco and Los Angeles, California, Washington, D.C., Philadelphia, Pennsylvania and Orlando, Florida.

Mr. Hyman was a director of the Commercial Law Section of the Academy of Florida Trial Lawyers and was a member of The Florida Bar's Committee on Condominiums and Cooperatives. He is admitted to the Trial Bar of the Federal District Court.

In 1994 Michael L. Hyman was inducted into the Community Association Law Institute College of Community Association Lawyers as a member of the Charter Class. This is an elite group of Community Association member attorneys who have distinguished themselves by exhibiting the highest standards of professional and ethical conduct.

In 2002, Mr. Hyman was designated a facilitator for a series of educational programs provided by CAI and the State of Florida Department of Professional and Business Regulation, Division of Florida Land Sales, Condominium and Mobile Homes.

F. Scott Jackson, Esq. concentrates in real estate law and is a founding member of the Firm. He chairs the Firm's Subdivisions Services Group, which has created over 1,200 residential, mixed-use and commercial owners associations for builders and land developers.

Mr. Jackson has authored several books and articles including two chapters in Forming California Common Interest Developments, published by the California State Bar. He also co-authored the book entitled Condominiums and Cooperatives with the Assistant Attorney General of the State of New York and he co-authored the textbook Business Condominiums published by the National Association of Home Builders. He also edited three chapters for the California State Bar in the book entitled Advising California Common Interest Communities.

Mr. Jackson is a past president of the National Community Associations Institute, a member of the American College of Real Estate Lawyers and a charter member of the Board of Governors of the College of Community Association Lawyers. He is also a member of the California Building Industry Association and a member of the CBIA Liaison Committee with the California Department of Real Estate. He is a member of the Boards of Directors of the Lennar Charitable Housing Foundation and the Orange County Affiliate of Habitat for Humanity. Mr. Jackson is an "AV" (Martindale Hubbell) top-rated attorney, and has been named to the Southern California *Super Lawyers* List every year since 2006, as chosen by his peers and through independent research of Los Angeles Magazine.

Mr. Jackson is described as "a leading commentator" by the California Court of Appeal and his writings were cited with approval in *Davert v. Larson*, 163 Cal.App. 3d 407 (1985); *Ruoff v. Harbor Creek Community Association*, 10 Cal.App. 4th 1624 (1992); and *Nahrstedt v. Lakeside Village Condominium Association*, 8 Cal. 4th 361 (1994).

David K. Kasdan, Esq. graduated from the State University of New York at Albany, P.A., summa cum laude in 1978. He then attended the Albany Law School of Union University and received his J.D. in 1985. He was admitted to New York and New Jersey bars in 1990. He is a member of the Association of the Bar of the City of New York; New York State and American Bar Associations.

E. Richard Kennedy, Esq. specializes in complex civil litigation and mediation including construction defect and director and officer liability litigation. He is a Certified Civil Trial Attorney by the New Jersey Supreme Court and a Fellow of the American College of Civil Trial Mediators. One of his areas of concentration in construction law is representing condominium associations and planned unit developments. He has represented these Associations in all aspects as general counsel and transition attorney since 1975 throughout the state of New Jersey.

Mr. Kennedy is a member of the Bars of New Jersey and New York. He received his Bachelor of Science degree from Villanova University in 1964 and his Juris Doctor degree from Seton Hall University School of Law in 1968. Mr. Kennedy is a member of the U.S. Supreme Court; the New Jersey and New York State Bars and is licensed to practice in those jurisdictions and the Federal Courts of those states. He has been a trial attorney for his entire career and has been recognized by the New Jersey Supreme Court as a Certified Civil Trial Attorney in 1982 which was the charter year for trial certification. He is a trained mediator by Harvard Law School and N.J.I.C.L.E.

Mr. Kennedy has been elected to the Best Attorneys in America (2005-2008) is a member of the Million Dollar Advocates Forum and a Fellow of the Litigation Counsel of America.

He is a member of the Community Associations Institute which is a national educational organization for community associations. He is a Charter member of the College of Community Association Lawyers serving as its Dean and a member of the Board of Governors [1993-1997]. He was a national trustee for CAI and a past President of CAI's National Research Foundation. In 1996 he was awarded CAI's "Outstanding Volunteer Award". He was president of the New Jersey CAI Chapter in 1989. He is past Editor of CAI's Journal of Community Association Law. He has been a presenter at fourteen (14) National Law Seminars.

Mr. Kennedy is a member of the American Bar Association Sections of Litigation, (Co-Chair, Construction Defect Committee (1999- 2000), Co-Chair ADR Committee (2001- 2004), Council Member (2005-2007), Dispute Resolution Section (Vice Chair Mediation Committee 1997-99) and Real Property and Probate Section (Chair of the Condominium Committee [1989-1995].) He is a creator and coordinator of the Community Association's Director's and Officer's Liability National Symposiums and has written and lectured nationally and internationally for the American Bar Association (ABA) the Community Association Institute (CAI) N.J.I.C.L.E. and other professional organizations on multiple subjects.

He is a member of Kennedy, Wronko, Kennedy with offices in Montville, New Jersey.

Jack C. King has been with Bank of America for the past year and half as Vice President Sr. Group Leader – Western Region. He manages three teams responsible for reviewing condominium projects and leasehold estates for states West of the Mississippi River.

Prior to joining Bank of America, he was at Fannie Mae for 20 years in a variety of positions: Underwriting, Risk Management, and last position was Director of Project Standards.

Jack is married (19 years) with 5 kids and 3 dogs. He enjoys wine tasting, RV camping, and bike riding.

He is a native of Southern California.

Robert E. Kmiecik, Esq. has an extensive background in litigation, including service as an assistant prosecuting attorney as well as a variety of litigation for public entities and private law firms. For the last dozen years, Bob has focused his practice exclusively on representing community associations in litigation and rule enforcement matters, including construction defect and covenant enforcement. As a Partner in the Cleveland, Ohio law firm of Kaman & Cusimano, Bob is also involved in virtually every aspect of community association operations from collections to interpretation of covenants and other recorded restrictions. He and his family reside in a Homeowners' Association.

