



THE ASSOCIATION OF SETTLEMENT COMPANIES

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Board at Large

The Board at Large can consist of no more than 30 people representing debt settlement companies, vendors, attorneys, creditors, and certified financial planners. The purpose of the Board at Large will be to provide further insight into social and industry issues. They will also have a primary responsibility to support the Executive Board in moving the direction of TASC towards its mission.

Bill Loughborough

Founder and CEO of CreditAnswers, LLC



Bill Loughborough is founder and CEO of [CreditAnswers, LLC](#) (CreditAnswers) a Texas based debt settlement company. Mr. Loughborough founded CreditAnswers in 2006. CreditAnswers recently became a TASC "Best Practices Accredited" organization and serves thousands of clients across the country and settles millions of dollars in debt each month. Prior to CreditAnswers Mr. Loughborough had spent 20 years in the financial services industry as founder and CEO of [Homeloan.com Inc.](#), [Landmark Mortgage](#), [Factual Data](#), and [National Mortgage Research Company](#). Mr. Loughborough's Companies in the past have received the prestigious "Inc. 500" Fastest Growing Private Company in America on three separate occasions. Mr. Loughborough graduated from the University of Texas in

Austin with a major in finance and is member of the Entrepreneur Organization.

Alan Barnes

President and CEO of Debt Regret



Alan Barnes serves as head of the TASC Web Committee. He is the President and CEO of [Debt Regret](#). Additionally, he holds the title of IAPDA Certified Debt Arbitrator and has served as a spokesman and advocate for the industry both on radio talk shows and through articles he has written involving the debt settlement industry. Prior to starting Debt

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Regret, he worked as a consultant to many Fortune 500 companies and brings a wealth of business related experience to TASC. | (972) 386-6118

Howard Pollak

General counsel for New Era Debt Solutions



Howard Pollak is the general counsel for [New Era Debt Solutions](#). Mr. Pollak graduated from UCLA with a B.S. in General Chemistry and obtained his law degree from Loyola Law School. Mr. Pollak clerked at the South Coast Air Quality Management District and the California Attorney General's Office. Mr. Pollak has been an attorney in California since 1990. Recently, Mr. Pollak has been extensively involved in the legislative drafting and lobbying efforts related to the regulation of the debt settlement industry. He has been a past member of the Executive Board and the Chair of the Legislative Committee for TASC. Mr. Pollak is also the recipient of the TASC President's Leadership Award in 2007.

Lacey Stephen

Manager of Affiliate Relations and Operations for Dallas-based American Debt Exchange (ADE)



Lacey Stephen is the Manager of Affiliate Relations and Operations for Dallas-based [American Debt Exchange \(ADE\)](#). She joined The Association of Settlement Companies (TASC) Board at Large in 2007 and serves on the Conference Committee. Lacey is a Certified Debt Specialist (CDS) and member of the International Association of Professional Debt Arbitrators (IAPDA). She is a critical part of the leadership team at ADE, wearing numerous hats and taking part in multiple projects that are crucial to the success of the company. Lacey graduated Cum Laude from the University of Texas at Dallas.

Matt Ledwith

Vice President of Business Development for Freedom Financial Network



Matt Ledwith serves on TASC's Creditor and Conference Committee and is the Vice President of Business Development for [Freedom Financial Network](#). Prior to joining FFN, Matt worked 7 years at eBay where he held various management positions including Managing their Movie products business, overseeing the growth of eBay's Top Seller Account Management program and managing the PowerSeller program. Matt has over 10 years of experience in the financial services industry working in operational, marketing and business development roles at Bank One/First USA and MBNA.

Max Bruck

Principal Owner of Find Your Customers



Max Bruck serves on TASC's Public Relations Committee and is a public advocate for the Debt Settlement industry. Max is a Principal Owner of Find Your Customers, which is a marketing company which seeks to match consumers in financial distress with reputable companies and programs to assist consumers with their hardships. Having served the Debt Settlement industry since late in 2004, Find Your Customers has evolved with the industry and pays close attention to legislation and accompanying compliance requirements in its marketing efforts. Find Your Customers' matching service, Debt Help Experts, which is marketed through Radio & TV ads and over the Internet. Debt Help Experts was selected as one of 2009 Top 10 Credit & Debt Professionals by Goldline Research.

Mr. Bruck received his B.S., cum laude, in Aerospace Engineering from the University of California, Los Angeles (UCLA) in 1994.

