



# Distinguished Speaker Biographies

\*CCAL fellow



**Edmund A. Allcock, Esq.\*** is a managing partner in the firm and is the head of the Firm's Litigation Department. He is widely regarded as one of the premier condominium and real estate litigators in Massachusetts, New Hampshire, and Rhode Island. In addition to being an active trial lawyer, Ed has the unique distinction of having argued condominium cases in the Massachusetts, New Hampshire, and Rhode Island Supreme Courts. That dedication has resulted in Ed being named a Massachusetts and New England Super Lawyer by Boston Magazine for eight (8) consecutive years. Ed has also recently been named one of the 2018 Lawyers of the Year by Massachusetts Lawyers Weekly Newspaper for his advocacy in the 2018 Massachusetts Supreme Court Decision in the case of Cambridge Point Condominium Trust v. Cambridge Point, LLC, 478 Mass. 697 (2018) where the Court held that a developer inserted anti-litigation provision in the condominium by-laws was void as against public policy. As demonstrated by the Cambridge Point case, in which he convinced Massachusetts' highest Court that provisions of the condominium documents were unfair, Ed routinely takes on the toughest and most challenging cases and never backs down. Ed's multistate condominium litigation practice ranges from condominium development rights and phasing cases, enforcement of condominium covenants and rules, construction defects, land use and zoning issues, contract disputes, matters of statutory interpretation, easement, and real property rights claims (including view easements), fiduciary claims, and insurance defense of condominium boards. As part of his multistate litigation practice, Ed offers general operational and day to day advice designed to avoid litigation. Ed preaches that he is a condominium lawyer first and a litigator second. He prides himself on being available to clients 24/7.

Ed's dedication to the field of condominium law goes beyond his representation of condominium and homeowner associations. In 2011 Ed was inducted in the prestigious national Community Association College of Community Association Lawyers (CCAL). In 2017, Ed was elected to the CCAL Board of Governors and has recently been named President-Elect of CCAL. Ed's Presidency will begin on January 1, 2020. Additionally, Ed serves on the CCAL Law Seminar Planning and is its former Chair and is currently the co-chair of CCAL's amicus committee, which files friend of court briefs in significant condominium and homeowner association cases across the country. Ed has also recently been elected to a second term on the Board of Directors for the Community Association Institute's New England Chapter, which is a non-profit organization established to represent the interests of condominiums and homeowners associations through advocacy and education. Ed is also Co-Chair of the Rhode Island CAI's Legislative Action Committee, through which he has played an instrumental role in drafting and securing the passage of two pieces of legislation benefitting condominiums in Rhode Island. Ed has also been selected by CAI to draft amicus curiae (friend of the Court) briefs before the Massachusetts and Rhode Island Supreme Courts on condominium specific matters.

Ed is a regular panelist and lecturer for CAI-New England and CCAL National Programs and is a contributor to CAI-NE's monthly magazine, Condo Media. Ed is also the creator of the firm's monthly newsletter, "Condominium Insider". When he is not working, Ed can be found playing golf at Pawtucket Country Club or sitting in Section 335 at Patriots games.

**David Artman, Esq.** is a partner in the Portland office of Lewis Brisbois, and a member of the Healthcare and Data Privacy & Cybersecurity Practices. He holds a Certified Information Privacy Professional/U.S. certificate from the International Association of Privacy Professionals. As a part of Lewis Brisbois' Data Privacy and Cybersecurity Practice, Mr. Artman advises businesses and nonprofits on compliance with domestic and international consumer protection and privacy laws to prevent litigation and manage risk. He also assists clients to investigate and remediate data security incidents, works with law enforcement, and represents clients before regulatory agencies.

Mr. Artman was recognized as a Rising Star by Super Lawyers magazine in 2015, 2016, and 2017 for his litigation practice. He is fluent in French and has a working knowledge of Mandarin, having lived, and worked for six years in France and Taiwan.

**Ronda Ashley, CIRMS, CPCU** is currently the Vice President of CB Insurance's HOA Department which serves over 650 communities in Colorado. She has been Chair of CAI's Southern Chapter Membership Committee and commits herself to educating and advocating for Colorado communities. Ronda began her insurance career in 1986. Prior to joining CB Insurance in 2014, she created and managed national branded specialty programs for sports, recreation, and medical malpractice niches. As a strong believer in life balance and wellness, she is an avid hiker, cyclist, skier, and nutrition consultant. Her favorite pastime is pursuing her goal of completing 100 summits of mountains throughout the world that have an elevation of at least 14,000 feet. She has completed **61** summits as of August 2020 and has a goal of 100 summits.

**Mitchell Ayes, Esq.** is a Partner at Callahan & Fusco, LLC and is licensed to practice in New Jersey, New York, Pennsylvania, and Connecticut. He concentrates his practice in the areas of premises liability, transportation, casualty litigation, products liability, dram shop, and hospitality matters for various commercial and municipal clients. He also serves as general counsel for community associations and property management companies and defends these entities throughout litigation.

**Hal Barrow, Esq.** is a Partner and Co-Founder of Barrow Hoffman. A magna cum laude graduate of Widener University School of Law, Hal has tried cases in state and federal courts throughout Pennsylvania and he has represented hundreds of community associations since 1985. Hal and his partner, Ed Hoffman, have been heard talking about "PaCondolaw" on the Ask The Experts Radio Show on 610 am and online through their podcasts. Hal is an active member of CAI, the Community Association Institute, and has served as President of the Pennsylvania and Delaware Valley Chapter and as chair of CAI's Pennsylvania Legislative Action Committee.

**Tyler Berding, Esq.** founding partner of Berding & Weil LLP, has represented the commercial and residential real estate industry since 1974. Mr. Berding has litigated numerous building product and construction failures. The firm has resolved over 900 complex construction-defect claims in California, Florida, Nevada, Arizona and Hawaii. His special expertise has been in building envelope issues, soil claims, and building-product failures. He primarily represents residential building owners and commercial investors. Mr. Berding is a seasoned trial lawyer who has successfully litigated hundreds of construction defect cases.

Mr. Berding founded the law firm of Berding & Weil LLP, with his partner Steven Weil in 1988. He has participated in the drafting of legislation affecting both commercial and residential real estate issues. He has frequently testified before legislative committees and served as a member of the California Department of Real Estate's Task Force on Common Interest Developments.

B.A. in Political Science, 1966, California State University, East Bay

M.A. in Government Administration, 1969, Claremont Graduate School

Ph.D. in Government, 1971, Claremont Graduate School

J.D., 1974, University of California, Davis

Mr. Berding is a member of the American Bar Association Forum on the Construction Industry, the State Bar of California and the Common Interest Development Subsection of the State Bar's Real Property Section, the Foundation for Community Association Research, and Consumer Attorneys of California.

He is a member of, and frequently speaks before, such community association organizations as the Executive Council of Homeowners (ECHO), Community Associations Institute (CAI) and the California Association of Community Managers. He served as a member of both the Board of Directors of ECHO and its Legal Resource Panel. He was chair of ECHO's Legislative Committee for nine years and served as President for five years. He has been a Board member of the Foundation for Community Association Research (FCAR,) and is a member of the FCAR task force on infrastructure.

He was one of the original twenty faculty members in the State for the California Association of Community Managers (CACM) providing certification courses for managers. He is a past member of CACM's Legal Advisory Committee, has been Review Editor of the organization's Law Review, and served as legal adviser to CACM's Legislative Committee.

**Darren Bevan, Esq.** is a partner with the law firm of Baydaline & Jacobsen LLP. The focus of Mr. Bevan's practice is representing and advising homeowners associations and commercial and industrial associations. Mr. Bevan provides general counsel and litigation services for common interest developments throughout Northern California. As well, he has extensive experience in advising boards and interpreting, enforcing, amending, and preparing governing documents. For many years he has lectured on common interest developments at various forums.

Mr. Bevan serves as a Delegate and Secretary to the Community Associations Institute–California Legislative Action Committee (CAICLAC) and having previously served as its Chair, Vice Chair, Past Chair, and Legislative Chair. In addition, he is a past President, Secretary, and Director of the Board for the California North Chapter of Community Associations Institute (CAI-CNC). He also serves on the teaching faculty for the California Association of Community Managers (CACM). Mr. Bevan graduated from the University of the Pacific, McGeorge School of Law, where he received his Juris Doctor. He holds a Bachelor of Arts degree from the University of California at Davis. Since graduating, Mr. Bevan has returned to McGeorge School of Law as a guest lecturer.

In addition to his admission to the California State Bar, he is also admitted to practice in the United States District Court for the Eastern, Northern, and Central Districts of California, the United States Court of Appeals for the Ninth Circuit, and the Supreme Court of the United States. Reported appellate opinions: *Banning v. Newdow* (2004) 119 Cal. App. 4th 438.

**Brendan P. Bunn, Esq.\*** is a shareholder in the firm's Fairfax office and has been practicing community association law since 1993. He counsels the firm's clients on the broad range of community association law issues and is also an experienced litigator. His recent projects include pursuit of condominium developer warranty claims and assisting clients in amending their governing documents. Brendan has additional experience in cooperative-to-condominium conversions. From 1993 to 1998, Brendan practiced with the D.C. office of Whiteford, Taylor & Preston, LLP, and he joined Chadwick, Washington in 1998. He was elected as shareholder in the firm in 2001.

Brendan is a member of the College of Community Association Lawyers (CCAL) and co-chaired CCAL's Law Seminar Planning Committee from 2014 to 2019. He was elected to serve on CCAL's Board of Governors for a 2-year term beginning in 2019. Brendan also served on the Business Partners Council of National CAI in 2014 and served on National CAI's Board of Trustees from 2015 – 2017. At the local level, Brendan has been an active member of the Washington Metropolitan Chapter of CAI since 1993. He was elected President of the Washington Metro Chapter in 2005 and served on the Board of Directors from 2000-2006. He was inducted into the Chapter's Hall of Fame in 2007.

