



# 2016 AFCC Fall Conference Speakers

## Key Note Speaker



**Andy Barr**  
Congressman  
**U.S. Representative for Kentucky's Sixth Congressional District**

Andy Barr has served as the U.S. Representative for Kentucky's Sixth Congressional District since 2013. A member of the Committee on Financial Services, he is committed to creating a better environment for job creation and economic growth.

Barr is focused on strengthening Kentucky's signature industries, and serves as co-chair of the bipartisan Congressional Horse Caucus. His immediate priorities include promoting economic growth to increase wages for Kentucky families, restoring common sense and fiscal sanity to Washington, and keeping the American people safe.

He and his wife, Carol, are the proud parents of two daughters, Eleanor and Mary Clay.



**Robby H. Birnbaum**  
President  
**AFCC**

Robby H. Birnbaum serves as AFCC President and is a partner at the law firm of Greenspoon Marder in Fort Lauderdale, Florida. He is the nation's leading legal expert on debt settlement companies. Mr. Birnbaum's practice focuses on regulatory compliance and lawful operation of debt settlement companies. He has extensive experience representing all types and sizes of settlement businesses in front of states attorneys' general, state banking and credit regulators, and federal agencies. He has earned the trust and respect of these regulators and his clients through tireless, honest and aggressive work efforts.

Mr. Birnbaum's firm represents over 150 debt settlement companies, nationally and internationally, that require in depth state and federal regulatory compliance services, marketing and advertising review, licensing, startup and business planning, and overall legal support. Mr. Birnbaum has worked on debt settlement issues in every state in the US, representing companies in both proactive compliance planning and assistance, and defense of regulatory claims and actions. Mr. Birnbaum is backed up by a team of eight attorneys and five paralegals that eliminate the

“learning curve” and deliver immediate, accurate and efficient information, representation, and answers that companies need to run their businesses.

Mr. Birnbaum has represented clients in front of state banking and financial commissions, Attorneys’ General, the Federal Trade Commission, Federal Communications Commission, and various other regulatory bodies.

For over 20 years, the firm’s licensing division has processed thousands of state and federal applications, many for debt adjustment companies. Relating to the more recent licensing laws enacted in Pennsylvania, Texas, Maryland and elsewhere, the firm maintains extensive resources, client checklists and charts, and compliance tracking systems to relieve companies of the burdens their requirements impose. All of these services are available electronically to our clients.

Greenspoon Marder Law, on an annual basis, publishes the most comprehensive guidebook for business owners in the debt settlement industry. Throughout the year, Mr. Birnbaum updates the materials, and hosts all-client conference calls alerting the firm’s clients to the most recent changes in the industry, and best practices. Additionally, the firm sends out frequent email reminders and updates to all of its debt settlement clients on the latest important and timely issues. The firm engages aggressively in strategic analysis of state legal issues, and provides detailed risk analysis to its clients so that they may make informed decisions and avoid the guess work prevalent in this uncertain and developing industry. Debt adjustment law review, credit repair analysis and implementation, prevention of UPL concerns, marketing licenses, privacy and business practices, and loss mitigation attorneys also support the firm’s debt settlement services.

Mr. Birnbaum has appeared as a guest and written a number of articles for major media outlets on the importance of debt settlement. Mr. Birnbaum is a Contributor to CNN, and has appeared nationally on CNN’s American Morning with the Florida Attorney General on the benefits of the industry. The firm maintains productive working relationships with regulators throughout the FTC and all state agencies to help in handling all types of client concerns. The firm also assists in private investments into debt settlement companies. In the last few years, the firm assisted in over \$100 million of private equity fund investments into various debt settlement companies.

Mr. Birnbaum serves as the elected President of the American Fair Credit Council, the debt settlement industry’s trade association, and regularly presents to the membership on compliance and best practices.

Mr. Birnbaum has arranged and led amicable and productive meetings of AFCC representatives and clients in front of dozens of the country’s foremost industry regulators. Mr. Birnbaum earned both his Bachelor’s and Law degrees from the University of Wisconsin. He is a member of the Florida and Wisconsin Bar Associations, and is active in various industry and legal associations. In 2012, Mr. Birnbaum was honored as the “Top 40 under 40” by the South Florida Business Journal, and has repeatedly been selected as one of the “Most Effective Attorneys” in Florida.



**Michelle Grajales**  
Senior Staff Attorney  
**Federal Trade Commission, Division of Financial Practices**

Michelle Grajales is a senior staff attorney in the Federal Trade Commission’s Division of Financial Practices. She handles enforcement matters and has also served as policy staff in the debt relief program area since 2008. Michelle has also worked in an advisory capacity at the FTC’s Bureau of Consumer Protection, and she started her career at the FTC handling cases involving multi-level marketing and for-profit telemarketing for charities.