Joanne B. Kuczma is a Housing Program Officer in the Office of Single Family Program Development at the Department of Housing and Urban Development where she works on a wide range of mortgage lending issues, including her current assignment as the Condominium Project Team Lead. Her current responsibilities include development and implementation of FHA condominium policies. She has been employed with HUD/FHA for over thirty-one years and began her career in the Tampa Field Office as a Clerk-Typist. She has held progressively more responsible positions during her tenure, including serving as an Insurance and Underwriting Branch Chief in the Atlanta Homeownership prior to relocating to Washington, DC in 2005. Since her relocation to Washington, DC she has served as the Deputy Director and Director of the Home Mortgage Insurance Division. This Division is responsible for development, revision, and oversight of credit policy and endorsement guidance.

Maryanne Larsen, Esq. is a senior claim manager for Community Association Underwriters of America, Inc.

Albert LeQuang is Director of Insurance Relationships in the Enterprise Risk Management Division of Freddie Mac.

Among his many varied duties, Al is responsible for ensuring that the corporation and its borrowers can recover sufficiently from losses inflicted upon mortgaged properties by natural or man-made causes. In that capacity, Al is Freddie Mac's Subject Matter Expert on property insurance and the author of its property insurance requirements.

Al is Freddie Mac's liaison to the Federal Emergency Management Agency, the Small Business Administration's Disaster Assistance Division, the National Flood Determination Association, the Community Associations Institute, the American Land Title Association and insurance rating services A.M. Best and Standard & Poor's.

Earlier in his career at Freddie Mac, Al was Director of Loan Servicing Standards.

Freddie Mac awarded LeQuang its Enterprise Risk Management 4th Qtr. 2011 ALQ Award. The ALQ Award itself is named after Al.

James P. Lingl, Esq. is an attorney-mediator who has been involved with community association law for more than 30 years. He is licensed as an attorney in Wisconsin and California. Mr. Lingl recently received his Masters Degree in Conflict Resolution from California State University Dominguez Hills to complement his law degree from the University of Wisconsin and his bachelors degree from Rockhurst University in Kansas City, Mo. Jim semi-retired from the

active practice of law in 2006 in order to focus on providing excellent conflict resolution services for community associations in Southern California. He teaches classes in Community Association Law and Alternative Dispute Resolution at the Southern California Institute of Law. A long time member of the College of Community Association Lawyers, Mr. Lingl is a past board member and chapter president with the Channel Islands Chapter of CAI. During his extended tenure with the California Legislative Action Committee, of which he remains an emeritus member, Jim was instrumental in promoting community association legislation as the original draftsman of more than a dozen bills, including the first version of the California law that mandates at least an attempt at Alternative Dispute Resolution prior to filing suit in the context of an association.

Jennifer A. Loheac, Esq., represents community associations throughout New Jersey and New York, including homeowner and condominium associations, as well as cooperatives. Ms. Loheac provides counsel on a wide range of issues, including interpretation of governing documents, legal analysis of insurance and budgetary matters and conflict resolution through ADR. She actively participates with various homeowner boards and residents at monthly meetings. She negotiates and drafts amendments, corporate resolutions and agreements with municipalities on behalf of her clients. Ms. Loheac is devoted to representation that is uniquely tailored to clients' needs, from the inception of the association as sponsor-controlled through to several phases of development and daily living.

Ms. Loheac is an Honors Member of the New Jersey chapter of the Community Associations Institute (CAI-NJ), the CAI National Public Policy Task Committee Member of the CAI National Government & Public Affairs Committee, the Board of the New Jersey Builders Association's 50+ Housing Council, and the New Jersey Builders Association Public Relations Committee.

Ms. Loheac was listed in *Super Lawyers - Rising Stars* Edition in the Real Estate category, 2009 and 2010. She is the former Chair of the Community Trends Editorial Committee, newsletter of CAI-NJ. Ms. Loheac has written numerous articles concerning community association and has been a frequent lecturer at both the national and state level.

Jason LoMonaco, Esq. is a partner in the firm's community association practice. He represents cooperative, condominium and homeowners associations in litigation throughout Georgia. An accomplished attorney, Jason has extensive civil litigation experience in matters related to real estate and community associations ranging from the enforcement, interpretation and application of covenants to insurance defense and title issues. Jason previously practiced in New York where he litigated civil actions and eviction proceedings on behalf of condominiums, cooperatives and residential and commercial landlords.

Jason is an active member of the State Bar of Georgia and the State Bar of New York. He has written several articles for Georgia Commons, published by the Georgia Chapter of the Community Associations Institute and *Community Advisor*, a WNCW publication for community association clients. Jason has also written articles and lectured for the New York Association of Realty Managers. A frequent speaker, Jason presents at WNCW's annual Community Association Law Seminar, classes hosted by WNCW and has lectured on community association issues to property managers and realtors.

An active member of the Georgia Chapter of the Community Associations Institute, Jason currently serves on the Program Committee. He is an active member of the National Italian-American Bar Association, the St. Thomas More Society and the Knights of Columbus.

Robin Manougian, CIRMS has been a producer/agent with the John Manougian Insurance Agency, Inc., in Silver Spring, Maryland, since 1994. She earned her CIRMS designation in 2006 and held the CIRMS chair position from 2007-2010. She currently is a second-year member of the Maryland Legislative Action Committee (MD-LAC) and is the MD-LAC's insurance committee chair. As an appointed task force member, Robin assisted the MD-LAC during the 2008-2009 legislative session in overturning a 2008 Maryland Court of Appeals decision that affected condominium associations throughout the State, and she helped to rewrite portions of the Maryland Condominium Act's property insurance provision that became emergency law in June 2009.

Robin is a past member (1999-2005) of the Washington Metropolitan Chapter's publications committee, and was the committee's chair for three years. During that time, Robin was a frequent contributor to the Chapter's monthly magazine, *Quorum*TM. Robin holds a BS in magazine journalism from the University of Maryland at College Park.

