

Evolution 2011

DEBT RELIEF CONFERENCE

**You will be Enlightened,
Equipped and
Empowered to
*Evolve***



August 21-23, 2011

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FAVORS
THE
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The M Resort & Spa • Las Vegas

The time for *Evolution* is here...

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Evolution 2011 Hosted By:



United States Organizations
for Bankruptcy Alternatives



International Association of
Professional Debt Arbitrators

Evolution 2011

DEBT RELIEF CONFERENCE

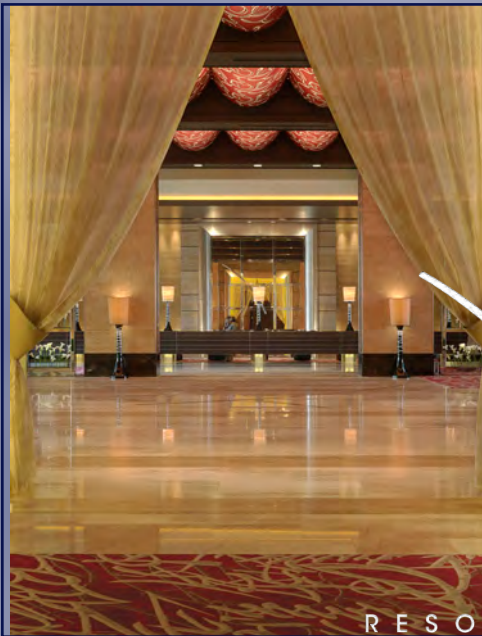
The M Resort & Spa + Las Vegas + August 21-23

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SCHEDULE OF EVENTS

SUNDAY, AUGUST 21, 2011

4:00pm–8:00pm Welcome Reception

MONDAY, AUGUST 22, 2011

7:00am–9:00am Breakfast
9:00am–9:15am Jenna Keehnen
9:15am–10:00am Anthony Manganiello
10:00am–10:45am Allison Brown
10:45am–11:15am Morning Break
11:15am–12:00pm Roger Knauf
12:15pm–1:15am Lunch
1:15pm–2:00pm Breakout Mixer
2:00pm–2:45pm Mark Guimond
2:45pm–3:30pm Ed Mierzwinski
3:30pm–4:00pm Afternoon Break
4:00pm–4:45pm Eddie Reeves
4:45pm–5:30pm Mike Thurman
6:30pm–8:30pm Dinner

TUESDAY, AUGUST 23, 2011

7:00am–9:00am Continental Breakfast
9:00am–9:15am Michael Kerr
9:15am–10:00am Dr. Ken Gaub
10:00am–10:45am Michael Mallow
10:45am–12:15pm Morning Brunch
12:15pm–1:30pm Surprise Guest (TBA)
1:30–2:15pm Lee Newlin (Tentative)
2:15pm–3:00pm Matt Hearn (Closing)

Please Note: Speaker Line-up Subject to Change

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SPEAKERS

Equip

Get equipped with advanced performance philosophies for the new arena

ALLISON BROWN, FTC



Allison Brown

Allison I. Brown is an Acting Assistant Director of the Division of Financial Practices, Bureau of Consumer Protection, at the Federal Trade Commission in Washington, DC. At the FTC, Ms. Brown supervises investigations and litigation regarding a wide range of consumer credit matters. Her areas of expertise are mortgage lending, mortgage servicing, and fair lending. In addition, she led the FTC's rulemaking proceeding related to debt relief services in 2009-2010. Before joining the Federal Trade Commission staff in 2000, Ms. Brown was a litigation associate with Kirkland & Ellis in Chicago. Ms. Brown graduated from Harvard Law School, with honors, in 1997, and Stanford University, with honors and distinction, in 1994.

ANTHONY MANGANIELLO, AUTHOR OF DEBTFREE MILLIONAIRE



Anthony Manganiello

Anthony Manganiello is an author, speaker, and entrepreneur. He began his professional career in the late 1980s where he began learning about personal finance. This education was rooted in what could be considered "traditional" financial services and, at that time, he was focused on spreading the word based in these traditional convictions. Then, in February of 1995, he began working with John Cummuta, author of the successful Debt-FREE & Prosperous Living® and Transforming Debt Into Wealth® systems. In September of 1999, I acquired John's publishing company and began to market his books, tapes, and software. However, the majority of people who were looking for help at that time needed more than just a "do-it-yourself" strategy, they needed real debt and credit intervention. They needed debt-relief services like debt consolidation or debt settlement. But he needed to figure out how to help them make the right choice. The genesis of the research and development process spanned nearly a decade at an investment of millions of dollars, and tens of thousands of interviews with every day people looking for help with their debt and credit problems, resulted in the creation of the CashFlow Analysis. Anthony has been in the debt relief industry since 2001 and will show you a better way to build your business.