He has taught numerous programs for CAI, both at the local and national level, ranging from The Essentials introductory course to seminars and lectures at the Chapter's Annual Conference and Expo event. He has presented at CAI National Conferences and the Community Association Law Seminar. He also served as an adjunct professor at the George Mason University School of Law from 2000 to 2002.

Brendan has appeared numerous times on Fairfax County's "Your Community, Your Call" television program. Click [here](#) to see Brendan's appearance on the 2017 YCYC program regarding Association meetings; [here](#) to see his appearance at the November 2018 program regarding elections; and [here](#) to see the September 2019 appearance on insurance issues. Brendan also taught a CAI Webinar regarding the Coronavirus pandemic's effect on community associations.

**Daniela Burg** Daniela Burg left New York City in 2011, where she practiced insurance defense litigation, to join Community Association Underwriters of America, Inc. ("CAU") in Bucks County, Pennsylvania.

As a Senior Claims Adjuster with CAU, Ms. Burg focuses on general commercial liability claims including bodily injury, property damage and personal injury as well as Directors & Officers liability. Ms. Burg is a graduate of Brandeis University and New York Law School. She is admitted to the New York Bar.

**Leah K. Burton, Esq.** is a shareholder in the firm's San Antonio, Texas office. Leah serves as general counsel to property owners associations on all aspects of issues involved in the operation and governance of subdivision, condominium, commercial and cooperative associations, including compliance with state and federal laws, covenant enforcement, preparation, and interpretation of, as well as compliance with governing documents and

assessment collection. Leah is also a frequent speaker on topics related to community associations. Leah has practiced in the area of property owners association law for the majority of her career, both in Texas and Florida. Before discovering and ultimately devoting her practice to property owners association law, Leah practiced civil litigation in California for five years. Leah is also licensed to practice law in Tennessee.

Leah is the President-Elect of the San Antonio Chapter of the Community Associations Institute, as well as Co-Chair of its Legislative Committee. Leah is a member of the San Antonio Bar Association and Bexar County Women's Bar Foundation. She is also a member of the 2019 Class of the Bexar County Women's Bar Foundation's LEAD Academy.

**Travis Campbell, Esq.** focuses his practice on consumer financial services litigation, with an emphasis on defending creditors, debt buyers, debt collectors and law firms sued under state and federal laws. Mr. Campbell's experience includes successfully defending individual and class action claims brought under the Fair Debt Collection Practices Act, Fair Credit Reporting Act, California Rosenthal Act, California Rees-Levering Act, California Consumer Credit Reporting Agencies Act, Telephone Consumer Protection Act, California Identity Theft Act and California's Unfair Competition Law. He also defends common-law claims alleging fraud, negligence, breach of contract, intentional infliction of emotional distress and malicious prosecution. In addition, Mr. Campbell has experience defending clients in multiple jurisdictions outside of California, including Nevada, Arizona, West Virginia, Colorado, Utah and others.

**Adam W. Carls, Esq.** is a Partner with the law firm of Arias Bosinger PLLC, located in Orlando, Florida. Adam is a Board Certified Expert in Condominium and Planned Development Law. He has represented the interests of community associations throughout Florida, ranging from high-rise coastal condominiums, rural homeowner associations, golf club communities, 55+ age-restricted communities, country club developments, and vacation-based properties.

Adam has been recognized by his peers and has been listed in Florida Trend's "Legal Elite," awarded to the top 2 percent of practicing attorneys in the state, and the 2019 and 2020 editions of Florida Super Lawyers. Adam is a frequent speaker for industry groups and provides educational courses for directors and community association managers.

**Kenneth E. Chadwick, Esq.\*** is a shareholder and founding member of the firm, domiciled in the firm's Fairfax office and 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 its members would be fiscally responsible.

Ken also serves on the Virginia Legislative Coalition, now the Community Associations Institute's ("CAI") VALAC, which is a cooperative joint effort between the three Community Associations Institute chapters in Virginia.

Click [here](#) to see Ken's 2017 appearance on Fairfax County's "You're Community, You're Connected" TV show, which focused on Association insurance.

**Lydia J. Chartre, Esq.\*** has extensive experience advising Wisconsin condominium association boards of directors on the myriad issues facing them, including declaration and bylaw amendments; assessment collection and foreclosure; rulemaking, voting and governance issues; and HUD and fair housing issues.

Condominium residents typically live-in close quarters, and that proximity can add a personal edge to legal issues. Lydia listens carefully and tactfully to clients and to opposing parties, keeping an open mind, and anticipating counterarguments. No two cases are alike, nor are issues black and white. Questions typically have more than one answer, and Lydia is skilled at helping clients find the right answer for their needs.

**Dwain Clifford, Esq.** is Chair of Ball Janik LLP's Insurance Recovery practice. He joined the firm in 2002 after representing clients in commercial litigation with a large firm in Dallas, Texas, and he became a partner with Ball

Janik in 2008. His principal areas of practice are insurance-coverage litigation, serving as coverage counsel to insureds being defended by insurance-defense counsel or in adjusting a claim, broker-malpractice litigation, general commercial litigation, and construction law. He has represented a wide variety of plaintiffs and defendants in complex business litigation and has experience litigating cases in state and federal courts in Oregon, Washington, and Idaho. Mr. Clifford has been listed in The Best Lawyers in America for Litigation – Construction. He has been selected to the Oregon Super Lawyers “Rising Stars” list.

Mr. Clifford has presented to various CAI chapters in the state of Oregon on topics relating to Insurance Recovery and Community Associations.

**Karen O’Connor Corrigan, CIRMS** is President and Owner of O’Connor Insurance. She and her team specialize at insuring over 500 community associations. Karen is dedicated to the CAI Heartland Chapter including serving as Past President, serving on multiple committees, and frequently presents risk management Board development sessions. She has designations as a Community Insurance and Risk Management Specialist (CIRMS) and an Educated Business Partner (EBP). Karen is the Chair of Independent Insurance Agents and Brokers of America’s (IIABA) Technical Affairs Committee. This group of insurance representatives work to analyze, broaden, and revise many of the insurance policy forms used nationwide today. The group works with the industry’s leading source for writing policy language, Insurance Services Office (ISO). In addition, Missouri Association of Insurance Agents (MAIA), appointed Karen to the MAIA Coverage Advisory Committee to answer and research coverage questions posed by other insurance industry colleagues as well as working with ISO. She is also a contributing author to MAIA’s bi-monthly publication “Missouri Agent” addressing subjects relating to community association insurance as well as other topics of insurance expertise. Karen joined O’Connor Insurance in 1985 after attending the University of Missouri-Kansas City.

**Jay Cusimano, Esq.\*** is the Managing Partner of Kaman & Cusimano, LLC. Kaman & Cusimano has 22 attorneys, with offices in Cleveland, Columbus, and Cincinnati, and exclusively represents and services community associations throughout Ohio. Jay has been a member of the Community Association Institute since 1995 and attended his first CAI Law Seminar in 1996. In 2006, Jay became the second attorney from Ohio to be accepted into the national College of Community Association Lawyers. In 2013, Jay was first selected by his peers for inclusion in the 20th Edition of The Best Lawyers in America for his work in the area of Real Estate law; and has received the same honor every year since then.

Jay focuses his practice on operational issues, such as insurance policy reviews and coverage issues, interpretation of governing documents and document rewrites, contract preparation and review, FHA approvals, satellite dish issues, and loans to community associations. To date, the value of the loans Jay has handled for community associations exceeds \$150 million. Jay co-authored an article entitled “Loans to Condominium Associations” that was published in The Practical Real Estate Lawyer, published by the American Law Institute and American Bar Association. Jay is a past author of the chapter on “Ohio’s Condominium Act/Consumer Protection Provisions” published in the Ohio Consumer Law book. He is the past Chair of the 300+ member Real Estate Law Section of the Cleveland Metropolitan Bar Association. Jay’s effective communication style and personable attitude have catapulted him within the community association legal field.

**Javier Delgado, Esq.** is a lawyer who represents homeowner associations and condominium associations throughout Arizona. His day-to-day practice focuses on training boards and community managers in all aspects of the law, formulating collection strategies, addressing media related inquiries, interpreting administrative regulations (particularly health regulations), interpreting governing documents, and addressing discrimination claims.

Javier co-presented “Condominium and Homeowners Association (HOA) Law on behalf of National Business Institute (NBI) in April 2020. He also co-presented “Lawful but Awful: Troubleshooting Negative Reactions to Common Community Topics” at CAI Nationals in 2019, “When Your Case is in the Headlines: Keeping Your Head Ethically Above the Social and Traditional Media Waterline” at the CAI Law Seminar in 2019, and “From Manager to Matador: Maintaining Control of the Message in the Digital Age” at CAI Nationals in 2018. Javier presented “Drones and HOA’s: What You Need to Know” at CAI Nationals in 2017, “Crying Fowl: Community Associations and the Urban Chicken Farming Movement”, a CAI webinar in 2014, and “Collections without Foreclosure – Part I: A Primer on Successful Alternatives” at CAI Nationals in 2005. Javier regularly presents for the CAI-Central Arizona chapter, various municipal HOA Academies, and the Arizona Association of Community Managers (AACM). Javier

was also monthly contributor to the “All Things Real Estate” radio show on KVSF 101.5 FM in Santa Fe, New Mexico between 2014-2018.

Javier co-authored “Law & Mental Health Professionals: Arizona Second Edition”, Washington, DC, American Psychological Association, 2003.

Javier joined Carpenter, Hazlewood, Delgado and Bolen, LLP in 2002 and has been a shareholder since 2008. He obtained his law degree from the University of Arizona in 2000 and is licensed in Arizona, New Mexico, and Utah.

Javier is an approved mentor for the New Mexico Bar’s “Bridge the Gap Mentorship Program” and has successfully mentored over a dozen young attorneys between 2018-2020.