Stephen M. Marcus, Esq. is a partner in the firm's Condominium, Homeowners' Association and Real Estate Development Groups, representing community associations, developers and lenders in a wide-ranging practice that includes: Reviewing, drafting and amending condominium documents; negotiating the terms of condominium association loans; and advising boards on rules enforcement, association insurance and other condominium governance issues. Although condominium law represents a large component of his practice, Stephen also works extensively with clients involved in the development of both market-rate and affordable housing.

Recognized locally and nationally for his contributions to the field of condominium and community association law, Stephen is known both for his expansive knowledge and his willingness to share it. A popular lecturer for CAI and CAI-New England and a frequent contributor to various industry publications, Stephen is also consulted frequently by other industry experts and quoted often in industry and general interest publications.

Marc D. Markel, Esq. is a founding shareholder of Roberts Markel Weinberg, PC and heads the firm's Real Estate Law and Community Association Law Sections. Marc is board certified in both Residential and Commercial Real Estate Law and is a charter member of the Community Associations Institute College of Community Association Lawyers. He has represented community associations for over thirty years, and has utilized his vast experience to develop our outstanding Community Association Law practice.

Marc is a recognized leader in the community association industry and dedicates his time to supporting and enhancing community associations across Texas. He believes that successful communities are created through the active participation of community leaders and is therefore very active in the legislative process surrounding community associations. He is a frequent author, lecturer and educator on issues affecting community associations.

In addition to his efforts on the legislative and educational fronts, Marc is dedicated to the creation of more efficient, harmonious communities through the development of realistic, enforceable governing documents, well educated board members and strong community involvement and communication. He has drafted master deed restrictions for numerous large residential and commercial developers, authored numerous articles and educational papers and has lectured extensively to community managers and board members. Additionally, Marc

actively represents developers, builders and community associations in litigation and litigation avoidance via a thorough risk analysis program and is a certified mediator. Marc's name has appeared on Texas Monthly's *Texas Super Lawyers* list for 2005—2010.

Paul K. Mengert, CMCA, PCAM founded the organization now known as Association Management Group (AAMC) in 1984. Raised in Greensboro, NC he majored in Political Science and Communications at the University of North Carolina, Greensboro ('84). He also graduated from Harvard University's Harvard Business School (OPM '05) in Cambridge/Boston, Massachusetts. In 1990, Paul earned the Professional Community Association Manager (PCAM) designation. Mengert has served on the national senior faculty of the Community Associations Institute (CAI) since 1990 and was President of the Carolina's Chapter of the organization in 1995. Mengert teaches classes approved for continuing education by the North Carolina Board of Realtors, South Carolina Department of Real Estate, the California Department of Real Estate, the Florida Bureau of Condominiums, the Nevada Department of Real Estate and the Georgia Department of Real Estate. In the second administration of President Bill Clinton, Mengert was tapped as a (State Department's) USAID housing sector advisor for the countries of Kazakhstan and Kyrgastan, where he developed strategies which led to the privatizing of government housing and formation of thousands of new homeowner associations. The new associations gave residents control of their own communities. He has authored several association books and numerous articles, which are taught in several languages and training courses. Prior to founding the AMG organization in 1984, Paul worked for the Governor of North Carolina (James B. Hunt). Paul currently serves on the US Board of Directors for the Givat Haviva Educational Foundation, which won the United Nations Peace Prize for Peace education in 2001. He is on the 2004 - 2005 Alumni Board of Directors of Greensboro Day School and is a former director of the Greensboro Housing Coalition and the NC National Federation of Independent Business. He received a congressional appointment to Reagan White House Small Business Council.

David S. Mercer, Esq. is a founding partner of MercerTrigiani, a boutique real estate law firm in Alexandria, Virginia providing representation to more than 500 community associations throughout Virginia and Washington, DC. During his 38-year legal career, David played a pivotal role in drafting the Virginia Condominium Act and the Virginia Property Owner's Association Act. He serves on the Common Interest Community Board's Condominium Regulatory Review Committee. He has held numerous leadership positions with the national industry group, Community Associations Institute (CAI). In addition to serving as national president, he also was a member of the Board of Trustees, Executive Committee and currently is a member of the CAI Law Seminar faculty. He is a charter member of CAI's College of Community Association Lawyers and served as Dean in 2006. David regularly lectures on community association law including legislative changes and judicial decisions affecting the governance of condominium and homeowner associations.

David is a former two-term president and current board member of Lawyers Helping Lawyers. In 1999, the Virginia Bar Association presented him with the James R. Treese Award for his volunteer leadership in administering the statewide attorney substance abuse program. In 2003, he joined other volunteer leaders in establishing the organization as a 501(c)(3) nonprofit organization and expanding its mission to include mental health issues. In 2006, *Virginia Lawyers Weekly* named David to the inaugural class of "Leaders in the Law" for his contributions to Lawyers Helping Lawyers. David was instrumental in developing the feature video, "Lawyers Helping Lawyers – Confidential Road to Recovery - Helping Attorneys with Alcoholism, Addiction and Mental Health Issues" which he presented last fall during the organization's 25th anniversary conference. A Fellow of the Virginia Law Foundation, David has

been consistently recognized for excellence in real estate law by *Best Lawyers in America*, *Virginia Super Lawyers*, *Washington D.C.'s Best Lawyers* and *Virginia Business' Legal Elite*.