MATTHEW HEARN, MSTARS



Matt Hearn

Mr. Hearn built the most successful front-end firm in the debt settlement space to date and has brought vision, leadership, and an extensive knowledge of business to the debt settlement industry with MSTARS. Mr. Hearn is Director of Training and Development, bringing over 15 years of business and sales training experience to the table. He has worked as an executive with several of the largest and most elite direct selling companies in the direct sales industry. Mr. Hearn has also provided critical start-up consulting services for many new debt relief companies that are currently reaping the rewards of his vast knowledge of recruiting, sales training, infrastructure and systems design, management training and creative growth strategies. A dynamic speaker and trainer, Mr. Hearn holds the esteemed National Leadership Award from 2001-2003 and has served as Chairman for Minnesota's Business Advisory Council. He has trained nearly 15,000 sales agents, been Keynote Speaker at local and national events and has personally conducted over 2,500 training classes. Mr. Hearn has created and deployed the most robust and compliant Debt Settlement Sales and Marketing training program in the industry after developing these powerful techniques and systems in the field over the last 7½ years.

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SPEAKERS

Equip

Get equipped with advanced performance philosophies for the new arena

MICHAEL R. KERR,



Michael Kerr

**LEGISLATIVE DIRECTOR AND LEGAL COUNSEL
UNIFORM LAW COMMISSION**

Michael R. Kerr is Legislative Director for the Uniform Law Commission (also known as the National Conference of Commissioners on Uniform State Laws, and is responsible for the planning and execution of nationwide enactment efforts for the ULC's Uniform and Model Acts. Prior to joining the ULC he was a Deputy Legislative Counsel for the State Of California. He holds a bachelor's degree in public policy from Stanford University, a J.D. from the University of Southern California, and a Certificate in Government Practice from the McGeorge School of Law at the University of the Pacific. He works with a broad range of uniform and models acts on behalf of the ULC, with an emphasis in business organizations, commercial transactions, regulatory measures, health law, family law, and land use acts.

MARK GUIMOND,



Mark Guimond

LOBBYIST, NATIONAL POLICY GROUP

Since first working on Capitol Hill in 1986, Mark Guimond has been in government affairs his entire career and has extensive experience with Fortune 500 corporations, trade associations, professional organizations and specialized interest constituencies.

Guimond has successfully moved legislation from introduction to enactment by Presidents of the United States and state Governors. He has testified before the U.S. Congress and almost every state legislature, represented client interests before most every Committee in the U.S. Congress and served as a lobbyist in nearly every state. Equally important, Guimond also has a lengthy record of defeating legislation that was adverse to the interests of his clients.

He has served on and worked with numerous legislative, regulatory and policy review panels including: Department of Justice, Department of the Treasury, Department of Labor, Department of Transportation, Federal Reserve Bank, Department of Defense, Department of Energy, Fordham Law School, National Conference of Commissioners on Uniform State Laws and a considerable number of state agencies.

Guimond has also given many significant speeches and presentations to groups such as: Congressional Black Caucus, Department of Justice, Federal Reserve Bank, Federal Trade Commission, Illinois Department of Financial Institutions, National Association of Consumer Credit Administrators, the U.S. Financial Literacy and Education Commission (comprised of 20 federal departments and agencies) as well as an extensive list of associations and policy organizations.

Mark Guimond's legislative work has been featured in a wide array of media including all major TV networks, the Washington Post, New York Times, Roll Call, BBC, CNN, LA Times, NPR and Newsweek.

