



# THE ASSOCIATION OF SETTLEMENT COMPANIES

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## TASC Board

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## Executive Board

Here is the current member list for the executive board of TASC. To email a board member, their email address is the first letter of their first name followed by their last name @ tascsite.org. For example, Dave Leuthold would be dleuthold@tascsite.org

### [Robby H. Birnbaum](#)

*TASC President & Partner at the law firm of Greenspoon Marder*



Robby H. Birnbaum serves as TASC 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 focuses on proactive consumer protection and assists companies at delivering high quality settlement services while at all times remaining defensible and profitable. Mr. Birnbaum has arranged and lead amicable and productive meetings of TASC 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.

### [Bob Linderman](#)

*TASC Vice President & Legal, transactional and regulatory expert*



Bob Linderman serves as the Vice President of TASC and has almost 30 years of sophisticated legal, transactional and regulatory experience with a cross-section of

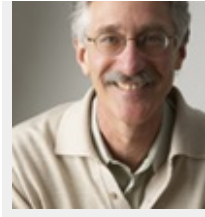
## The Association of Settlement Companies

16 N. Carroll Street, Suite 900.  
Madison, WI 53703

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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.

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## John Philbin

*Treasurer*

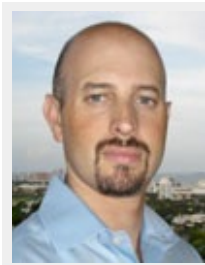


John Philbin serves as Treasurer of TASC. He is the President and CEO of [Debt Remedy Solutions](#), headquartered in Boca Raton, Florida. Mr. Philbin co-founded Debt Remedy Solutions in August, 2005. Mr. Philbin was also instrumental in the development of Naviant, an internet marketing company, from 5 salespeople in 1999 to over 80 salespeople at the time of its sale to Equifax for \$130MM in 2004. Mr. Philbin was a retail stockbroker on Wall Street for several years, and also spent five years in the medical publishing industry as a Senior Account Executive with Jobson and Shugar Publishing companies. Mr. Philbin specializes in developing, implementing, and managing innovative business enterprises from their genesis to operational level. He obtained his Bachelor of Science from Long Island University.

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## David Prince

*Secretary*



David Prince is President and Co-Founder of [Square One Debt Settlement, LLC](#) in Sunrise, Florida, a TASC Accredited company that offers back end services to debt settlement companies. Mr. Prince is a licensed attorney and has been a member of the Florida, Colorado and Washington D.C Bars for over 13 years. During this time he has used his entrepreneurial skills and founded several technology and servicing companies. Additionally, Mr. Prince is a Director of the Gimbel Charitable Trust and is active in his community with several charities. Prior to attending law school he worked with Stephen Brobeck, Executive Director of the Consumer Federation of America. He holds a B.S. from University of Maryland in Consumer Economics and a J.D. from the University of Miami, School of Law with a focus in Corporate Finance and Banking Law. Mr. Prince currently participates on the TASC Public Relations and Legislative committees.

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## Wesley K. Young

*Legislative Director*

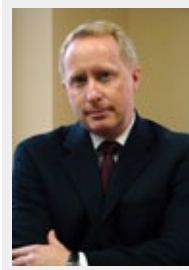


Wesley K. Young is General Counsel of [Century Negotiations, Inc.](#) and sits on the Executive Board of TASC (The Association of Settlement Companies) where he serves as Legislative Director and plans, drafts, lobbies, and testifies for legislation favorable to the industry. Previously he was a Senior Associate with Baron & Budd, P.C. in its asbestos litigation group. Wesley received the 2008 Outstanding Minority Attorney Award from the Dallas Bar Association and was named by D Magazine in its list of Best Lawyers Under 40 in 2006. He is the Secretary/Treasurer for the 2010 Dallas Bar Association Board of Directors. He also served as President of the Dallas Asian American Bar Association in 2008 and as a Director on the Board of the Dallas Bar Association from 2007-2008. Wesley was a member of Panel B2 of the District 6A Grievance Committee of the State Bar of Texas from 2001-2007 and became chair during his last two years of service. He is a past-Chair of the Asian Pacific Interest Section of the State Bar of Texas. He was co recipient of the Outstanding Committee Chair Award for his work with the Minority Participation Committee of the Dallas Bar Association and served as Co-Chair of the national finals competition of the Thomas Tang National Moot Court Competition in 2004. He is admitted to practice law by the State Bar of Texas and is a member of the Dallas Bar Association and Christian Trial Lawyers Association and a fellow of the Dallas Association of Young Lawyers. Wesley received his B.B.A., cum laude, from Baylor University in 1992 and his J.D. from Baylor Law School in 1995.