Joel W. Meskin, Esq., CIRMS has been Vice President - Community Association Insurance & Risk Management, McGowan Program Administrators, The McGowan Companies, since January, 2005. McGowan & Company, Inc., is a leading provider of Community Association and Property Manager Insurance Products nationwide. Mr. Meskin is the former Senior Vice President, Ian H. Graham Insurance from 2001 and 2004. Mr. Meskin is an attorney who spent 15 years as an attorney specializing in insurance coverage and related litigation. Mr. Meskin is also an insurance broker and has obtained the designation of a Community Insurance & Risk Management Specialist ("CIRMS") by the Community Associations Institute and is a member of the CAI's Insurance Networking committee. Joel Meskin has been intimately involved with the property and community manager and the community association industry for many years, insuring over 60,000 community associations nationwide, involved in producing insurance policy products and is engaged in risk management. Mr. Meskin lectures to organizations and associations nationwide. Some of these groups include: the National Community Association Institute, local CAI chapters around the country, the California Association of Community Managers, Property management Companies and community associations and their boards. These lectures include various community association insurance topics, directors and officers liability insurance, community association fraud, community association claims, community and property manager claims and association risk management. Mr. Meskin is the author of the numerous articles and papers published in various periodicals including *Rough Notes*, *New York Times*, *New England Condominium magazine*, *Florida Community Association magazine*, *Condo Media Magazine*, *Quorum*, *The New York and New Jersey Cooperator*, *Condo Management Magazine* and numerous local CAI Chapter newsletters.

Matt Miller is the director of Insurance Policy for Freddie Mac's Single Family Mortgage Credit Risk Management. Mr. Miller is responsible for managing the various insurance related policies necessary for the sale of Mortgages to Freddie Mac. While new to the insurance side of the business, Matt has over 25 years of experience at Freddie Mac. He has held several management positions in Structured Transactions, Expanding Markets and Offerings Development creating unique transactions and emerging markets products for Freddie Mac's customers. Products developed include Home Possible Mortgages and Home Affordable Refinance Mortgages (HARP).

Mr. Miller holds a Bachelor of Science Degree in Accounting from the University of Maryland. Freddie Mac is a stockholder-owned corporation established by Congress in 1970 to create a continuous flow of funds to mortgage lenders. By supplying lenders with money to make mortgages and packaging those mortgages into marketable securities, Freddie Mac sustains a stable mortgage credit system and reduces the mortgage rates paid by homebuyers. Over the years Freddie Mac has made home possible for one in six homebuyers in America.

Thomas E. Miller, Esq. has been a distinguished construction defect attorney for over 35 years. During his first eight years of practice he represented developers and their insurance companies. Since 1981, Miller has exclusively represented homeowners and associations in construction defects claims. A nationally recognized expert and pioneer in his field, he has recovered over \$500 million for his association clients including 90 settlements and verdicts over \$1 million. Miller is AV rated (highest possible rating in both legal quality and ethical standards)

by Martindale-Hubbell and has been voted by his peers a "Super Lawyer" in 2008, 2009, 2010 and 2011.

Mr. Miller is co-author of the definitive handbook on the subject, " Home and Condo Defects: A Consumer Guide to Faulty Construction." He is also the author of the only legal textbook and treatise of the subject, "California Construction Defect Litigation: Residential and Commercial (1986 & 1993), which has been cited by several Courts, and " Handling Construction Defect Claims: Western States (3rd edition, 1999; annual supplement 2009-10). Miller is the author and instructor of several university extension courses specifically tailored to educate association managers and homeowner association boards.

Kathy Mills, Esq. represents homeowner associations including the day-to-day operations of associations, transactional matters, and real property, title and land use issues. She specializes in governing document amendments, board governance issues, collection of delinquent assessments, enforcement of judgments and all aspects of major repair and reconstruction projects including review and negotiation of construction contracts and bank loan financing. Ms Mills is originally from Pennsylvania where she graduated from the Dickinson School of Law of Pennsylvania State University and was admitted to the Pennsylvania Bar in 1981. She served for a year as a trial court judge's law clerk and thereafter, joined a boutique real estate firm where she specialized in real estate development, business transactions and litigation, and representation of lenders in secured commercial loan transactions. Kathy relocated to Southern California about 20 years ago and was admitted to the California Bar. Prior to joining Anderson & Kriger, Kathy was an associate with Luce Forward in San Diego as part of the common interest development team in the Real Estate Department. While at Luce Forward, she counseled developers of residential, commercial, mixed-use and master-planned communities and concentrated her practice on subdivision processing with the California Department of Real Estate.

Robert G. Morgan, CIRMS is Vice President of the Commercial Lines Division of Philadelphia Insurance Companies (PHLY). His responsibilities include underwriting oversight of the PHLY's Habitational Division specialized products nationally. These products include: condominiums, homeowners associations, apartments, nursing homes and mobile home parks.

Bob holds a degree in Business Administration with a major in Property/Casualty Insurance from The College of Insurance (now part of St. John's University) in New York, NY. Bob is a member of the CPCU Society of America, Society of Financial Service Professionals and Community Associations Institute and has attained the Chartered Property and Casualty Underwriter, Chartered Life Underwriter, Chartered Financial Consultant, Associate in Reinsurance, Associate in Information Technology and Community Insurance Risk Management Specialist designations.

Beth Mulcahy, Esq. is the founding attorney and senior partner of the MULCAHY LAW FIRM, P.C. The firm's legal practice has focused on the representation of hundreds of community associations throughout the State of Arizona since 1996.

Beth graduated from Marquette University in Milwaukee, Wisconsin with a Bachelor of Arts Degree in Political Science in 1992. While at Marquette, Beth played number one doubles for the varsity women's tennis team for four consecutive years and was the team captain. Beth earned her Juris Doctor degree from Marquette University Law School in 1995 where she was on

the Dean's List and a member of the Marquette University Law Review. Beth is licensed to practice law in the State of Wisconsin and the State of Arizona.

Beth is passionate about education and actively speaks, writes and publishes for the Arizona community association industry. Beth authored a popular and informative weekly question and answer column for three years in Arizona's daily newspaper, The Arizona Republic. She has also published articles in Community Association Institute's (CAI) national publications, Journal of Community Association Law and Common Ground magazine. Under Beth's tutelage, Mulcahy Law Firm publishes a quarterly newsletter entitled "Answers" and a monthly electronic update entitled "Mulcahy Memos", both of which focus on timely and relevant community association issues. Beth's popular "Mulcahy Cheat Sheets©" provide the basics of community association information and are heralded by boards as the best resource in the industry. Beth regularly speaks on the topic of community associations at seminars, conferences and workshops on state and national levels.