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SPEAKERS

Navigate

Learn to navigate through the regulatory changes and get insight on what the future of the industry is

MIKE THURMAN, LOEB AND LOEB



Mike Thurman

Michael Thurman is a trial attorney who specializes in the defense of lawsuits, arbitrations and regulatory actions brought against businesses and executives. He regularly defends consumer protection actions and investigations brought by the Federal Trade Commission (FTC) and state regulators, and counsels clients in various industries on advertising and marketing issues. Mr. Thurman has also represented securities brokerage firms in numerous litigation and arbitration actions, as well as regulatory matters brought by the Financial Industry Regulatory Authority (FINRA) - formerly the National Association of Securities Dealers (NASD) - and the U.S. Securities and Exchange Commission (SEC). Mr. Thurman advises businesses regarding compliance and risk management issues, and regularly makes presentations addressing these topics. In addition, Mr. Thurman

has handled employment and general business litigation matters, and has represented financial services clients in employee non-competition agreement and trade secret misappropriation declaratory and injunctive relief actions.

MICHAEL MALLOW, LOEB AND LOEB



Michael Mallow

Michael Mallow heads Loeb & Loeb's Consumer Protection Defense and Unfair Competition Practice Group and is a trial lawyer representing clients in major litigation in a wide variety of areas including unfair competition, false and deceptive advertising, business torts, entertainment and intellectual property. Aside from representing Debt Settlement Companies in litigation against State and Federal Regulatory Entities, Mr. Mallow is also the State Bar of California's outside counsel on issues related to its member programs. Mr. Mallow has defended consumer protection actions and investigations initiated by the Federal Trade Commission, United States Department of Justice, Consumer Product Safety Commission and Federal Communications Commission; the California Attorney General, Department of Corporations, Department of Real Estate and the State

Licensing Board; the San Francisco, San Bernardino, Stanislaus, Monterey, Santa Clara, Fresno and Orange County District Attorneys; as well as enforcement agencies in Florida, Indiana, Iowa, Michigan, Minnesota, North Carolina, North Dakota, Pennsylvania and Vermont. Mr. Mallow defended the FTC's first prosecution of the National Do-Not-Call registry and was lead trial counsel in a dietary supplement case prosecuted by the FTC under Section 5 of the FTC Act.

ROGER KNAUF, FORMER PRESIDENT OF THE DBA



Roger Knauf

Roger Knauf has been in the consumer receivables industry since the late 1970s. Over the past 36 years he has successfully launched four asset recovery companies, all of which continue to operate today. He has been involved in the acquisition and management of over \$12 Billion in debt portfolios. Knauf's seasoned career in debt recovery includes several prestigious activities and accomplishments. Since 1998, Knauf has been a charter member of the Debt Buyers' Association (DBA); since 2000 he has been a DBA board member; in 2004 and 2005 he was elected DBA president. From 1980-1998, Knauf was an active member of the American Collectors Association. He served on the board of the Wisconsin Collectors Association from 1985-1989 and the Minnesota Association of Collectors from 1991-1998, of which he also was elected president 1996-1997.

To date Roger is and was the longest running President of the Debt Buyers Association. Roger will teach you how to engage the collection and debt buying industry and connect with the debt collections side of the arena in a more meaningful and successful way.

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SPEAKERS

Unite

Forge alliances with the people and businesses you NEED to know

JENNA KEEHNEN, U.S.O.B.A.



Jenna Keehnen

Jenna Keehnen is the Executive Director for the United States Organizations for Bankruptcy Alternatives, Inc. (USOBA), the oldest active trade association in the bankruptcy alternatives industry which has worked with more than 400 debt settlement companies nationwide. USOBA's mission is to provide legislative and legal compliance support to its member (primarily debt settlement) companies while maintaining the utmost in consumer protection. Jenna began her career in the consumer debt vector as the Director of Operations for the American Association of Debt Management Organizations (AADMO). AADMO was also a trade association that worked with more than 300 credit counseling agencies nationwide. The growing need for representation for debt settlement companies led to the creation of USOBA in 2004. Jenna acted as the Director of Operations for USOBA until 2006 when she was elevated to the position of Executive Director. As Executive Director, Jenna oversees all legislative action including collaborating with regulatory and legislative entities and drafting and amending bills. She also coordinates bi-annual industry-specific conferences, ensures excellent member relations and assists consumers seeking debt relief assistance. She publishes a State Law Guide summary that has been reviewed by legislators and regulators and continually updates member companies of any legal changes. Her office also produces informative newsletters for both member companies and consumers. In addition to her work in the debt settlement industry, Jenna also speaks at various conferences and workshops nationwide. Jenna was recently a panelist at the Federal Trade Commission's 2008 "Consumer Protection and the Debt Settlement Industry" workshop. She has also spoken at the DBA International Annual Conference as well as the National Strategy for Financial Literacy's "Taking Ownership of the Future" conference.