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## Chris Kesterson

*CEO of American Debt Exchange.*



Chris Kesterson is CEO of [American Debt Exchange](#) and [Debt Settlement America](#). He is past President of TASC and currently on the Board of Directors of the Texas Association of Business. He obtained his MBA from University of New Orleans and BA from Tulane University. He is a member and a certified debt arbitrator of the International Association of Professional Debt Arbitrators. Chris has been involved in Corporate Finance and Financial Consulting for 20 years. Prior to starting American Debt Exchange, he was a financial consultant to numerous Fortune 500 companies. In addition to his consulting, Chris brings a wealth of financial experience to TASC having held the positions of budget and analysis manager and corporate controller for other corporate entities.

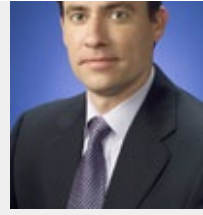
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## Andrew Houser

*Co-founded Freedom Financial Network*



Andrew Houser co-founded [Freedom Financial Network](#) in 2002. Previously, Andrew worked in the financial services industry, doing private equity investing with Littlejohn & Co., a \$550 million private equity fund, and also worked in investment banking for Salomon

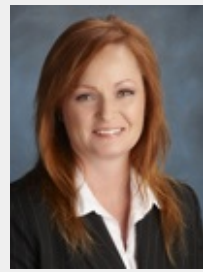


Smith Barney. In addition, previous experience included work at two start ups in operational roles: as Director of Business Development for Lorantec Systems, and in marketing at Abeona Networks. Andrew received his MBA from Stanford Business School, where he was an Arjay Miller Scholar and he received a B.A. from Dartmouth College Summa Cum Laude and Phi Beta Kappa.

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## Teresa Dodson

*COO of Persolvo Data Systems*

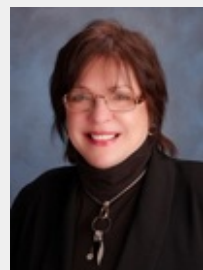


Teresa Dodson is COO of [Persolvo Data Systems](#) (formerly Maximum Recovery) in Irvine, California. Her background includes over 6 years of experience in the debt settlement industry. During those years she has worked relentlessly trying to bridge the gap between Debt Settlement Companies and Creditors. Persolvo Data Systems does this successfully by automating the settlement process between debt settlement companies and Creditors, Collectors and Debt Buyers. Teresa's background also includes 17 years of corporate leadership experience. Has successfully directed company management in achieving desired levels of growth. Demonstrated the ability to combine visionary, strategic, and tactical operational expertise to produce bottom-line results and financial strength. She has a proven track record of increasing and organizations efficiency, enhance productivity and has lead successfully from small start ups to medium sized organizations and to evolve into large corporate expansion. Teresa is known for her commitment and passionate approach to everything she does to deliver effective results.

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## Joanne Garneau

*CEO of Nationwide Support Services*



Learning from a successful 10 year corporate career as Regional Vice President of Sales for the largest pharmacy software company in the U.S., Joanne began her own successful business and has never looked back. Joanne's logical, no nonsense approach, combined with futuristic thinking strategies, continue to deliver results. Her passion stems from her experience as a pioneer in the utilization of computer technology for business applications as early as 1976 and integrating these new concepts to more efficiently manage a growing business. Joanne has always been drawn to challenging industries. In the early days of computerized prescription filling, some state pharmacy boards banned computerized prescription filling, believing that computerization would lead to consumer harm. Joanne traveled from state to state successfully educating state boards of pharmacy about the real benefits of computerization and how consumers would be better off from their use. Challenges with government agencies seem to be the rule rather than the exception for Joanne, which led her to the Debt Settlement industry in 2002. After researching the debt settlement industry, Joanne was intrigued. Not only were consumers in need of this type of service, but they were being actively denied this form of help by regulatory agencies, and actually harmed by some unscrupulous companies looking to prey on their misfortune. She instantly saw the business challenge, as

well as the opportunity to truly help people. In late 2002, Joanne opened her own debt settlement company. Joanne founded [Nationwide Support Services Inc.](#) in 2005, to become a 'back' service provider to the industry. She enhanced the existing business model and applied the concept of new technology to more efficiently manage the processes. Her commitment to customer service excellence has earned the company an unprecedented retention rate in the industry.

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## David Leuthold

*Executive Director*



David Leuthold serves as the Executive Director of TASC. He is CEO of [Century Negotiations, Inc.](#) and also heads up [UCAN](#), the United Consumer Advocacy Network. Prior to his work in the debt settlement industry, he was a Senior Auditor for the U.S. General Accounting Office, a Federal Executive on the President's Staff in Washington, D.C. and was instrumental in developing a national seminar program promoting debt-free living.

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