Beth is an active member of the National and Central Arizona Chapter of CAI. Beth closely follows proposed community Association legislation in Arizona as a member of the Central Arizona Chapter CAI Legislative Action Committee. Beth is a member of CAI's College of Community Association Lawyers (CCAL). Of the thousands of attorneys practicing community association law in the United States, fewer than 150 have been granted membership in the College. CCAL attorneys commit themselves to high standards of professional and ethical conduct and work to create a community of experienced legal professionals to advance community association law for the betterment of the communities they serve. Additionally, Mulcahy Law Firm is a Platinum Partner of the Arizona Association of Community Managers ("AACM") where Beth regularly teaches manager continuing education classes.

On a personal note, Beth is married to John Elardo, Esq. and they have two young children. She enjoys playing tennis and successfully completed her first half-marathon in January, 2011. Beth also volunteers her time as a lifetime board member for Esperanca, an organization committed to improving the health of families in the poorest communities of the world by providing education and medical treatment.

JoAnn Nesta Burnett, Esq. concentrates her practice in state and federal litigation, with an emphasis on fair housing discrimination claims, community association litigation, covenant enforcement cases and general complex commercial litigation. Ms. Burnett has been with Becker & Poliakoff, P.A. for over thirteen years and has represented numerous association clients in defending discrimination complaints based upon alleged fair housing violations before HUD and its affiliated agencies and in State and Federal Court. Ms. Burnett has extensive experience in representing association clients in covenant enforcement cases in both arbitration and State Court proceedings. Ms. Burnett co-authored Prescription Pets (registered trademark) with Gary Poliakoff, J.D., which was published in Common Ground Magazine, January/February 2008. Ms. Burnett has been a guest speaker at the Broward, Palm Beach and Jacksonville HUD affiliated offices on issues related to the Fair Housing Act, discrimination and HOPA. Ms. Burnett was also a co-presenter at the CAI National Conference in Boca Raton in May 2011.

Richard P. Neuland, Esq. received his Bachelor of Science Degree in Business Administration with a major in Marketing Management from California State University Long Beach in 1972 and a Juris Doctorate Degree from Pepperdine University School of Law in 1975.

A founding partner/shareholder of Neuland & Whitney, APC (2009), Mr. Neuland has practiced Community Association law for over thirty five (35) years. His current emphasis is in advising and counseling boards of directors, contract negotiation and drafting, and dispute resolution; although he maintained a litigation practice for more than 25 years as well. He is counsel for numerous Associations including some of the largest in California.

Mr. Neuland has won many appellate decisions involving community associations, among which are landmark published decisions: Cohen v. Kite Hill, regarding the fiduciary responsibilities of Association's Board of Directors; Cohen v. S&S Construction Co., Inc., which found that a Developer in control of the Board of Directors owes a fiduciary duty to the Association and its members. He has litigated through trial numerous Association cases relating to a variety of matters, ranging from an Association's election process to CC&R enforcement issues. More recently, he was the successful appellate attorney in the two (2) published Moran v. Oso Valley Greenbelt Assn. decisions, which dealt with the Association's obligation to provide member access to minutes of the meetings, and the member's right to recover attorney fees.

Mr. Neuland is a past Director and former President of the Orange County Regional Chapter of Community Associations Institute (CAI). He serves as an at-large delegate to the statewide California Legislative Action Committee, is formerly the Chair and a member of its Executive Committee. He has been a member of the Legislative Action Committee for over 25 years.

In 1994, Mr. Neuland was one of only thirty-five lawyers nationwide determined to be qualified and inducted as members of the Charter Class into CAI's College of Community Association Lawyers.

For more than twenty five years, Mr. Neuland has been a seasoned lecturer at the annual CAI Law Seminar. He has also spoken on timely topics at several CAI National Conferences, in its Professional Management Development Program, Leadership Training Program on CC&R Enforcement and Rules Development, and on other topics. Mr. Neuland is one of a select few recipients of the prestigious May Russell Award, given by the Southern Counties Chapter of CAI for outstanding service and contribution to the organization.

Mr. Neuland is designated frequently as an expert on litigation matters dealing with the community association industry, its customs and practices, and the standard of care of directors and officers of the HOA. A founder of California Association of Community Association Managers (CACM), he is one of the few persons in the State of California certified by the Department of Real Estate to teach the CACM training courses. He has appeared on television programs to discuss current issues pertinent to community associations.

Gary Newman was rehired at Fannie Mae as the Director, Project Standards in March 2011. This was after being employed at Fannie Mae for 35 years; predominantly responsible for managing their project approval policies and processes. During his recent 3 year absence from Fannie Mae, he headed up SunTrust Mortgage's Condo Department. Throughout his career, he has had extensive interaction with Developers, Real Estate Attorneys, Management Companies, and occasionally representative of homeowners associations.

Robert Nordlund, RS started Association Reserves in 1986. As a registered professional engineer and Reserve Study pioneer, Robert was involved in creating the 1998 National Reserve Study Standards and has greatly influenced the community association industry. His insights and views have translated into remarkable value for Associations of all shapes and sizes.

Under Robert's leadership, Association Reserves has grown to include 11 regional offices scattered throughout California and the United States.

Prior to forming Association Reserves, Robert was a "rocket scientist" at Rockwell International, serving as the Lead Engineer on the Space Shuttle Main Engine Program. He was awarded a BS degree in Mechanical Engineering from the University of Washington.

George E. Nowack, Jr., Esq., founding partner of the Community Association Practice at Weissman, Nowack, Curry & Wilco, P.C., has represented condominiums, cooperatives and homeowner associations since 1981. In addition to his extensive community association work, he is a nationally recognized expert on community association insurance issues, especially Directors & Officer's claims. He has assisted three national insurance companies in drafting D&O policies and the firm is approved counsel for eight national insurance companies for D&O defense. He currently serves as counsel to Common Interest Risk Management Specialists (CIRMS).