Patrick Hobart

Co-founder and Managing Partner of Professional Debt Consultants



Patrick Hobart serves on the Web Committee of TASC and is a co-founder and Managing Partner of Professional Debt Consultants. He has been involved in the Debt Settlement industry since 2005. Prior to starting Professional Debt Consultants, Patrick worked as a Web Developer and Production Specialist for NBC. He has designed and developed numerous websites and specializes in Search Engine Optimization. Patrick is best known for his passionate approach to everything he does. |(561) 847-7161

Philip DiVirgilio

Co-founder and managing partner of Professional Debt Consultants



Philip DiVirgilio serves on the standards committee of TASC. Philip is a co-founder and managing partner of Professional Debt Consultants headquartered in Palm Beach Gardens, FL. Philip is a Certified Debt Arbitrator (CDA) and member of the International Association of Professional Debt Arbitrators (IAPDA). Philip's background is in the hospitality industry. He spent 8 years with Restaurant Associates based in New York, NY. Philip was Director of



Food Service at a leading Japanese Investment bank. | (561) 228-4827

Matthew Guthrie

Co founder and CFO of DMB Financial, LLC



Matthew Guthrie is co-founder and CFO of Massachusetts based debt settlement company [DMB Financial, LLC](#). Founded in 2003, DMB Financial currently services thousands of clients nationwide. Through the efforts of Mr. Guthrie, DMB Financial recently became an Accredited 'Best Practices' member of TASC. Mr. Guthrie, currently a licensed attorney in good standing with the Massachusetts Bar Association, has a BS from Bentley College in Accounting and a JD from Suffolk University Law School.

David Magun

Operating officer for Debt Remedy Solutions



David Magun is the operating officer for [Debt Remedy Solutions](#) based in Boca Raton, Fl. He serves on the Standards, Statistics, and Website Committees of TASC. Prior to joining Debt Remedy Solutions, Mr. Magun spent 18 years as a financial advisor. Mr. Magun received his BS in Finance from Boston University and holds Series 7 & 63 Securities licenses as well as Life, Health and Variable Annuity licenses in the State of Florida.

Roy Gerber

Co founded and President of Square One Debt Professionals



Roy Gerber co founded and serves as the President of [Square One Debt Professionals](#) based out of Orange County, in Brea, California. His 33 year career in finance included top level executive positions with Beneficial, Household and HSBC. Roy retired in November of 2006 as a Divisional General Manager, the top executive on the West Coast for HSBC Finance. He holds a B.A. from the University of Connecticut. Roy hopes to bring experience, foresight and a very ethical corporate career to the TASC Board at Large. Roy currently participates on the Credit Committee of TASC.

Adam Sthay

Founder and owner of Square One Debt Professionals



Adam Sthay, a native of Hawaii, is a founder and owner of Square One Debt Professionals out of Brea, California. Adam excelled from a very young age earning a soccer scholarship to Loyola Marymount University. As the starting goalkeeper and Team Captain, Adam gained the invaluable knowledge of leadership and focus. After achieving a Bachelor's of Business Administration with an emphasis of Marketing from Loyola Marymount he brought his knowledge and experience with him into the business world where he quickly made a name for himself at HSBC as a top producer on an Account Executive and Management level. After a few years he made a career move to Countrywide because of the opportunity for more growth. His success continued here on a management level until he left for the Debt Settlement industry. Adam is the chair for TASC's Vendor Committee.

Matt Campbell

Founder and owner of Square One Debt Professionals



Matt Campbell is a founder and owner of Square One Debt Professionals based out of Brea, California. He grew up in Southern California and later attended the University of Arizona where he achieved a Bachelor's of Science in Business Administration with an emphasis in Marketing from their prestigious Eller College of Management. Matt gained his business experience with Countrywide Financial Corporation rising to a top producer on a national level and eventually entering into management within the company. He left Countrywide for the Debt Settlement industry and believes nothing is more important than business ethics. He hopes to bring a fresh perspective and new ideas to the TASC Board as well as the common theme of ethics he shares with his partners at Square One Debt

Professionals.

Patrick Palkovic

Settlement Coordinator for Century Negotiations, Inc.



Patrick Palkovic has a background in accounting and finance as well as athletics from St. Vincent College in Western Pennsylvania. He has excelled in the Debt Settlement Industry for the past 6 years. For the last 4 years, he has been an instrumental part of the growth of Century Negotiations, Inc (CNI). He gained a wealth of experience by starting out in negotiations, and later moving on to working on bulk settlements. Now he manages projects to improve existing procedures, and does training. Patrick has relentlessly studied the trends in the settlement industry, as well as the psychology of the negotiations process. He remains committed to simplifying the negotiations process so that more and more clients can remove the burden of unpaid debts.

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