**Robert M. Diamond, Esq.\*** concentrates on real property law, with special emphasis on the planning and development of condominiums, mixed-use projects, and planned unit developments, preparing community association documents for developers and builders. His practice includes risk management for developers/builders, ensuring compliance with secondary mortgage market requirements (FNMA, FHLMC, VA, FHA, VHDA), negotiation of warranty and construction defect claims, and general representation of community associations. More recently, Bob has worked on a number of commercial, hotel and continuing care retirement condominiums as well as litigating association-related issues in state and federal court. His clients include condominium and homeowners associations; developers of new and conversion residential, office and mixed-use condominium and PUD projects; lenders providing construction and permanent financing and assessment-based loans for condominiums and planned communities; and management companies and insurance companies working with community associations.

Bob has been active in the development of legislation concerning condominiums and planned communities, for over 35 years. In that time, he has significant and notable accomplishments, among which include:

- Serving as one of four drafters of the Uniform Condominium Act for the National Conference of Commissioners on Uniform State Laws (which is now the Uniform Laws Commission).
- Member of the group that prepared the 1975 amendments to the Virginia Condominium Act.
- Served as Secretary of the D.C. Bar Real Estate Committee and Chairman of the D.C. Bar Subcommittee on Condominiums, which drafted and participated in the enactment of the District of Columbia Condominium Act of 1976 over a period of two years and then drafted amendments in 1983, which were enacted in 1991.

**Rebecca Drube, Esq.** is a partner in NowackHoward Community Association Attorneys firm. Since graduating from law school, Rebecca has devoted her legal career to representation of condominium and homeowner association boards of directors. She counsels community associations, condominium and homeowners associations on their daily business operations and transactional matters. In her role as general counsel to her clients, she represents associations in day-to-day legal issues, including governing document interpretation and enforcement, attending Board and membership meetings, drafting, and enforcing rules and regulations, and compliance with state and federal law. Rebecca also greatly enjoys assisting clients with, and has extensive experience in, drafting amendments to covenants and bylaws and contract drafting. Rebecca regularly represents clients in obtaining and closing community association loans used to fund large capital projects. She regularly drafts, reviews, and negotiates contracts ranging from service contracts such as landscaping and pool maintenance, to large-scale construction and remodeling contracts for repairs, upgrades and replacement of recreational amenities and condominium common elements. Rebecca comes to NowackHoward from Weissman, Nowack, Curry & Wilco, where she was an associate.

Rebecca is a member of the Florida and Georgia Bar. She is also a member of the Community Associations Institute of Georgia. While in law school, she served as an editor of the University of Alabama Law Review. She regularly authors articles for the Community Advisor newsletter, the Community Counsel blog and other community association-related publications. She also takes pleasure in providing education to Board members and community association managers through teaching classes, including those offered by NowackHoward and the Community Associations Institute of Georgia. Rebecca served as a case editor for the College of Community Association Lawyers annual law seminar in 2016- 2018.

**Sara Eanni, CIRMS, MBA** has been in the insurance industry for the past 15 years and joined ABI Insurance in 2014 where she specializes in condominium and habitational class insurance. She has a B.A. from Portland State in Marketing and Advertising. Sara earned an MBA graduate degree from the University of Oregon in 2015. She stays active in several CAI chapters in the Pacific Northwest and, in 2017, Sara became Western Oregon CAI's youngest chapter President. She is extremely passionate about educating communities and about being a strong advocate for association risk management and insurance. After work hours, Sara stays very active raising her two children.

**Clint Goodman, Esq.** is the founding attorney of Goodman Holmgren Law Group and has been practicing community association law his entire legal career. In addition to serving as his firm's managing partner, Clint continues to represent associations with their general counsel and complex litigation needs. Clint regularly speaks and instructs at events for Community Association Institute, Arizona Association of Community Managers, HOA Institute, The Arizona Leadership Centre, and various cities throughout Arizona.

More importantly, Clint is a family man who loves the outdoors. If he is not working, chances are he is either with his family or climbing one of the world's tallest mountains.

**Sandra L. Gottlieb, Esq.\*** is one of California's leading community association attorneys and a founding partner of SwedelsonGottlieb, which limits its practice to the representation of California homeowner associations, including condominiums, planned developments and cooperatives.

Sandra has been practicing law for over 40 years, and she has provided legal counsel to community associations since the mid-eighties. Sandra has lived in two condominium associations, including a master and sub-association, and a Planned Development. Sandra's extensive negotiating skill acquired in the early years of her practice has given her the ability to work with volunteer board members, associations' managing agents and opposing counsel to achieve intended results, and to provide sound counsel regarding Association operational issues.

Sandra and her partner David Swedelson formed their law firm in 1987, bringing together David's extensive litigation experience with Sandra's extensive transactional background. As the firm's Managing Partner, she also leads the transactional team at SwedelsonGottlieb. Sandra's experience in representing California community associations allows her not only to provide legal representation but also counsel on the many different matters and issues that impact California homeowner associations. Sandra's expertise is exemplified in her numerous publications in SwedelsonGottlieb's HOALawBlog.com.

Sandra Gottlieb has long been a prominent name in the community association industry, having served as President of the board of directors of three chapters of the Community Associations Institute (CAI) in Los Angeles, Orange County and Channel Islands. On a national level, she has represented the firm on the CAI National Faculty, the CAI National Attorneys Committee, and she is a member of CAI's College of Community Association Lawyers (CCAL). In addition, Sandra has served on the Legal Advisory Committee for California Association of Community Managers (CACM), teaching community association managers the legal implications of their work, served as the Editor of CACM's Law Journal and is a designated attorney on its Professional Standards Committee. These achievements only stand to represent the utmost care and know-how she provides our clients every day.

**David J. Graf, Esq.\*** 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 has attended countless difficult and contentious board and member meetings on behalf of associations. David is one of the most sought-after community association industry trainers and speakers in the United States. He is a national faculty member of the Community Associations Institute's Professional Management Development Program and travels throughout the United States to facilitate multi-day corporate trainings for professional community managers. In 2015, he was named CAI's National Educator of the Year. David has also lectured on various aspects of community association and corporate law throughout the country and has taught continuing legal education courses on the topic of "community association law" to attorneys several times.

David has been admitted to the College of Community Association Lawyers. Of the thousands of lawyers practicing community association law throughout the United States, fewer than 200 have been admitted to the College. David, together with Steven Weil, Esq. of Berding & Weil, LLP of Walnut Creek, California, won the first ever Best

Manuscript Award from the College for the materials accompanying their presentation on national community association voting trends at the 2014 CAI National Law Seminar. David served on the Colorado Legislative Action Committee of CAI for many years, including as the co-chair of the committee. David currently serves as President-Elect of the Rocky Mountain Chapter of CAI.

David is a Connecticut native. He received a Bachelor of Science in Business Administration from Boston University and a Juris Doctor, with honors, from the University of Connecticut School of Law. Coming to Colorado in 1995, David began work at a collection company and then moved to a law firm specializing in collections. After that, he was a commercial litigator for two years and spent over one hundred days per year in courts during this period. He then became associated with a corporate law firm, where his practice focused on the representation of developers, owners of commercial properties, and corporations of all types. He left that practice in 2001 as a partner in the firm to practice community association law.

**Doug J. Henken, CIRMS** is Vice President, Marketing at Community Association Underwriters of America, Inc. Doug Henken is the National Marketing Director for Community Association Underwriters of America (CAU). Doug is a frequent speaker, educator and writer on the subject of community association insurance and risk management. A member of the National Faculty of Community Associations Institute (CAI) since 2009, he teaches CAI's M205 "Risk Management" course nationwide. In 2011, he co-authored and co-presented CAI National's first webinar on the subject of Director's & Officer's liability insurance coverage, and has presented educational programs at CAI National Conferences, as well as at seminars sponsored local chapters of CAI. Doug served on the Board of Directors of the Washington Metro Chapter of Community Associations Institute (WMCCAI) from 2000 thru 2006. Prior to serving on the Board, he served as

Chair of the Chapter's Membership & Marketing Committees and also as a member of the Chapter's Education Committee. Doug worked on the WMCCAI Task Force to develop the Chapter's web-based "E-Learning" course for Association Leaders, and was one of the first recipients of the Community Insurance & Risk Management Specialist (CIRMS) designation from CAI. In 2013, he was inducted into the WMCCAI Hall of Fame. Doug has worked in the insurance industry for 33 years, insuring community associations exclusively since 1994.

**Noelle Hicks, Esq.** is an associate in the firm's Houston, Texas office and practices in the Real Estate Section as a member of the Community Association team. Noelle completed her undergraduate studies at Trinity University in San Antonio, Texas in 2005 where she earned a Bachelor of Science in Business Administration. After completing her undergraduate studies, she attended the Thurgood Marshall School of Law at Texas Southern University where she received her Juris Doctor in 2008.

While at TMSL, Noelle had the honor of clerking for the Honorable Judge Vanessa Gilmore in the United States District Court for the Southern District of Texas. In addition, Noelle was a member of the Thurgood Marshall School of Law Criminal Law Clinic wherein she represented low-income and traditionally underrepresented persons accused of criminal offenses. She also served as a member of the Board of Advocates, the Black Law Students Association, and the Student Bar Association.

**Kevin Hirzel, Esq.\*** is the Managing Member of Hirzel Law, PLC. Hirzel Law has offices in Farmington and Traverse City and services clients throughout the State of Michigan. Mr. Hirzel focuses his practice on condominium law, homeowners association law, litigation and real estate law. He has received numerous recognitions on a local and national level for the high level of representation that he provides to clients. Mr. Hirzel is a fellow in the College of Community Association Lawyers, a prestigious designation given to less than 175 attorneys in the country. He was named a Leading Lawyer in Michigan from 2018 to 2020 by Leading Lawyers Magazine, which is a distinction earned by fewer than 5% of all lawyers licensed in Michigan. He has been named a Michigan "Rising Star" in real estate law by Super Lawyers Magazine from 2013 to 2020, a designation is given to no more than 2.5% of the attorneys in Michigan each year.