**David Leuthold**  
Board Member  
AFCC

David began his career in the consumer debt industry in 1997 by co-founding Debt Free Seminars Inc., which was the beginning of a national seminar program focusing on strategies and a methodology for living a life free of burdensome debt. David has been in the debt settlement industry since 1999, and is co-founder of TASC, The Association of Settlement Companies, which was the predecessor to the AFCC. In his role as an AFCC Board Member David is responsible for AFCC budget and spending matters and meets with legislators and regulators, both at the state and federal level, on matters regarding the industry. In 2001 David helped found the United Consumer Advocacy Network (UCAN). UCAN defends the rights of consumers against unlawful, unfair, and deceptive practices by financial institutions, particularly creditors and debt collectors. He also founded Century Negotiations, Inc., a provider of debt settlement services. David has a B.S. in Accounting from Penn State. Prior to his career in business David was a senior auditor for the U.S. General Accounting Office. He later served as an executive on the President's staff in Washington, D.C., working primarily at the Office of Management and Budget, specializing in budget and reorganization matters.



**Nick Ruggeri**  
CFO  
**Account Management Plus, Inc.**

Mr. Ruggeri is a Certified Public Accountant that has been in private practice for over 20 years. He completed his Post Graduate work as well as earned Bachelors of Science degrees in both Accounting and Finance from the University of South Florida. He has conducted continuing education seminars throughout the United States to individual state CPA Societies and has been a speaker at the National Association of Tax Preparers Convention in Washington D.C. In addition to being a Certified Public Accountant (CPA), he also holds the following designations; Chartered Global Managerial Accountant (CGMA), Personal Financial Specialist (PFS) and Chartered Life Underwriter (CLU). His current role is Chief Financial Officer at Account Management Plus, Inc.



**Laurence Larose**  
Founder and Executive Director  
**IAPDA**

Laurence Larose is Founder and Executive Director of IAPDA. The Debt Relief industry's leading training and certification programs. Laurence is responsible for the planning, development and delivery of IAPDA's certification and training offerings targeting consumer debt relief professionals.

A lifelong business executive Laurence was introduced to the debt settlement industry in 2000 and immediately recognized the need for individual training and certification for industry practitioners. The International Association of Professional Debt Arbitrators (IAPDA) was formed.

Since 2000 IAPDA has trained and certified over 4000 individuals in the consumer debt relief.

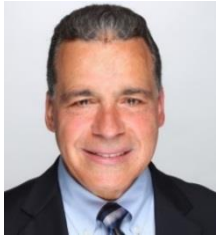


**Rod Davis**  
CEO/President  
**BBB Serving Southeast Florida and the Caribbean**

Rod Davis is President and CEO of the Better Business Bureau Southeast Florida and the Caribbean. Davis previously served as Senior Vice President, Marketing, Programs and Partnership at the Council of Better Business Bureaus and President of the BBB Institute for Marketplace Trust. Mr. Davis is an advocate for self-regulatory marketplace solutions and has played key roles in the development of BBB's dispute resolution programs and new partnerships educating consumers and businesses on best practices, marketplace issues and financial literacy. He also led BBB's work with a coalition of industry leaders developing information and tools to combat cyber crime in response to data breach that evolved into BBB Scam Tracker.

Davis has led BBB's exploration of international partnerships to further the BBB Mission with consumers, business and government officials outside North America. The Japanese Consumer Affairs Agency recognized a cross border dispute resolution program established under Mr. Davis and he has provided guidance to Japan, Saudi Arabia, China, EU, Ukraine and other countries exploring self-regulatory initiatives. Mr. Davis also played a key role in the exploration of efforts currently underway to bring BBB to the important and emerging market of Mexico.

Mr. Davis serves on Board of the Council of Better Business Bureaus, Chairs the Ethics Partnership Council and is a consumer advisor to the National Insurance Crime Bureau.



**John Ioannou**  
CEO  
**Century DS, LLC**

Mr. Ioannou has been the CEO of Century DS, LLC since May, 2015. He is a former executive with IBM, President & CEO of multiple companies and a General Partner of a venture capital fund with a 36-year track record of accomplishments, having run and advised businesses ranging in size from startup to multi-billion dollar units of Fortune companies with a concentration in the software, technology, services, specialty finance, manufacturing and private equity industries.

He has held leadership, governance or advisory roles in 25 private and public companies across 12 different industries. He has raised over \$350 million in private equity, venture capital and debt across multiple companies, stages and industries. He also led 3 separate industry buildups.

Mr. Ioannou has been the President of an 850-person team that grew to over \$100M and tripling of EBITDA in 3 years. He has also been the Head of Corporate Development for a \$165M global public manufacturing company. Earlier in his career, Mr. Ioannou built and ran several startup software and services companies.

He also spent 14 years at IBM in management positions in finance, operations and marketing including COO/CFO of a \$2B region.

Mr. Ioannou is a summa cum laude graduate of St. Peter's College with a BS in Management.



**Christopher Gillock**  
CEO  
**Colonnade Securities LLC**

Chris Gillock is Managing Member of Colonnade Advisors LLC and Chief Executive Officer of Colonnade Securities LLC. He joined Colonnade Advisors as a Managing Director in 2004. Previously, Chris was Executive Vice President – Corporate Development, Marketing and Communications for Transamerica Finance Corporation, the financial services and information services subsidiary of AEGON, N.V. Chris is the former Chairman and Chief Executive Officer of Health Charge Corporation, a provider of information technology services, consulting services and financial services to health care providers. Chris also spent several years with Heller Financial, Inc. serving as Executive Vice President – Healthcare Financial Services and Senior Vice President – Corporate Development and Investments.