An active member of the Community Associations Institute ("CAI") since 1982, George has served two terms on the Board of Trustees and was President-elect 1993-1994 and President 1994-1995. In 1994, his peers named him to the charter class of the College of Community Association Lawyers. One of only four attorneys in the state of Georgia to be elected to the College, he was voted to serve on the Board of Governors in 2002 and is currently serving his second term. Effective January 1, 2007, he was elected to serve a two-year term as the Dean of the College. George was awarded the 2007-2008 Award of Excellence in Designations at the 2008 CAI National Conference in recognition of the work he has performed to revitalize the College. He received the Educator of the Year award from Community Associations Institute of Georgia in 2003. CAI presented him with its National Presidents award in 2004 and 2005 for his extraordinary services to the Presidents of the CAI Board of Trustees.

A dynamic speaker, he has been a featured presenter on numerous issues at 30 of the CAI National Conferences since 1984. He has also been a favorite speaker at local chapters of CAI from Massachusetts to Hawaii. George is a member of the faculty of the annual Community Association Law Seminar and since 2000 has been the opening session speaker where he presents a review of the 50 most significant cases affecting community associations and discusses the trends created by these cases.

George also wrote a weekly column in the *Atlanta Journal & Constitution* from 1984 to 1990, as well as a weekly column in the *Gainesville Times* from 2003 to 2005. He has published articles in *Common Ground*, *Real Property & Probate*, *The Atlanta Journal*, *The Atlanta Business Chronicle*, *The Newsletter of the Independent Insurance Agents of Georgia*, and several other publications. He has authored amendments to the Georgia Condominium Act and Georgia Property Owners' Association Act and is currently writing a handbook for Board of Directors of Community Associations.

George was a member of the initial board of directors of St. Anne's Terrace, a 100-unit apartment community for elderly persons. He has served for 15 years on the board and has filled the role of both the Vice-President and President at different times during his tenure. He has been married for 32 years to Susan, his high school sweetheart, and together they have two children – Lisa and Will.

Ronald L. Perl, Esq. is a partner of Hill Wallack LLP and a member of the firm's Management Committee. He is partner-in-charge of the firm's Community Association Group. Ron concentrates his practice in the areas of community association law, transactional real estate, eminent domain and tax appeals. He is also a mediator for construction, real estate and community association disputes.

He represents condominium associations, homeowners associations, cooperatives and real estate developers.

Ron is nationally recognized for his work in the field of community association law. During his term as National President of the Community Associations Institute, he pursued a theme of "building community" and advocated a fresh look at the role of community associations. He has been an advocate for the use of Alternative Dispute Resolution in community associations for the past 25 years.

Ron is an Adjunct Professor, Seton Hall Law School, a member, Governing Board of the National Board of Certification for Community Association Managers (NBC-CAM), and the National College of Community Association Lawyers. He is Past President Foundation for Community Association Research and Past National President, Community Associations Institute.

Ron is admitted to practice before the U.S. Court of Appeals for the Third Circuit and U.S. Supreme Court. He is a member of The New Jersey Bar Association and American Bar Association. He earned his Juris Doctor from Rutgers University in 1976 and his AB from Rutgers College in 1973. He is admitted to New Jersey, Pennsylvania and New York Bars.

Gary Porter, CPA, RS, PRA has provided audit, tax, and reserve study services to associations for 30 years.

Publications include PPC's *Guide to Homeowners Associations and Other Common Interest Realty Associations (CIRAs)*, and *Homeowners Association Tax Library*, and more than 200 technical articles. He has been quoted or published in the *Wall Street Journal*, *Money* magazine, *Kiplinger's Personal Finance*, *Common Ground*, *The Ledger Quarterly*, and *The Practical Accountant*. He is also the author of the AICPA course *Providing Services to Homeowners Associations*.

Mr. Porter has been a member of CAI since 1980, and served as CAI's 1998-99 national president, as editor of CAI's *the Ledger Quarterly*, and has received CAI's Author of the Year and Distinguished Service Awards.

J. David Ramsey, Esq. is a partner in the law firm of Becker and Poliakoff, LLP, in Morristown, New Jersey. David has practiced law since 1976, with his areas of specialty in community association law, land use and development. David is a past president of CAI and a past president of the New Jersey Chapter of CAI. He previously chaired the New Jersey LAC and currently serves as the Chair of the UCIOA Implementation Committee. David has previously served as one of CAI's designated advisors to the National Conference of Commissioners on Uniform State Laws with respect to updating the model UCIOA act. He currently serves as Chairman of CAI's Government and Public Affairs Committee. David is a graduate of Rutgers University (1973), where he earned his Bachelor's of Arts degree (Magna Cum Laude; Phi Beta Kappa), and Rutgers Law School (1976). He is a member of the College of Community

Association Lawyers. During the early part of his career he developed an expertise in community associations, drafting governing documents for commercial and residential condominiums, homeowners associations and planned unit developments, and obtaining registration of those projects by the New Jersey Department of Community Affairs. He has since represented numerous associations and been involved in finding solutions to the issues they face. He has frequently lectured and written on matters concerning community associations at the local, state and national level on issues ranging from legislation to restricting Megan Law registrants from living within community associations.

Corey Saban is a former Emmy nominated and AP award winning Television journalist. Mr. Saban will help you master the art of public speaking and make you a more effective presenter.

A highly sought after media coach he teaches clients and their communications teams how to deliver the perfect sound bite to the media, win over their audience with public speaking skills and crisis management. He has worked with numerous Fortune 500 companies, politicians, and charities.

Formerly a fifteen year veteran News anchor Mr. Saban's career encompasses interviews with many of the world's most respected and recognizable personalities.

Loura K. Sanchez, Esq. brings a solid understanding and practical approach in counseling associations on complex and day-to-day issues. Loura's practice emphasizes the preventive aspects of the operation of community associations. She reviews your insurance policies, vendor contracts and employment contracts for compliance with your association's requirements and protection of your association's interests. In addition, Loura advises clients on necessary additions and modifications to articles, bylaws, covenants, rules, regulations, and policies to ensure compliance with current federal and state laws.