Mr. Hirzel is a member of the Community Associations Institute's ("CAI") National Board of Trustees, a member of CAI's National Government Affairs and Public Policy Committee, the former Co-Chairman of the Michigan CAI Legislative Action Committee and the Co-Chairman of the State Bar of Michigan's Real Property Law Section Committee for Condominiums, PUDs & Cooperatives. He has authored numerous articles on community association law for publications such as the Michigan Community Association News, Michigan Real Property Review, Macomb County Bar Briefs, and the Washington Post. Mr. Hirzel has been interviewed on community

association legal issues by various media outlets throughout the country, such as Bettercondolife.com, C&G Newspapers, Common Ground Magazine, Community Association Management Insider, the Detroit News, Dr. Drew Midday Live on KABC Radio, HOALeader.com, Michigan Lawyer's Weekly, NPR, WWJ News Radio and WXYZ. Mr. Hirzel is a dynamic speaker and frequently lectures on community association law throughout Michigan, as well as nationally at the CAI National Law Seminar.

**Edward Hoffman, Jr., Esq.\*** is a graduate of Temple University (B.A.), California State University (M.S.) and Temple University School of Law (J.D.), and is licensed to practice law in Pennsylvania and New Jersey. Ed regularly represents and counsels homeowners associations, condominiums, and planned communities on a full range of issues including:

Ed counsels associations on the proper use of social media, websites, technology and other cutting-edge issues. Ed also practices insurance defense litigation exclusively on behalf of community associations where he defends associations against general liability and director and officer liability claims. He is a member of CAI's Pennsylvania Legislative Action Committee and the CAI PA/Del-Val Poconos Regional Council.

**Julie McGhee Howard, Esq.\*** is the co-founder and managing partner of the community association law firm NowackHoward, LLC in Atlanta, Georgia. Ms. Howard has served as general counsel to condominium and homeowner associations across Georgia since 1996.

Ms. Howard was elected to membership in the College of Community Association Lawyers in 2008 and served as Co-Chair of the Law Seminar from 2015-2017. Ms. Howard was elected to the College's Board of Governors in 2015 and served as the College's 2018 President.

Ms. Howard served six years on CAI's National Board of Trustees and was CAI President in 2014. As President, Ms. Howard initiated a yearlong national project to explore the future of community associations—*Community Next: 2020 and Beyond*, bringing together over 50 members and external stakeholders on four distinguished panels, culminating in a CAI special report on what's to come for community associations. In May 2016, Ms. Howard received CAI National's Outstanding Volunteer Service Award for her contributions to CAI and for her work on *Community Next*.

Ms. Howard also served six years on the Board of Directors of the Georgia Chapter of the Community Associations Institute and was Chapter president in 2003. Ms. Howard is an active and long-time lobbyist for community associations, and chaired CAI-Georgia's Legislative Action Committee from 2011-2013 and continues to actively serve on the Georgia LAC. Since 1998, Ms. Howard has been a licensed instructor for the Georgia Real Estate Commission, teaching the Community Association Managers' Pre-License Course.

**Phillip Joseph, Esq.**, chairs Ball Janik LLP's national construction litigation practice, and is licensed in multiple states to better serve his clients. He has over 30 years' experience as a commercial litigator whose primary focus is construction and real estate litigation, specializing in representing a wide range of owners with construction defect issues, including numerous community associations. He has also handled design and construction disputes, community association disputes, real estate disputes, commercial landlord/tenant, and collections. Mr. Joseph has received the AV® Preeminent™ Rating from Martindale–Hubbell®. Mr. Joseph has also successfully prosecuted and defended a wide range of construction defect cases on behalf of owners, ranging from residential projects, including large residences, subdivisions, condominiums/townhomes, as well as commercial projects, such as apartments, hotels, offices, retail stores, warehouses, restaurants, retirement facilities, and shopping centers. He has also represented public projects including schools, state office buildings, stadiums, and venues, among others. His guidance and leadership in the construction defect practice group has resulted in hundreds of millions of dollars in recoveries on behalf of owners, including many community associations.

He is the recipient of several honors, including selection to The Best Lawyers in America for Litigation – Construction and for Community Association Law since 2017. He has also been recognized as a Super Lawyer by Super Lawyers Magazine. Mr. Joseph has lectured widely and authored articles on construction defect and real estate litigation issues, speaking to numerous community association organizations, including CAI and to the College of Community Association Lawyers at their annual convention. He was also former editor of the Real Estate Disputes CLE for the Oregon State Bar.

**James R. McCormick, Jr., Esq.\*** is a partner in Delphi Law Group, LLP. James attended the University of California, Los Angeles, where he received his undergraduate degree in Political Science. James then attended law school at the University of San Diego, where he was a teaching assistant for legal research, writing and oral advocacy and recognized as a Dean's Outstanding Scholar. James has been formally trained as a mediator and mediated disputes for the former San Diego Mediation Center, now known as the National Conflict Resolution Center.

James started in the industry in 1996, and since that time has served on various industry committees, has presented at numerous CAI and CACM events and has published many industry-related articles. James chaired the San Diego CAI Legislative Support Committee (LSC) of the California Legislative Action Committee (CLAC) for several years and currently serves on the CACM Legislative Affairs Committee, the CAI Coachella Valley LSC committee and the CAI Orange County PR Committee. James also co-founded and served for years on the CAI Coachella Valley PR Committee.

As a result of his work in the industry, James is one of approximately 150 attorneys nationwide to be granted a fellowship in the College of Community Association Lawyers (CCAL). James also serves on the prestigious Board of Visitors, an advisory board for the University of San Diego School of Law and is currently an adjunct professor at the USD School of Law.

James is passionate about teaching and has created training programs for managers and Board members in San Diego, Coachella Valley, Orange County, Los Angeles County, and the Inland Empire. James also sat for over seven years as the board president of one homeowners association and was recently elected to serve as a director on another.

James also tracks the latest technology advances that can be used by the common interest development industry and led his firm in implementing the firm's online collections program which allows managers 24/7 access to status reports for their association's collections accounts. In his spare time James also creates and manages several online communities. For his work James has received Most Valuable Professional awards from Microsoft for fourteen years in a row and has been featured in various print and online media stories.

**Shannon McCormick, Esq.** graduated from Niagara University summa cum laude in 2006 with a major in Political Science and a minor in history. She graduated from Cleveland Marshall College of Law in 2009. While in law school she worked for the Cleveland Prosecutor's Office, as well as serving as a law clerk at Toma and Associates, LLC. Upon graduation from law school, Shannon was offered a full-time associate position at Toma and Associates, LLC. In this position she handled commercial collections, as well as represented several community associations.

In 2012, Shannon joined Kaman and Cusimano LLC as an associate attorney. In 2018, she was named Director of Northern Ohio Collections, which covers the regions of Cleveland, Toledo, and Akron. In May 2019, Shannon was named as a Partner at Kaman and Cusimano. She is a member of the Cleveland Metropolitan Bar, Medina County Bar, Lorain County Bar, and Irish Law Association of Cleveland. She recently was appointed to the Cuyahoga County Covid Foreclosure Legal Task Force. Shannon also lives in a community association, and has served on her Board. In her free time, she enjoys cooking, spending time with family, and travel.

**Marc McCoy, CMCA, AMS** is President of Legum & Norman, an Associa Company and has combined 28 years in the association and golf management industry with extensive operational and consulting experience overseeing homeowner and condominium associations in District of Columbia, Delaware, Maryland, and Northern Virginia. Marc is a member of Community Associations Institute and has earned the CMCA and AMS professional designations issued by the National Board of Certification for Community Association Managers. Marc is licensed as a Certified Supervisory Employee by the State of Virginia.

**Theresa N. Melson, PCAM, CIRMS** is licensed as a property and casualty insurance Broker, Consultant, and Life and Health agent in the Commonwealth of Virginia, State of Maryland, and District of Columbia for USI Insurance Services LLC, specializing in the common interest community association field. Prior to being licensed as a property and casualty insurance agent, Theresa worked in the common interest community industry for over 23 years. Theresa holds the Professional Community Associations Manager (PCAM<sup>®</sup>) and Certified Insurance and Risk Management Specialists (CIRMS) designations from CAI. She is also past President of the Washington Metropolitan

Chapter of the Community Associations Institute (WMCCAI); and is a current member of the Washington Metro Chapter of CAI's Virginia Legislative Committee. She has been honored to be inducted into the WMCCAI Hall of Fame and is a recipient of the Volunteer of the Year, Educator of the Year, and Committee Chair of the Year awards. Theresa has presented many educational programs on behalf of WMCCAI and CAI throughout her careers in both property management and insurance.

**Peter B. Miller, RS** is a Principal in the firm of MillerDodson Associates, and is widely recognized as one of the leading experts in the field of Reserve Studies and Strategic Financial Planning for community associations and other not-for-profit membership organizations.

A graduate of the College of Architecture and Urban Studies at Virginia Tech, Mr. Miller maintained an Architectural practice from 1977 through 2002. Peter's experience with Reserve Studies and community associations began during the "condo conversion boom" of the late 1970's and early 1980's. He has consulted on Reserve Study legislation for the State of Delaware, the State of Maryland, and for the Commonwealth of Virginia.

Mr. Miller, along with James W. Dodson, Jr. founded MillerDodson Associates, Inc. in 2002. Since that time, they have maintained a successful and highly regarded practice focusing on Reserve Studies and Strategic Reserve Planning. Their clients include community associations, municipalities, resorts, private clubs, religious institutions and private schools throughout the United States, Mexico, and the Caribbean.

