Samuel H. Levine is of counsel to Bryce Downey & Lenkov LLC. His practice covers a broad spectrum of activities in the area of real estate litigation, including construction disputes, mechanics lien and bond claims, mortgage foreclosures and other proceedings to enforce creditor's rights. He is a previous chair of the ISBA Construction Law Committee now known as the Construction Law Section Council, the Commercial Banking Collections and Bankruptcy Committee and the Real Estate Law Committee. He is co-editor of the ISBA Building Knowledge Construction Law Newsletter, and previous chair of both the Chicago Bar Association Mechanics Lien and Construction Law Subcommittee and DuPage County Real Estate Law and Practice Committee. He obtained his BA from Washington University in St. Louis and his JD from Chicago Kent College of Law.

Nathan Lollis concentrates his practice in the areas of consumer and commercial collections and commercial litigation.

Mr. Lollis previously worked at the City of Chicago Law Department as Senior Counsel in the Collections and Ownership Litigation Division where he gained valuable experience in collecting debts owed to the City of Chicago. Prior to that, he was an Assistant Corporation Counsel litigating building and land use cases.

Before working at the City, Mr. Lollis was in private practice handling defense litigation. He also clerked for the (Retired) United States Magistrate Judge W. Thomas Rosemond, Jr. in the Northern District of Illinois.

Mr. Lollis is a member of the Illinois State Bar Association's Commercial Banking, Collections and Bankruptcy Section Council.

He is licensed to practice in Illinois and Indiana.

Robert G. Markoff is a partner in the law firm of Markoff Law LLC, Chicago, Illinois. He received his B.A. degree with high honors and distinction from the University of Illinois and J.D. degree from DePaul University College of Law. Bob is a former Chair of the Illinois Institute for Continuing Legal Education, a not for profit foundation education Illinois Attorneys. He is a past President of the National Association of Retail Collections Attorneys and was the founding President of the Illinois Creditors' Bar Association. Bob is also a member of the Illinois State Bar Association, Chicago Bar Association, and American Bar Association. He is the General Editor of the IICLE publication Creditors Rights in Illinois and a co-author of several chapters. He was the primary author of numerous amendments to the Illinois Code of Civil Procedure related to the Enforcements of Judgments and Revival of Judgments.

Sari W. Montgomery is Counsel to Robinson Law Group, LLC, and has focused her practice on legal ethics and professional responsibility for more than twenty years.

As a former Senior Litigation Counsel at the Illinois Attorney Registration and Disciplinary Commission of the Supreme Court of Illinois (ARDC), Ms. Montgomery has unique insight into the investigatory and litigation process in disciplinary proceedings, having conducted hundreds of investigations and prosecuted dozens of cases before the ARDC Hearing Board. Since 2010, she has applied her extensive knowledge of the ARDC to representing lawyers at every stage of the disciplinary process from investigation and hearing, to appeals before the ARDC Review Board and the Illinois Supreme Court. Ms. Montgomery also represents bar applicants in Character and Fitness and admissions proceedings, and provides consulting services and preventative legal advice to lawyers regarding all manner of ethical and practice management issues. She takes great pride in being able to help lawyers effectively navigate what can be the most difficult and stressful time in their professional lives.

For more than ten years, Ms. Montgomery has been appointed to serve on the Illinois State Bar Association's Committee on Professional Conduct (Past Chair) which drafts ethics opinions for the benefit of the Association's more than 30,000 members. She was also appointed to serve on the ISBA President's Special Committee on Collaborative Law. Ms. Montgomery is a member of the Association of Professional Responsibility Lawyers (APRL), the Chicago Bar Association and the ABA Center for Professional Responsibility.

Ms. Montgomery earned a B.A. in Public Policy Studies from the University of Chicago and a J.D. from Loyola University Chicago School of Law. She has served as an Adjunct Professor at Loyola University Chicago School of Law and is a co-author of Ch. 13, Disciplinary Liability, *Attorneys' Legal Liability* (IICLE®, 2018), in addition to presenting at numerous national, state, and local bar programs on a broad range of ethics and professional responsibility topics.

Paul A. Osborn is a partner in the Sterling firm Ward, Murray, Pace & Johnson, P.C., a regional firm representing corporations, municipalities, hospitals, banks, school districts and individuals in northwest Illinois. Paul has been with the firm since graduating from the University of Illinois School of Law in 1980. His undergraduate degree is a BSIM (Bachelor of Science in Industrial Management) from Purdue University in 1977. His practice is focused on transactional law emphasizing banking and bankruptcy. He has served for 13 years on the ISBA Commercial, Banking and Bankruptcy Section Council chairing the Council in 2000-2001. During his tenure on the Section Council, he has been a moderator and seminar speaker, including presentations on the Commercial Code, dissolved entities and bankruptcy. Current ISBA President, Vincent Cornelius, reappointed Paul to the Commercial, Banking and Bankruptcy Section Council and to the Standing Committee on Continuing Legal Education for the 2016-2017 year. Additionally, Paul will be serving his first year on the Senior Lawyers Committee.

Mr. Osborn's practice previously included family law, and he has also served the ISBA as a member of the Family Law Section Council. Paul presented CLE programs for the Family Law Section Council in Lake Geneva, Peoria, Bloomington, Rockford, Chicago and Collinsville. He has presented twice at the Council's seminar in New Orleans. Family Law presentation topics include: Nuts and Bolts of Divorce Trials, Creative Drafting to Avoid Post-Decree Hell; Trial Tips on Examining Opposing Parties; The Impact of the Bankruptcy Reform Act on Family Law; Enforcement of Child Support Orders, Divorce Law for Agriculture Lawyers, Initial Interview Techniques, Post-Majority Educational Expenses and Enhancing Business and Minimizing Accounts Receivable. He has also been a presenter for the ISBA Basic Skills Course for New Admittees each year since its inception. His résumé also includes CLE presentations for the Real Estate Section and Agriculture Law Section on bankruptcy and divorce issues.

Mr. Osborn is in his 15th year on the Continuing Legal Education Standing Committee, which he chaired from 2007 to 2009. He also served on the ISBA Task Force on MCLE created in December of 2006 by then president, Bob Downs, and in 2012 on the Task Force on membership which lead to the free CLE program.

Michael L. Starzec graduated from DePaul University's College of Law in 1995 with a Juris Doctorate and was sworn in as a member of the Illinois Bar in November of the same year. Prior to his legal training, he attended Northern Illinois University, receiving Bachelor of Arts degrees in History and Political Science in 1992.

He is a Partner with the law firm of Blitt and Gaines, P.C, having been with the firm since 1996. He is a member of the Federal Bar for the Northern District of Illinois, as well as being licensed to practice in Indiana (2006) and Wisconsin (2010). Professionally, he is Vice-President of the Illinois Creditors Bar Association, a member of NARCA as well as the Commercial Banking, Collections and Bankruptcy Law Section Council of the ISBA

His publication credits include Small Claims Collection, A Smart Guide (IICLE, 2011), The History of Credit in 4,000 Years or Less (Loyola Consumer Law Review, Fall, 2013) and Credit Card Litigation (IICLE, 2013). He co-authored NARCA's amicus brief in the *Unifund v. Shah II* appeal and argued successfully before the 7th Circuit Court of Appeals in the matter of *Jackson v. Blitt and Gaines, P.C.* which found wage garnishments were not actions against consumers under the FDCPA. Mr. Starzec has presented for the Illinois State Bar and the Illinois Creditors Bar on the issues relating to creditors rights and the representation of credit card issues and debt buyers.