Loura has more than 16 years experience, having worked herself through law school - from law firm receptionist to Managing Partner. She places great emphasis on the individual relationships with her clients. Loura believes that a proactive approach to legal issues within community associations is crucial to their success. She enjoys working closely with boards to develop goals and implement policies and procedures to help associations reach those goals and to ensure the financial stability of their community.

Jamie Schraff, CIRMS is the Burbank, CA based Vice President and Community Association Program Manager for The Distinguished Programs Group. Jamie has been specializing in Directors and Officers Insurance for Community Associations for the last 11 years, working with carriers, agents, and over 25,000 Community Associations. Having obtained her CIRMS designation, and serving as chair of the group, Jamie has been working with CAI for the past 9 years, providing professional risk management and best practices advice to Community Associations in all 50 states.

James H. Slaughter, Esq. is President of Forman Rossabi Black, P.A., which has one of the largest community association practices in North Carolina. He is a member of the College of Community Association Lawyers (CCAL) and has served on CCAL's national Board of Governors. He regularly speaks to community association audiences, including past Law Seminars, and has authored numerous community association HOA/condo articles (including six national Common Ground articles). He is a Certified Mediator and Arbitrator. With regards to

meeting procedure, Jim is a Certified Professional Parliamentarian-Teacher and Professional Registered Parliamentarian. His articles on procedure have been published in many national magazines, including CAI's Common Ground, the American Bar Association Journal, and ASAE's Association Management. Jim served as first President of the American College of Parliamentary Lawyers. His Web site at www.jimslaughter.com contains many helpful charts and articles on meeting procedure.

Patrick Sullivan is currently the Director of Regulatory Compliance for the Lending Solutions division of Assurant Specialty Property. Patrick monitors legislation and rule making at many levels (changes at the Federal, State or Regulatory/GSE level) and works with Legal, and other departments, to assess the impact to Assurant and our mortgage-servicer clients. When changes do occur, Patrick helps implement best practices for Assurant Operations and serves as the voice of Lending Solutions in communicating changes to Assurant clients.

In addition to his current role, Patrick previously served as the Product Line Executive for Assurant's standard homeowners insurance - responsible for the managing all aspects of the product. Patrick has also served as the Director of Business Development - responsible for exploring new products & acquisitions in addition to marketing and operations initiatives. In 2000 and 2001, Patrick served as Director of the Integration Project Office, supporting the merger of ASG and ABIG by coordinating the overall integration effort.

Prior to joining Assurant Group, Patrick worked for nine years at Fannie Mae in Washington D.C. At Fannie Mae Patrick held management positions in Credit Policy, and Audit and served on various Product Development Teams. Patrick began his business career in commercial banking in Washington D.C. where he spent two and half years in general audit experience.

Patrick graduated from the University of Maryland in 1985 with a B.S. in Accounting.

Philip Sutcliffe is the founder of Project Support Services, a consulting company specializing exclusively in working with builders, lenders, attorneys, management companies and condo associations to coordinate Fannie Mae and/or FHA project approvals for condominiums.

Phil has been a guest lecturer and seminar participant for mortgage bankers groups in Pennsylvania, New Jersey and New York on the topic of condominiums and PUD's. He has appeared on a panel for the CAI Annual Law Seminar in Palm Springs CA in January 2009, the International Home Builders Show in Las Vegas NV in January 2010 and Orlando FL in January 2011. He has further participated in seminars / webinars in 2011 addressing significant changes to the FHA condo approval program and is considered an industry expert on the topic.

Since 1988 Project Support Services has been engaged to coordinate the approval submissions for over 2,500 new and existing condominium projects throughout the United States.

Br. Robert Sylvester, Esq., CSC is an experienced lawyer with ministerial experience and training in theology, spirituality, pastoral psychology, and the challenges of faith in contemporary culture and the workplace. Bob is a Holy Cross brother and the director of the Initiative on Spirituality in the Professions at the University of Notre Dame's Institute for Church Life. As a lawyer for over 25 years, he worked in public policy and in private practice in the Washington, D.C. area. His area of expertise includes faith and secular culture and the impact

of contemporary culture on the lives and work of highly-educated professionals. His experience includes spiritual development for lawyers and life and career discernment.

Bob has a J.D. from Southern Methodist University and degrees from the School of Advanced International Studies of The John Hopkins University (M.A. in American foreign policy) and the University of Notre Dame (M.A. in theology) with additional post-graduate training in spirituality, pastoral psychology, pastoral counseling, and pastoral theology.

Bob has experienced a range of challenges in his life and work. An attentive listener, he is a compassionate and insightful narrator of human experience, particularly as it is encountered in the practice law.

Richard A. Tinnelly, Esq. has practiced Association law since 1989 and is recognized as one of the industry's most experienced and well-respected attorneys. He is currently serving as general counsel for some of Southern California's largest and most prestigious HOAs. He has represented hundreds of HOAs in matters relating to the interpretation and enforcement of governing documents, contracts, governmental negotiations and major reconstruction projects. He has also successfully litigated many significant, precedent-setting cases on behalf of his clients. Mr. Tinnelly remains very active in the community association industry and is devoted to advancing its professional standards. He is a frequent lecturer on matters relating to HOA affairs and community association management. He is a founding member of the California Association of Community Managers (CACM) and has served as its Southern California legislative legal counsel. Mr. Tinnelly has maintained membership in the Community Associations Institute (CAI), Orange County Chapter, since 1985 and has served as both a member of its Board of Directors and Committee Chairmen. He is also a member of CAI's San Diego and Coachella Valley Chapters. His son, Steven Tinnelly, joined his firm as well.

Clifford J. Treese, CPCU, ARM, CIRMS is a nationally recognized practitioner in common interest community underwriting, risk management and insurance, Mr. Treese, also, has a substantial background in all phases of community association development, management and public policy. Additionally, he has worked with association developer attorneys in crafting governing documents for a variety of association types and sizes.