During his career, Chris has advised on merger, acquisition and divestiture transactions totaling in excess of \$5.0 billion of enterprise value and has worked on debt and equity financings totaling over \$4.5 billion. Most of his transaction experience has been in the financial services sector. He served as president of Transamerica Finance's private equity subsidiary and as a member of Heller Financial's Executive Credit Committee, which reviewed and approved all equity investments and large loans made by Heller Financial.

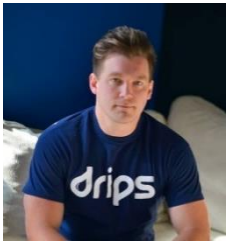
Chris holds an MBA from the Kellogg Graduate School of Management at Northwestern University, a BA cum laude in Economics from the University of California at Berkeley, and the Series 7, 24, 28, 63 and 79 securities licenses.



**Carolyn Grube Lybarker**  
Administrator/Consumer Advocate  
**South Carolina Department of Consumer Affairs**

Carolyn “Carri” Grube Lybarker is the Administrator/ Consumer Advocate of the South Carolina Department of Consumer Affairs. In this capacity, she oversees the daily operations of the state’s consumer protection agency and the administration and enforcement of the over 50 laws under the agency’s jurisdiction, including the South Carolina Consumer Protection Code. She also advises the Governor and General Assembly on legislation and laws to protect the interests of consumers. Ms. Lybarker began her career with the Department in June 2004 as a law clerk, later becoming a Staff Attorney assigned to the agency’s credit counseling, athlete agent and debt collection regulatory programs. She is a frequent presenter on consumer protection topics and has appeared on numerous television and radio broadcasts to discuss consumer fraud and credit issues.

Ms. Lybarker currently serves as the Second Vice President of the National Association of Consumer Credit Administrators’ (NACCA), Immediate Past President of the American Conference of Uniform Consumer Credit Code States (ACUCCS) and SC Bar Consumer Law Section Delegate. She received her J.D. from the University of South Carolina School of Law in 2005 and obtained her Bachelor of Arts degree, cum laude, from Winthrop University in 2001.



**Aaron Christopher Evans**  
Founder and CEO  
**Drips.com**

A thought leader in drip marketing and lead follow-up campaign methodologies. The founder and CEO of Drips.com. A.C.'s consultancy company builds, manages, and runs automated voice, sms, and email drip marketing campaigns. With powerful human backed A.I. chat bots Drips is disrupting the status quo of predictive robo dialers and call centers. Drips provides a better user experience for the end consumers, while simultaneously raising client's contact and closing rates.



**David Moakler**  
Founder  
**CareConnect USA**

Founder of CareConnect USA, an innovative generator of call traffic for financial relief organizations. Their workplace posters and mobile app list helplines for employees and families to find trustworthy help. As a former head of a national housing counseling group, David has been helping consumers find financial relief for 23 years.



**Bob Linderman**

Vice President & legal, transactional and regulatory expert

**AFCC**

Bob Linderman serves as the Vice President of AFCC and has almost 30 years of sophisticated legal, transactional and regulatory experience with a cross-section of businesses ranging from venture-backed startups to public companies, as well as extensive work with consumer, commercial and investment banks, funds and brokers. Bob was one of the earliest senior executives at NextCard, a pioneering Internet consumer credit card company/special-purpose bank, and has served as General Counsel to a wide range of financial services businesses.

For the past 10 years, Bob has specialized in the legal and business issues that occur at the intersection of media, regulatory and consumer finance activity. Bob earned both his Bachelor's and Law degrees from Boston University, cum laude with distinction. He is a member of both the California and Massachusetts Bar Associations and is an active participant in several professional organizations.



**Joseph Duarte**

Director of Business Development and Sales

**Finxera Inc.**

Joseph joined Finxera Inc. the parent company of Crossroads Financial Technology (CFT Pay) as the Director of Business Development in June of this year. In his current role Joseph is responsible for leading the expansion of the CFT Pay service and product offerings, aiming to position CFT Pay as a market leader and provider of integrated services beyond payment processing to the debt settlement industry.

Joseph has over 18 years of experience in the consumer financial industry. Prior to joining Finxera he was a founding partner and Chief Operating Officer of Second Round LP, a debt buyer and collection agency with a large presence in the debt settlement industry.

During Joseph's time in the debt buying and consumer financial industry, he has been responsible for managing the recovery and purchase of multi-billion dollar portfolios of defaulted consumer receivables. Joseph leveraged his extensive operational and technical background to successfully develop predictive scoring models and enterprise dialer programs. These solutions allowed for the successful liquidation of portfolios consisting of defaulted credit cards, auto deficiencies and other defaulted receivables.

Joseph attended Santa Clara University focusing on engineering and mathematics. He began his career with ExTerra Credit Recovery as the Vice President of Technology, during his time at ExTerra, Joseph completed a successful restructure of the operation and executed a sale of the business to a publicly traded recovery company.