A frequent speaker and author on the topic of Reserve Studies and Strategic Reserve Planning, Peter frequently provides Expert Witness services in the field of Reserve Studies and Reserve Funding. He holds the professional designation of Reserve Specialist (RS). He has been widely recognized for his efforts within the Reserve Study and Community Associations industries over the last 20+ years.

**Daniel J. Miske, Esq.\*** is one of only two Wisconsin attorneys admitted to the national College of Community Association Lawyers, which recognizes excellence in the practice, Daniel represents condominium and homeowners associations (HOAs) throughout the state.

He handles the many issues facing the boards of directors and managers of condominium associations, homeowner associations, cooperatives, and timeshares, including document amendments, collections, contracts, rules, and governance.

Daniel's interest in condominium law started when he became a condo owner and, eventually, president of his condominium association. He relates well to his clients because he can identify with the complexities of condo ownership and the diversity of the legal challenges that boards and managers confront.

Daniel serves on the firm's Executive Board.

**Brian D. Moreno, Esq.\*** is an experienced litigator and community association attorney, having practiced common interest development law since 2003. Brian has represented and provided legal counsel to the boards and managing agents for California condominium and planned developments, as well as stock cooperatives, qualified vacation ownership resorts, and mobile home communities in connection with matters pertaining to common interest development, real estate, collection, and corporate law.

Brian has experience with the many real estate and community association issues and disputes that impact community associations relating to CC&R interpretation and enforcement, corporate governance and compliance with the Davis-Stirling Act, assessment collection, foreclosure, and wrongful foreclosure defense. Brian routinely handles matters related to the assignment of rents enforcement, receiverships, view obstructions, conveyance deeds, easements, encroachment and boundary disputes, deeds of trust interpretation and enforcement, lien priority, title insurance, eviction, wrongful eviction and community association governance.

Licensed to practice law in both California and Arizona, Brian is an active member of the Community Associations Institute (CAI) in several Southern California chapters and has authored a number of articles pertaining to common interest development law and its application to community associations in California. Additionally, he has been a featured speaker at CAI events (including the 2015 and 2018 National CAI Law Conferences), as well as an approved instructor for various chapters in Southern California.

In 2013, Brian was the 20th California attorney to be admitted to CAI's College of Community Association Lawyers. He serves on the Programs Committee for the Greater Los Angeles Chapter, as well as on the Legislative Action Committee for the Channel Islands Chapter. He also serves on CAI's National Law Seminar Planning Committee.

Brian earned his Juris Doctor degree from California Western School of Law and his Bachelor of Arts degree in Communication from the University of California, Santa Barbara. While attending law school, Mr. Moreno served as a legal intern for the Superior Court of California, County of San Diego, where he researched and analyzed various juvenile delinquency issues for several judges and judicial referees. After completing his legal internship, he helped represent creditors while employed as a paralegal for a San Diego law firm specializing in bankruptcy law.

**Brian Morgan, Esq.\*** has been practicing community association law for over 20 years. He is actively involved in his CAI chapters in Arizona and Utah and has served as co-chair of the Legislative Action Committee in Arizona for nearly a decade. He has also served as a Board Member for CAI, Central Arizona Chapter.

Mr. Morgan is in the unique position of being a principal and the managing partner of Maxwell & Morgan, P.C., while at the same time serving as CEO of Anva, a software company providing practice management software to HOA lawyers. Mr. Morgan has seen firsthand this past year those firms that were prepared to work remotely compared to those that were not, and he has seen what differences the level of preparedness has made in HOA firms throughout the country. He has had to pivot his own firm to allow staff members to work remotely and has had to ensure both his firm as well as the software company were fully prepared to deal with the numerous ethical issues involved with running law firms remotely.

**Drew R. Mulhare, CMCA, AMS, LSM, PCAM** is the President of Realtec Community Services, Inc., a community management firm serving the Ford's Colony community in Williamsburg. He is accredited as a Professional Community Association Manager (PCAM), Large Scale Manager (LSM), and Certified Manager of Community Associations (CMCA). In addition, Mr. Mulhare is the Chair of the Board of Commissioners for Community Association Managers International Certification Board (CAMICB). Mr. Mulhare also chairs the Virginia Common Interest Community Board. In addition, Mr. Mulhare, a licensed real estate broker, has also previously worked with the Real Estate Board.

Mr. Mulhare has been active in Community Associations Institute serving as a member of its Board of Trustees for two terms. He also chaired three CAI National Committees (Credentials, Education, and Large-Scale Managers).

**P. Thomas Murray, Esq.\*** started representing condominium and homeowners associations in 1988. Over the years, his law practice evolved into the exclusive representation of community associations. Tom offers clients valuable perspective and practical counsel on day-to-day issues, as well as and complex legal questions including:

- Additions and changes to covenants and other governing documents Bylaws, rules, regulations, and important policies Covenant enforcement Federal and state laws

Tom is the first attorney in Indiana inducted as a Fellow into the College of Community Association Lawyers (CCAL). Fewer than 150 attorneys in the country are part of this prestigious group.

**Tomio B. Narita, Esq.,** focuses his practice on defending members of the credit and collection industry in consumer financial services litigation, and in providing related compliance advice. He is a litigator and trial attorney with decades of experience representing creditors, national banks, debt buyers, collection agencies, collection law firms, finance companies and mortgage companies in cases arising under the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), the Fair Credit Reporting Act (FCRA), the Rosenthal Act (California Civil Code section 1788), and the California Unfair Competition Act, section 17200 of the California Business & Professions Code. Mr. Narita has successfully defended hundreds of class actions and representative actions in state and federal courts in California and in states across the country. He frequently handles complex business disputes alleging fraud, negligence, invasion of privacy, breach of contract, intentional infliction of emotional distress, malicious prosecution, and various commercial torts.

Mr. Narita has significant trial experience in jury and bench trials in courts throughout California, as well as in arbitrations before JAMS and the American Arbitration Association. While his practice is focused in California, he has represented clients as lead counsel or co-counsel in states across the country, including Nevada, Arizona,

Colorado, New Mexico, Oregon, Washington, Iowa, Missouri, Nebraska, Florida, Texas, Utah, Hawaii, Illinois, Indiana, Ohio, Kentucky, Connecticut, New Jersey, and Pennsylvania.

Mr. Narita is regarded as an expert in credit and collection litigation and compliance matters and has repeatedly been an invited speaker at collection industry events, discussing issues arising under the FDCPA, the FCRA, the TCPA and related federal and state regulations. He regularly conducts webinars and publishes articles on issues facing members of the credit and collection industry.

Mr. Narita is a 1988 graduate of Hofstra University, where he graduated Phi Beta Kappa with a Bachelor of the Arts degree in Political Science. He obtained his law degree in 1991 from the University of California, Hastings College of the Law. He is a member of the Bar of the State of California and is admitted to practice before the United States Supreme Court, the Second, Third and Ninth Circuit Courts of Appeals, the District of Colorado and all of the District Courts of California. He is a member of the American Bar Association (Former Chair, Debt Collection Practices and Bankruptcy Subcommittee of Consumer Financial Services Committee), ACA International (Former Chair, Legal Fund Committee, 2010-12 Member of Board of Directors, 2009-10 Chair of the MAP Committee), the National Association of Retail Collection Attorneys (Defense Bar Steering Committee, Amicus Committee), the California Creditors Bar Association (Board Member), and the California Association of Collectors.

**George E. Nowack, Jr., Esq.\*** is a Co-Founder of NowackHoward Community Association Attorneys.

George Nowack has dedicated his entire legal career to representing community associations. George began representing associations in 1981 at the law firm Hyatt & Rhoads, PC, which was one of the first firms in the United States to represent homeowner and condominium associations. In 1991, George founded the Community Association Practice at Weissman, Nowack, Curry & Wilco, P.C., where he practiced for 25 years. George and his law partner Julie Howard formed NowackHoward, LLC in October 2016 after working together for 20 years at WNCW.

In addition to George's extensive community association practice, he is a nationally recognized expert on community association insurance issues, especially Director's & Officer's claims, and coverage for theft of community association funds. George has assisted three national insurance companies in drafting their D&O policies and has been appointed panel counsel for multiple insurance companies that specialize in writing for D&O policies.

George is also an expert on Fair Housing Law. He has already successfully defended 67 associations in Fair Housing Act claims, more than any other attorney in the country. As one of the members of a special task force, George also worked with the United States Department of Housing and Urban Development, which enforces the Fair Housing Act, to develop its condominium crime insurance provisions.

In September 2017 George met with Anna Maria Farias, Assistant Secretary for Fair Housing and Equal Opportunity at her office in Washington, D.C. to discuss the unintended consequences affecting community associations resulting from changes to the Fair Housing Act. In addition, throughout his career, George has been a stalwart in drafting amendments to the Georgia Condominium Act, the Georgia Property Owners' Association Act, and advising the Georgia Real Estate Commission in drafting its Community Association Managers' Licensing law.

An active member of the Community Associations Institute (CAI) since 1982, George was one of the earliest members of Georgia's CAI Chapter and served as Georgia Chapter President in 1990. George went on to serve two terms on CAI's National Board of Trustees and served as CAI National President from 1994-1995. Since 1984, George has been a featured presenter on numerous issues at more than 25 of CAI's National Conferences and 35 of CAI's Law Seminars and he has been a favorite speaker at local CAI chapters across the country from Massachusetts to Hawaii. George has volunteered countless hours for CAI over the years assisting with numerous committees, subcommittees, and special projects.

In light of his dedication and commitment to CAI, George has earned many awards and special recognition over the years. In 2003, George received CAI-Georgia's Educator of the Year Award. In 2004 and 2005, George received CAI-National's President's Award for his extraordinary services to CAI's National Presidents. George received CAI-National's 2007-2008 Award of Excellence in Designations. In addition, in recognition of George's exceptional dedication to CAI, in May 2011, he received CAI-National's Distinguished Service Award.