Mr. Treese is a past national president of the Community Associations Institute (CAI) and of its Research Foundation. He is a recipient of CAI's Distinguished Service Award and he has over two decades of involvement in the Institute's professional management development programs. He has authored several publications and provided papers at numerous conferences on association subjects, including:

- CAI's GAP #4 *Community Association Insurance*
- CAI's GAP #25, *Community Association Risk Management*, 2002 edition
- CAI's GAP#1, *An Introduction to Community Association Management, Governance and Services*
- Contributing author to the *Residential Development Handbook* (Third Edition) published by the Urban Land Institute, 2004
- "U.S. Perspectives on Community Associations" for Griffith University Conference (Australia) on Strata Titles, September 2007
- "United States Condominiums – An Important Extension of Homeownership and Community Governance" for Renmin University, Beijing, China, Fall 2008

- Moderator – Community Association Insurance Masters, CAI Law Seminars, 2009, 2010, 2011

A graduate of Stanford University, Mr. Treese attended graduate school at the University of Chicago and he has received the Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) designations. He has received the new Community Risk Management & Insurance Specialist (CIRMS) certification from CAI. He has taught seminars in China, Europe, Eastern Europe, Russia and Australia on behalf of various universities, the European Network for Housing Research (ENHR) and other organizations.

Wilbert Washington, II, Esq. is a principal in the law firm of Chadwick, Washington, Moriarty, Elmore & Bunn, P.C. Mr. Washington concentrates his practice on the representation of community associations, including condominiums, homeowners associations and cooperatives. He is also active in commercial and civil litigation. He is a member of the College of Community Association Lawyers, the American College of Real Estate Lawyers, the American Bar Association and Community Associations Institute (CAI). HE has served in a number of capacities with CAI including as a member of the Board of Trustees of the Community Associations Institute and President of the Board of Directors of the Washington Metropolitan Chapter of CAI. Mr. Washington is a frequent speaker at community association legal programs for CAI, WMCCAI and the American Bar Association.

Steve S. Weil, Esq. is one of the founding principals, former managing principal, and current member of the firm's executive committee. He has practiced community association law since 1984 and has dealt with virtually every kind of challenge facing directors, managers and community association members. These have included analyzing board and member duties under the Davis-Stirling Common Interest Development Act and other state and federal laws, helping communities deal with CC&R amendments and director recalls and campaigns for large special assessments to fund capital improvements or major repairs.

Mr. Weil is one of the most well-known authors and lecturers on matters relating to community associations in the state. He has lectured before groups of attorneys, accountants, owners, directors and managers at numerous functions sponsored by the Community Associations Institute (CAI), the Lorman Group, the Executive Council of Homeowners (ECHO), the Council of Condominium Homeowner Associations, the Building Owners and Managers Association and the California Association of Community Managers (CACM). Mr. Weil is the Recipient of 2005 CACM's Vision Award for Excellence in Education and is a member of the nationally recognized College of Community Association Lawyers. He presently serves on the ECHO board of directors and the Legal Steering Committee and Faculty Committee for CACM. Mr. Weil has taught classes in corporate, property management and community association law to hundreds of residential and commercial managers throughout the state. He has also taught Civil Procedure at San Francisco Law School and is the Past President of the Bay Area Chapter of Community Associations Institute. Mr. Weil has testified numerous times before the California Legislature regarding community association legislation and has written many articles on topics such as financing major repairs, allocation of political authority, fiduciary duty, disclosures, free speech issues, proxies, recalls and a host of other matters relating to the operation of non profit corporations and homeowner associations.

Mr. Weil received his *Juris Doctor* from the University of San Francisco in 1980 and his Bachelor of Arts degree in History from the State University of New York at Binghamton in 1976.

Mr. Weil has been selected in 2009 as one of the top Real Estate Super Lawyers in California.

Seth Weinstein, Esq. practice is principally concentrated in the areas of property loss litigation and insurance coverage, including the defense and prosecution of subrogation actions. These cases/claims often involve catastrophic building fires, explosions, building collapse, equipment and machinery malfunction, maritime disasters, water damage, water main breaks, mold, theft of property, property contamination, and other pollution-related matters. Mr. Weinstein also assists insurance carriers with claims investigation, coverage interpretation and litigation of losses in the United States, Europe and Latin America. He has significant experience in very large complex first-party property coverage disputes, including many disputes concerning the tragic events of September 11, 2001. Mr. Weinstein routinely lectures on the subjects of property loss litigation and insurance coverage for clients and Continuing Legal Education programs.

Jennifer Wojciechowski, J.D. is a Liability Claim Supervisor at Community Association Underwriters of America, Inc. Ms. Wojciechowski conducts insurance coverage analyses and manages claims and litigation in connection with Directors & Officers Liability and General Liability insurance coverage. Prior to joining CAU, Ms. Wojciechowski was an attorney with the Philadelphia law firm of White & Williams where she was a member of the Commercial Litigation Department and, specifically, the Business Insurance and Bad Faith Litigation Practice Group. She is a graduate of Villanova University School of Law and a Fellow of the Academy of Advocacy of the Temple University, Beasley School of Law. Ms. Wojciechowski has authored numerous articles and has spoken at numerous conferences on insurance-related issues.

J. Roger Wood, Esq. has been practicing law for almost 14 years. He has been working with Arizona HOAs and Condos on litigation issues since 2001.

Roger is passionate about education and always at home in the teaching environment. With a long list of teaching credits both locally and here at the law seminar, Roger loves to take the complexities of the law and find new and exciting ways to help lay folks grasp those concepts in practical ways. This is Roger's sixth year teaching here at the Law Seminar.

He has served as a board member for a local CAI chapter and is always tweeting (@RogerWoodHOALaw), blogging, and taking those legal complexities simplified to the masses. For many years he led his firm's litigation and insurance defense group.

Last year, Roger left his partnership with one of Arizona's largest HOA law firms and opened his own practice exclusively representing Arizona's homeowners. He's hoping to keep the Association bar honest and help homeowners put the "H" back in HOA.