ED MIERZWINSKI, USPIRG



Ed Mierzewski

Ed Mierzewski has been a consumer advocate in the Washington, D.C.-based federal lobbying office of the National Association of State Public Interest Research Groups (U.S. PIRG) since 1989. State PIRGs are non-profit, non-partisan consumer, environmental and good government watchdog groups with over 500,000 members around the United States. Mierzewski frequently testifies before both Congress and state legislatures and has authored or co-authored numerous major reports on a wide range of consumer issues including financial reform, cable television rates, telecommunications reform, banking, financial services and identity theft and product safety issues including toy and playground safety. He often speaks before conferences and associations, especially against the growing threat of federal preemption of stronger state consumer and health and safety laws. Mr. Mierzewski is often quoted in the national press, has been a guest on numerous shows including NBC Today, ABC Good Morning America, ABC Nightline, CNN Crossfire and NPR Talk of the Nation, and has been profiled in the New York Times. He is a 2003 recipient of Privacy International's "Brandeis Award" for privacy protection efforts and a 2006 recipient of the Consumer Federation of America's "Esther Peterson Consumer Service Award." He is a founding member of the Trans Atlantic Consumer Dialogue and represents U.S. PIRG on the TACD Steering Committee. He edited the 1993 edition of AARP's "Your Credit," a guidebook focused on the credit needs of older women. From 1993-95, he served on the Federal Reserve Board's Consumer Advisory Council. He is a past member of the boards of two large consumer-owned cooperative businesses, Northeast Co-ops, a food wholesaler, and the University of Connecticut Bookstore Co-op. From 1981 through 1988, he was Executive Director of Connecticut PIRG, where he helped pass the nation's first new car lemon law. Mr. Mierzewski is a graduate of the University of Connecticut (BA, MS).

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SPEAKERS

Inspire

Get inspired and motivated to charge into the future of debt relief

DR. KEN GAUB, INTERNATIONAL SPEAKER



Ken Gaub

Ken has received numerous awards from government officials in several countries as well as the United States. He is a member and trustee of the Presidential Task Force. Received the "Medal of Merit" in 1990 from President George Bush. Ken received the J. Edgar Hoover Gold Medal award for distinguished public service in 1991. Ken is the recipient of the Vice Presidential "Certificate of Commendation" from Vice President Dan Quayle in 1992. The presidential award from former President Ronald Reagan and was recognized by President George Bush in the who's who for distinguished and achievement in 1994. Ken has now traveled over 8 million miles to over 115 foreign countries and has taken over 100 trips to Israel. He speaks before diverse crowds in colleges, high schools, universities, conventions, prisons, music festivals, state and county fairs, some of the world's largest churches and even the Pentagon. Ken has helped many to rise above their unpleasant situations and learn to completely turn their lives around. In person, on radio and television, Ken motivates people to be more than average in a very unusual, humorous style. Ken has release many tapes and video's on how attitude effects your life, relationships both in personal and business life. He has several comedy tapes and videos. He has six books, "God's Got Your Number," "Answers To Questions You Always Wanted To Ask," "Dreams, Plans and Goals," "20 Success Secrets to Sky High Faith," "Rearranging Your Mental Furniture," and "What's Your Passion" published and distributed by NEW LEAF PRESS. Ken's quest for answers to many complex questions, combined with his unusual experience and humor makes him a dynamic, sought after speaker all over the world.

EDDIE REEVES, PUBLIC RELATIONS EXPERT



Eddie Reeves

Eddie Reeves is a communications strategist and consultant who provides no-nonsense, impactful advice, strategy planning, coaching, counsel and tactical execution to C-suite leaders of organizations and entities that are serious about making a difference and making progress. He has more than two and a half decades of experience as an advisor to Fortune 1000 CEOs, is a counselor to senior political leaders, a corporate strategic communications expert and thought leader. He is an integrated marketing strategist, a senior public affairs counselor, a successful senior campaign strategist, an award-winning journalist and a seasoned public policy professional at the local, state and national level. Eddie works in ways that get real, measurable results. Eddie's principals will emphasize ROI, transparency, straight talk and principled decision-making behaviors. He always shoots straight. When it comes to public image and strategies, Eddie Reeves knows the ropes and will teach you how to reach and engage your target audience and project the true image of your company.