In 1994, George's peers named him to the charter class of the College of Community Association Lawyers. George was elected to the College's Board of Governors in 2002. He served two terms as the Dean of the College from 2007-2009. Since 1985, George has served as a member of the faculty of the College's annual Community Association Law Seminar and, for 14 years, at the two general opening sessions of the Law Seminar, George co-presented a review of the 50 most significant cases affecting community associations and the resulting trends. In 2010, the College presented George with the first Gurdon Buck Award, the College's most prestigious recognition.

George is also a prolific writer on community association law. With more than 500 articles used in seminars and workshops, George has also written weekly columns on community association issues for the Atlanta Journal & Constitution and the Gainesville Times, as well as publishing articles in Common Ground, Real Property & Probate, the Atlanta Business Chronicle, The Newsletter of the Independent Insurance Agents of Georgia, and other publications. George has been quoted in the New York Times and the Wall Street Journal and has been the featured guest on local and nationally syndicated radio shows.

George and NowackHoward have both earned the AV Preeminent rating from Martindale-Hubbell, the legal profession's most prestigious rating service. This top rating is shared by an elite group of just eight percent of all attorneys. George has also been repeatedly designated a Super Lawyer by his peers since 2000.

**Matt D. Ober, Esq.\*** is a partner of Richardson|Ober|DeNichilo where his practice is dedicated to the exclusive representation of community associations throughout California. Matt has served as counsel to community associations for over two decades and has made significant contributions to the community association industry through both the Community Associations Institute (CAI) and the California Association of Community Managers (CACM). Matt is a member of CAI's National Faculty and a CACM faculty member. He is a Fellow of CAI's College of Community Association Lawyers (CCAL) and is the President of the CCAL Board of Governors. Matt is also a delegate to CAI's California Legislative Action Committee (CLAC) and serves as Legislative Co-Chair of CLAC's Executive Committee. He also serves on CAI National's Government and Public Affairs Committee. At its recent 2018 national conference, Matt received the "Outstanding Volunteer of the Year" award from CAI for his 25 years of service to the community association industry. In June, Matt was awarded the 2018 Manuscript Award from the College of Community Association Lawyers (CCAL) along with colleague, Amy Tinetti, Esq. Their presentation, "Bucking the Trends: Impact of Legislative Trends on Community Association Governance" was selected from more than 50 other entries.

Matt is a co-author of CAI's California Law Course for Community Association Managers and CAI's Board Education Course as well as CAI National's L-100 course "Essentials of Community Association Law." In addition, Matt has earned the Martindale-Hubbell® AV Peer Review Rating™ signifying the highest rating in legal ability and ethical standards.

**Howard J. Perl, Esq.\*, AMS, PCAM** has been involved in all aspects of community association law, including transactional, collections, mediation, arbitration, construction defects and litigation. He is Florida Bar Board Certified in Condominium & Planned Development Law and is certified by the State of Florida as a facilitator for continuing education credit courses for Community Association Managers. He has prepared and conducted informational seminars for continuing education credits for community association managers and Board members. Howard handles community association arbitration and mediation cases, as well as community association-related litigation.

Mr. Perl holds the AV Preeminent rating, Martindale-Hubbell's highest possible rating for an attorney, for both ethical and standards and legal ability. In 2019, he was named as a fellow to the College of Community Association Lawyers. The CCAL has fewer than 175 members who distinguish themselves through contributions to the development of community association law.

Mr. Perl retired as a Major in the Army Reserves after 33 years of service and was deployed to Iraq in support of Operation Iraqi Freedom from July 2005 to July 2006.

**Jim Prichard, Esq.** is Ball Janik LLP's Managing Partner and maintains a broad practice in all aspects of construction law. He is a leader in the firm's growing regional and national practice, focused on representing owners of all types in the prosecution of design and construction defect claims. As plaintiff's counsel, he has been instrumental in achieving some of the largest settlements in Oregon and Florida. Mr. Prichard represents a wide range of clients in

the Western states and Florida, including owners of single-family residences, townhomes, condominiums, hotels, commercial buildings, manufacturing facilities, schools, and other public buildings. Mr. Prichard's leadership in the firm's growing Construction Defect practice group has resulted in the opening of two offices in the state of Florida. Under his management, the practice has obtained recoveries nearing half a billion dollars on behalf of owners.

Mr. Prichard has authored numerous articles on construction and surety law, and is a frequent speaker at continuing education seminars, organization meetings, and professional conferences. Currently, Mr. Prichard serves on the Legal Committee and Associates Council of Associated General Contractors and is active in Community Association Institute (CAI) state chapters where he practices. He is also a member of the American Bar Association's Forum on the Construction Industry, and the Surety and Fidelity Law Committee of the ABA's Tort and Insurance Practice Section. Mr. Prichard is an EAGLE benefactor member of the Florida Justice Association (FJA), a non-partisan group that is dedicated to upholding the Constitutional rights of Floridians. Mr. Prichard is the recipient of prestigious honors, such as selection to The Best Lawyers in America© in 2018, and annual selection to the Oregon Super Lawyers list since 2016, as well as selection to the Oregon Super Lawyers "Rising Stars" list from 2010-2014. He was recognized by the Portland Business Journal's 2015 "Forty Under 40".

**Henry D. Puckett, PCAM, AMS, CMCA, REALTOR**, a native Tennessean, graduated from Emory & Henry College with a B.A. in Business and Accounting. He has been active in Real Estate and property management for over twenty years and is licensed Real Estate Broker in Tennessee and has held a brokers license as well in Florida and Alabama.

Mr. Puckett is currently holds an executive position as a Team Resource Leader at Ghertner & Company.

Before joining Ghertner & Company in March of 2008, he worked for Wyndham Vacation Resorts in property management for over seven years at such locations as The Smokey Mountains, St. Thomas U.S.V.I., San Antonio, Texas and Nashville, TN. While working at the Nashville site he served at the Principal Broker and quality assurance manager. Serving as Broker he trained sales representative in order to pass the state time share exam which resulted in over 200 agents being licensed over a 4-year period. During his employment with Wyndham, he also was certified trainer by Communico, Ltd. as a trainer for the customer service program "MAGIC".

Mr. Puckett earned his Professional Community Association Manager (PCAM) designation in May 2019. Henry has served on the local CAI Chapter Board of Directors for six years, including as President of the CAI-TN Chapter in 2014, and currently serves as Treasurer Emeritus for the chapter. Henry also holds an active Real Estate Brokers license in Tennessee and is a member of the National, State, and Greater Nashville Boards of REALTORS as well.

**Anthony L. Rafel, Esq.\*** is a seasoned trial lawyer and trusted advisor, Tony is the Managing Partner of Rafel Law Group. In over 35 years of successful practice, his case work has spanned a wide range of issues, including construction defect claims, product liability, commercial real estate litigation, insurance coverage for policyholders, contract enforcement, intellectual property, business torts, partnership disputes, and more. He is a tenacious lawyer deeply dedicated to achieving his client's objectives. In his advising work, Tony brings decades of experience counseling and representing condominium and homeowner associations on association governance, governing document amendments, covenant and rule enforcement, dispute resolution, damage loss adjustments, and many other issues. Tony is a Fellow in the College of Community Association Lawyers.

After graduating from law school, Tony clerked for United States District Judge Barbara J. Rothstein in Seattle, then joined the law firm of Culp Dwyer Guterson & Grader, where he became a partner and practiced until that firm dissolved in 1995. Tony became Of Counsel and a principal in the firm of Rohan Goldfarb Rafel & Shapiro, P.S. until joining Riddell Williams, a 60-lawyer firm, in 2000, where he was twice elected by his peers as Chair of the Litigation Department and founded the Condominium Owners' Rights Enforcement (CORE) Group. In October 2005, Tony formed Rafel Law Group PLLC.

Tony also served as Chairman of the Board of Directors of Image Technology Corporation and its subsidiary, BriefServe.com, Inc., from June 2000 to January 2003. The business of those companies was to digitize briefs and other court records from the United States Supreme Court, the federal appeals courts, and various state courts. Tony negotiated the sale of BriefServe to West Group, the largest legal publisher in the world.

**J. David Ramsey, Esq.\*** serves as Chair of Becker's New Jersey Community Association Practice Group. He concentrates his practice in community association law, having represented community associations in New Jersey for over 35 years. His experience also includes significant representation of clients in commercial real estate, zoning, and planning law. David routinely lectures to, and writes for publication, to other attorneys on a national and state basis as well as presenting programs to board members, managers, and other professionals in the community association field. He has and continues to serve in various leadership positions detailed in the "Experience" section. In each of his leadership roles David has been a motivating force in connection with the drafting of legislation critical to the community association world.

David's representation of community association clients includes long-term representation of some of New Jersey's largest community associations, such as Rossmoor (3,200 units) and Clearbrook (2,700 units), as well as numerous high-rise communities along New Jersey's "Gold Coast." David is considered a "go-to" person by managers, governing boards and other attorneys and professionals involved with community associations. David finds practical solutions to difficult issues to resolve matters that would otherwise embroil association clients in lengthy and expensive litigation. But when litigation is unavoidable his clients seek his common-sense perspective and advice to work through serious disputes.

**Stefan Richter, Esq.\*** is a 1990 graduate of Temple University with a Bachelor of Arts in Philosophy, and a 1993 graduate of Temple University School of Law.

The focus of his practice has been on civil litigation; including association, bankruptcy, construction, corporate, and insurance law. Stefan concentrates in all aspects of community association law, including assessment collections, document interpretation and amendments, covenants enforcement, transition issues and associated litigation. Admitted to practice before State and Federal Courts in Pennsylvania and New Jersey, Stefan is also a trained mediator.

He is a past President of the Board of Directors of the Pennsylvania and Delaware Chapter of the Community Associations Institute (CAI), and currently serves on the Legislative Action and Communication Committees. Through the Legislative Action Committee, Stefan is an advocate for laws benefiting homeowners in common interest communities. Stefan was recently selected for membership into the College of Community Association Lawyers (CCAL). As a result, Stefan has become one of fewer than 150 attorneys nationwide to be admitted to this prestigious organization. CCAL was established in 1993 by Community Associations Institute (CAI), with membership limited to attorneys who have distinguished themselves through contributions to the evolution and practice of community association law. CCAL members are also recognized for their commitment to high standards of professional and ethical conduct.

Stefan frequently lectures to homeowners, managers, legislators, and legal professionals on association law topics, including general legal principles of association law and governance. Above all, Stefan is committed to excellence, providing timely and solution-oriented advice to condominium and homeowners associations throughout the Commonwealth of Pennsylvania.

**Brandt Roberts** is the owner of Legal Tech Information Systems, a dba of Binary Pulse, LLC, Brant Roberts has assisted numerous law firms through their journey with information technology and business model innovation for more than 20 years. He has served as session leader, expert panelist and contributing author at national cloud conventions covering contemporary business strategies such as Rogue IT and Hybrid Cloud. Binary Pulse, LLC, was selected by Ingram Micro (Fortune 100) as its Cloud Partner Award winner in 2014.

Mr. Roberts has an MBA from the University of Arizona (#3 MIS, #11 Entrepreneurship) and holds several technical certifications. He has been directly involved in firms practicing HOA law for over 20 years and in addition to running his IT firm, he serves as COO of Anva, a company providing practice management software to HOA law firms.

**AJ Scott, CPCU, CIRMS**, Associate Vice President at Cline Agency Insurance Brokers in 2006, AJ has worked in our certificate department, managed a book of renewals, and spearheaded our lessor's risk and workers' comp departments before assuming her current role in 2011 as a production team leader overseeing new business and focusing primarily on community associations. She completed her CPCU® designation (Chartered Property Casualty Underwriter) in November 2014 and was recognized as the Distinguished Graduate at the 2015 conferment

ceremony in Indianapolis. In June 2019, she earned her CIRMS designation (Community Insurance Risk Management Specialist) from CAI (Community Associations Institute).

From 2012-2019, AJ was actively involved in the Independent Insurance Agents & Brokers Association (the Big "I") at the local, state, and national levels. In 2016, she served both as Chair of the Greater Los Angeles I-Day Convention and as President of the Los Angeles chapter (IIABA-LA) and presented as a panelist at the 2016 IIABCal Blue Ribbon Conference. She has also participated in the Big "I" Legislative Conference in Washington, D.C. five times (2013-2016, 2019).

AJ currently co-chairs the Education Committee for CAI-OCRC (Orange County Regional Chapter) and has served on the CAI Law Seminar CIRMS Planning Group since March 2018. She lives in the City of Orange (Santiago Hills/Peters Canyon area) with her husband Nic and their two dogs.

**Steven L. Sugarman, Esq.\*** is the founding principal of the law firm of Steven L. Sugarman & Associates, with offices located in Berwyn, Philadelphia, Lancaster and Allentown, Pennsylvania. He concentrates his practice in the field of community association law, real estate, and construction litigation. Mr. Sugarman is a member of the College of Community Association Lawyers and a past president of the Community Associations Institute (CAI), Pennsylvania/Delaware Valley Chapter. A past and current chairman of CAI's Legislative Action Committee in Pennsylvania, Mr. Sugarman actively participates in the drafting of key legislation governing common interest communities in Pennsylvania and serves as an expert in community association matters brought before Pennsylvania's Courts and Legislature.

Mr. Sugarman is also an adjunct professor at Villanova Law School where he developed and teaches the course, "Condominium and Homeowner Association Law." He has been awarded Martindale Hubbell's highest AV Preeminent peer review rating and has been featured as a Pennsylvania "Super Lawyer" in Philadelphia magazine every year since 2007. Mr. Sugarman earned a B.A. degree from Cornell University and a J.D. degree from Temple University School of Law.

**Susan B. Tarley, Esq.\*** a partner with the firm, received her law degree from the George Mason School of Law and concentrates her practice in the areas of community associations, real estate acquisition, financing and development, commercial and residential real estate transactions, business matters and creditors' rights.

A leading attorney in the representation of common interest communities throughout the Peninsula and Tidewater Areas, Susan represents some of the largest communities, but has extensive experience representing associations of all sizes, both commercial and residential.

In 2013, Susan was admitted to the College of Community Association Lawyers (CCAL) – one of fewer than 150 attorneys nationwide to be admitted to the prestigious organization. CCAL was established in 1993 by the Community Associations Institute (CAI), with membership consisting of attorneys who have distinguished themselves through contributions to the evolution or practice of community association law. CCAL members are also recognized for committing themselves to high standards of professional and ethical conduct in the practice of community association law.

Susan has served since 2010 on the Virginia Legislative Action Committee, a not-for-profit subcommittee of the CAI dedicated to monitoring and influencing legislation that affects community associations in Virginia. Susan is currently chair of the committee.

Susan seeks to use a commonsense approach in her representation, recognizing that these common interest communities are neighborhoods. Therefore, Susan emphasizes that executive boards must abide by the law but should always strive to treat neighbors with respect.

During her more than 20-year law career, Susan has worked extensively on all phases of association representation, including transition representation, document amendments, review and advice relative to governance of the community, and covenant violation litigation. She provides each of her communities with board training seminars focused on the individual community.

Susan's expertise in developing communities includes mixed use communities, single family communities and multifamily communities. She has enjoyed success working with developers to convert shopping centers into commercial condominiums.

Additionally, Susan has considerable experience in residential and commercial real estate matters. Representing both lenders and developers in commercial financial transactions, they rely on her legal expertise and ability to get the deal closed.

Susan is a popular speaker at educational forums on real estate and common interest community topics. As an adjunct professor at the William and Mary Law School, she designed a comprehensive course for 2nd and 3rd year students with subjects ranging from the nuts and bolts of a real estate practice, to the development of a mixed-use community and an introduction to common interest communities.

A leader in our community, Susan has served as President of the Williamsburg Bar Association, the Greater Peninsula Women's Bar Association, the Central Virginia Chapter of Community Associations Institute and Avalon. She has served on numerous boards and currently serves on the board of Child Development Resources and the Central Virginia Chapter of Community Associations Institute.

Susan received the Outstanding Service Award from James City County recognizing her presentations for community associations and was selected to the inaugural class of honorees as a Virginia Leader in the Law, recognizing Virginia attorneys who change the practice, advance the law or improve the justice system in Virginia. Her leadership in the local legal community was acknowledged by the Williamsburg Bar Association with the Award of Merit.

**Amy K. Tinetti, Esq.\*** joined Hughes Gill Cochrane in 2007, and became a Principal in 2012. She has been representing homeowners associations since 2004 in all aspects of their corporate operations, including governing document analysis, interpretation, revision and enforcement, elections, real property, and title issues, planning and collection of large special assessments, analyzing and drafting agreements with vendors, and member disputes and litigation.

Prior to 2004, Ms. Tinetti practiced for more than five years as a litigation attorney handling medical malpractice defense, insurance defense, business, and commercial real estate matters. Ms. Tinetti's practice also included insurance coverage matters.

Ms. Tinetti received her Juris Doctor in 1998 from Emory University School of Law in Atlanta, Georgia, where she served as a Notes and Comments Editor of the Emory Law Journal. Ms. Tinetti received her Bachelor of Arts in Communication from the University of California at San Diego.

Ms. Tinetti became a member of the State Bar of California in 1998 and is admitted to practice before the U.S. District Court for the Northern District of California.

Ms. Tinetti is the Past President of the Bay Area and Central California Chapter of the Community Associations Institute (CAI) and is on the faculty of the California Association of Community Managers (CACM). Ms. Tinetti is a frequent speaker, writer and contributor for trade organizations and community associations on a variety of topics pertinent to Board members, community managers, and members of common interest developments.

**Andrew J. Terrell, Esq.\*** is a partner with the law firm of Whiteford, Taylor & Preston, LLP. Drew is an experienced lawyer and litigator with a particular focus in representing condominium associations, homeowner associations and real estate cooperatives in Virginia and the District of Columbia. He has counseled community associations in the areas of covenant enforcement and governing documents interpretation, negotiated numerous statutory warranty claims and litigated bench and jury trials on behalf of his clients. He has also successfully litigated numerous cases in a wide variety of issues including toxic tort, products liability, employment law, fair housing complaints, contract disputes, construction law, insurance defense and coverage issues.

Drew is a member of the College of Community Association Lawyers. In addition, Drew is a member of his firm's Executive Board.

Drew is a graduate of St. Michael's College and the George Mason University School of Law.

**Robert A. Travis, CIRMS**, CPIA Managing Partner Risk Management Matters, LLC Bartonsville, PA.

Robert formed Risk Management Matters, LLC in April of 2019 to address a void in the availability of consultants within the Community Association industry for Insurance and Risk Management issues. Prior to forming Risk Management Matters, LLC Robert had been Vice President/Director of Marketing/ National Marketing Director/Regional Marketing Director for Community Association Underwriters (CAU) for more than 24 years, where he drew upon 41 years' experience in the commercial insurance industry. Robert has been the insurance agent for well over 1,500 community associations since 1986. He has been licensed in forty-four states and the District of Columbia. In addition, Robert has done consulting and educational work for Community Associations, Community Managers, Management Companies, Developers, Legislators, and Insurance Professionals throughout the United States. Prior to joining CAU Robert held various positions at Engle, Hambright & Davies (EH&D), C.M. Stauffer Insurance, Western Employers Insurance, Rasmussen Administrators, Crum & Forster Insurance and Continental Insurance. In addition to his local community work with Big Brothers/Big Sisters, the Pocono Family YMCA and the Pocono Mountain East All Sports Booster Club, Robert has been a very active volunteer member within his industry. He is a former member of both Community Associations' Institute's (CAI) National Board of Directors and their National Business Partners Council Board. Robert has served on his local CAI Chapter Boards for many years including serving as President for three separate terms. Most recently he was the President of the CAI Pennsylvania and Delaware Valley Chapter in 2013. His work with CAI has been recognized, with Robert earning several awards including the CAI Chapter Distinguished Service to Communities Award in 2003, CAI Chapter Volunteer of the Year in 2000, CAI Council Business Partner of the Year in 2004 and the Robert H. Wise, Sr. President's Award in 2014. Robert was also the recipient of the American Resort Development Association's (ARDA) Ace Innovator of the Year in 2001. He has been a member of the Community Associations' Institute (CAI) National Faculty for 21 years teaching basic and advanced Insurance and Risk Management classes. He was named the CAI Educator of the year in 2001 and 2009. As an educator Robert also teaches classes that have been recognized by Departments of Insurance in twenty-one states for Continuing Education Credits for Insurance Agents. Robert also currently sits on the national board of the Foundation of Community Association Research. Robert holds a Bachelor of Arts Degree from Jacksonville University in Jacksonville, FL. and he did his post-graduate work at Fairleigh Dickinson University in Madison, NJ.

**Clifford J. Treese, CIRMS, ARM, CPCU**, Association Data, Inc. Clifford J. Treese is president of Association Data, Inc., a company specializing in community association information and data. Mr. Treese has been involved with CAI almost since its inception. He is a past president of CAI and the CAI Foundation for Community Association Research, and he is a recipient of CAI's Distinguished Service Award. Mr. Treese is author of several CAI Publications on various topics including community association risk management and insurance. He also is president of Association Consulting, Inc. a community association risk management consulting firm. He is a graduate of Stanford University and attended graduate school at the University of Chicago.

**Lauren Vie, Esq.**, graduated cum laude from Arizona State University with a B.A. in History and a B.A. in Political Science in May, 2011. Lauren received her Juris Doctor from Sandra Day O'Connor College of Law in May, 2015. While in law school, Lauren was a managing editor for the Law Journal for Social Justice, a member of the Women's Law Student Association, and received the highest distinction award for over 150 hours of pro bono community service.

Lauren joined Mulcahy Law Firm, P.C. in early 2016 after doing legal contract work for Scottsdale law firms and working as an extern at the United States District Court of Arizona in Phoenix. Lauren is an Associate Attorney with Mulcahy Law Firm, P.C. and her practice focuses on the representation of community associations with an emphasis on litigation. Lauren is licensed to practice law in Arizona.

**Thomas M. Ware II, Esq.** is a partner in the law firm of Kulik Gottesman Siegel & Ware LLP. Since 1989, Tom's practice has focused on the representation of non-profit homeowners associations, their volunteer directors and officers, and their property managers. Tom was one of the attorneys of record for the prevailing parties in the landmark California Supreme Court case *Nahrstedt v. Lakeside Village Condominium Association*, 8 Cal.4th 361 (1994). This case established the legal framework and deferential standard for enforcing CC&R provisions. He also was appellate counsel in *Martin v. Bridgeport Community Assn.*, 173 Cal.App.4th 1024 (2009), which holds, *inter alia*, that CC&Rs can be enforced against tenants but tenants lack standing to enforce the CC&Rs against the

Homeowners Association. He has been awarded Martindale-Hubbell's highest peer review rating, "AV (Pre-Eminent)." For each of the past twelve years, he has been selected for inclusion in Southern California Super Lawyers® (2009 – 2020). For the past two years, Tom has served as Legislative Co-Chair for CAI's California Legislative Action Committee.

**Melissa B. Ward, Esq.** is a Principal at Hughes Gill Cochrane Tinetti, PC and practices in the firm's Transactional/General Counsel department. She has been representing homeowners associations since 2010 in all aspects of their corporate operations, including governing document analysis, interpretation, revision, and enforcement; elections and governance, real property and title issues; special assessments; analyzing and drafting agreements with vendors; and resolution of member disputes. Prior to 2010, Melissa practiced as a corporate and real estate attorney handling transactional business and real estate matters, as well as real estate litigation involving mortgage lending and foreclosures, ADA/disability access, partition claims, environmental and land use matters, construction defects, title insurance, and lease disputes.

Melissa received her Juris Doctor from the University of California, Hastings College of the Law, where she served as Editor in Chief of the Hastings International and Comparative Law Review. She received her Bachelor of Arts in History from Yale University. When not practicing law, Melissa serves on the Planning Commission for the City of Walnut Creek and is a cellist with the Diablo Symphony Orchestra.

**Wil Washington, Esq.\***, is a founding member of and principal in the law firm of Chadwick, Washington, Moriarty, Elmore & Bunn, P.C. Wil concentrates his practice on the representation of community associations and provides counsel and advice to the firm's clients regarding governance, covenant enforcement, employment, contracting, warranty disputes, fair housing, mold and more. He is also active in commercial and civil litigation on behalf of the firm's association clients.

Wil is the recipient of the Don Buck Lifetime Contribution Award, a member of the College of Community Association Lawyers, the American College of Real Estate Lawyers, the American Bar Association, and the Community Associations Institute (CAI). As a member of CAI, Wil has served in many capacities including as a member of the Board of Trustees of the Community Associations Institute, President of the Washington Metropolitan Chapter of CAI, Commissioner on the Community Association Managers International Certification Board and Chairman of the President's Club. Wil has published numerous articles pertaining to a wide array of legal issues concerning community associations and fair housing issues in particular. Wil has also been a frequent speaker at the Community Association Law Seminar as well as other community association legal programs for CAI, WMCCAI, the American Bar Association and the Commonwealth of Virginia. He has presented dozens of lectures and seminars for legal professionals, managers, and association volunteers.

Wil attended Duke University and the Vanderbilt University School of Law. He is admitted to practice in Virginia, Maryland, and the District of Columbia, as well as the United States District Court for the Eastern District of Virginia and the United States District Court for the District of Columbia.

**Scott D. Weiss, Esq.\***, is an attorney at Ortale Kelley Law Firm in Nashville, Tennessee. His practice is dedicated primarily to the representation of homeowner and condominium associations throughout Tennessee, consisting of a portfolio of more than 600 Associations. Scott provides services to associations in areas including but not limited to delinquent account collections; restrictions enforcement; insurance defense; amendment and interpretation of governing documents; rules & regulations; fine and enforcement policies; parliamentary services; and other corporate counsel services. Scott is Tennessee's first and only member of the prestigious College of Community Association Lawyers (CCAL), having earned the designation of CCAL Fellow. Scott is chairman of the Tennessee Bar Association's Community Association Committee and is a co-author of the Tennessee Homeowners Association Act; he served as the 2017 CAI Tennessee Chapter President and serves as a member of CAI's Board of Directors and Legislative Action Committee. As a member of the Tennessee Bar Association Faculty, a contributor to Community Association Management Insider.com, and publications such as The Washington Post and The Tennessean newspapers, Scott lectures regularly and has published articles on issues of importance to community associations in Tennessee and nationwide including "How homeowners associations can protect against short-term rentals" The Tennessean October 3, 2018, and "Can an owner in a homeowners' association install security cameras?" The Washington Post September 3, 2019, and "Cameras in Common Areas: Yay or Nay?", Community Association Management Insider.com March 11, 2020. Scott has served as an advisor to the Tennessee Attorney General's Office and members of Tennessee's General Assembly as an expert in community association law and

has testified on multiple occasions before the Tennessee General Assembly as a subject matter expert in community association law. Scott is a member of the National Association of Parliamentarians and Tennessee Association of Parliamentarians and attends community association annual meetings, special meetings, and board meetings as an advisor in parliamentary procedure to ensure proper procedural protocols are followed.

**Jennifer L. Wojciechowski, JD, CIRMS** is the Vice President of Operations at Community Association Underwriters of America, Inc., a division of Alliant Specialty Insurance Services. At CAU, Jennifer drives the company's initiatives and policies. Previously, Jennifer was the casualty claim manager at CAU and managed a team of adjusters handling casualty claims under both Directors & Officers Liability and General Liability insurance coverage. She is a member of the Community Associations Institute and frequently presents at the CAI Law Seminar. She is an active member of the CLM. Since its inception in 2013, Jennifer has taught at CLM's Claim College – School of Casualty Claims. She now holds a position on the Executive Council for the School of Casualty Claims. In 2013, she attended the Litigation Management Institute and attained the CLMP designation. At the 2014 Annual Conference, she was recognized as one of four finalists for the Litigation Management Professional of the Year award. In 2015, she earned the Certified Claims Professional in Casualty Claims ("CCP") designation. She was awarded her CIRMS designation in 2018. Jennifer is a member of the Pennsylvania and New Jersey bars.

**Donna A. Zanetti, Esq.** is a partner with Leach Kern Gruchow Anderson and Song. Ms. Zanetti is licensed in Nevada and her practice areas include community association law and real estate development. In 2013, Ms. Zanetti relocated from Southern Nevada to Reno, where she managed the Leach Johnson Reno office until the 2018 merger with Kern and Associates. As prior co-chair, and current member, of CAI's Nevada Legislative Action Committee, Ms. Zanetti advocates for common sense legislation and serves as a resource for legislators seeking to understand and improve common-interest community law.

Ms. Zanetti is the author of numerous continuing education classes for community association managers and is certified, through the Nevada Real Estate Division, to teach classes on community association governance to managers, board members and homeowners. She drafts and amends governing documents for new and existing community associations, and facilitates long range planning for boards of directors, developer to homeowner leadership transitions, and best-practices development for community associations.

Prior to joining the firm, Ms. Zanetti provided management consulting in the areas of community association management and staff development, including training for managers and boards of directors. She is a Professional Community Association Manager (PCAM), CAI's highest designation for community association managers.

When not at work, she enjoys trail riding with her husband and their two quarter horses, playing with their pit bulls, and renovating their older home in Carson City.