

2023 SPRING NEWSLETTER



EDUCATION • LEGISLATION • VISION

the latest news and updates regarding credit and collection and the financial services industries



BEYERS BRIEF

Julie Beyers, President ILCBA

Reflections on the Way Forward

Spring is around the corner, and it has already been a busy 2023. I know Senate Bill 2220 has been at the top of everyone's mind. The bill, which was introduced on February 10, 2023, would have made significant changes to wage garnishments as well as judgment exemptions, including raising the amount of the homestead exemption. I am pleased to report that as of the writing of this message, we believe the bill is dead. This outcome would not have been possible without the immediate and urgent efforts of our lobbyist, David Manning. Although this current round of legislation may now be off the table, we will need to engage in proactive efforts to prevent future adverse legislation, as well as to continue to secure our seat at the table.

Now more than ever, the importance of having a lobbyist immediately ready and able to represent our interests in Springfield is abundantly clear. In looking at the annual budget in December, the Board considered the need for a balanced budget, as well as to have funds on hand to deal with negative legislation. To meet these goals, and to ensure ongoing value to the membership, the Board voted to increase membership dues to \$250.00, effective April 1, 2023. If dues are paid prior to April 1, regardless of when due, the current membership rate of \$195.00 will apply. This increase will assist the organization in furthering its mission, which includes promoting legislation that is beneficial and germane to the practice of law involving creditors' rights and facilitating and improving the administration of justice.

Finally, I am looking forward to this year's Annual Dinner which will be held on April 27th at the Erie Café. At the dinner, we will be honoring Judge Mary Kathleen McHugh, Cook County Circuit Court Judge, with the ILCBA's 2023 Alexander P. White Award, and we will be voting in our new slate of officers and the 2023-2025 Board. I hope everyone will come out to honor Judge McHugh and to show their support for our new officers and board members. Our collegial spirit and ability to pull together in good, as well as challenging times remain essential to our continued success. It has truly been my privilege to serve this great organization and I look forward to seeing everyone at the Annual Dinner!

Julie Beyers
ILCBA President





We asked and you answered!

The ILCBA recognizes that it exists because of its membership and in an effort to see where you are and what is important to you, the ILCBA conducted a survey of its members. Here are some of the highlights:

It appears that the majority of respondents are back physically in their offices while some have adopted the hybrid approach.

- Although most are back in their offices, an overwhelming majority preferred to participate in seminars through remote access because location and whether it is a court holiday are factors in deciding whether you will attend.
- It is no surprise that respondents voted for “education” as the association’s most important role.
- It is really no surprise that respondents voted that the listserv was the greatest benefit to membership.

The ILCBA Board appreciates everyone taking the time to respond to the survey and will certainly explore all opportunities to continue to develop and maintain the organization for its members. We encourage you to pull up a chair and have a seat at the table to contribute to how we can better serve you.

[VIEW SURVEY RESULTS](#)

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Legislative Update: Senate Bill 2220

Courtesy of Dave Manning and the Creditors Bar Coalition of Illinois

Senate Sponsors

Sen. Robert F. Martwick

Synopsis As Introduced

Amends the Code of Civil Procedure. Requires a summons issued in an action to collect a debt to include a separate notice containing specified language. Provides that the amount of wages that may be applied toward a judgment is limited to the lesser of 10% (rather than 15%) of gross weekly wages or the amount by which disposable earnings for a week exceed the total of 80 (rather than 45) times the State minimum hourly wage or the federal minimum hourly wage, whichever is greater. Provides that the amount of payment owed to or received by the judgment debtor under an independent contractor relationship that may be applied toward a judgment is limited to the lesser of 10% of gross weekly wages or the amount by which disposable earnings for a week exceed the total of 100 times the State minimum hourly wage or the federal minimum hourly wage, whichever is greater. Provides that when assets or income of the judgment debtor not exempt from the satisfaction of a judgment, deduction order, or garnishment are discovered, the court may order the unfreezing or return of wages or assets to the debtor under specified circumstances.

Provides that a consumer debt judgment may not (rather than may) be revived and shall expire after 7 years from the date of entry. Provides that every individual is entitled to an estate of homestead to the extent in value of the modern homestead exemption (rather than \$15,000) as applied to his or her interest in specified property. Defines "modern homestead exemption" as the greater of \$260,000 and the most recently available median sales price of a home in the debtor's metropolitan statistical area or county. Expands the list of personal property that is exempt from judgment, attachment, or distress for rent, including an increase in the value of the property. Provides that with respect to any consumer debt judgment, no person or entity may recover interest accumulated on any indebtedness that the person or entity knew or should have known the cause of action accrued, if an action on that indebtedness is not brought within 5 years after the cause of action accrued. Makes conforming and other changes in the Act and the Illinois Wage Assignment Act.

Senator Martwick is now the Chairman of the Senate Judiciary Committee.

(Editor's Note: Please note this legislation has been sidetracked since this article was written, as mentioned in the President's letter on pg 1.)



New and Amended Supreme Court Rules Favor Remote Technology in the Courtroom: 45, 46, 101, and 241

By Christopher DiPlacido

Little known, seldom thought of and rarely used, even before COVID-19, the Illinois Supreme Court had implemented Rule 185 in civil cases: "the court may, at a party's request, direct argument of any motion or discussion of any other matter remotely, including by telephone or video conference." In practice, motions for remote witness testimony were not favored in the circuit courts.

Rule 185's repeal on May 22, 2020 was met with adoption of new Rule 45. This expanded the use of remote conferencing technology to other types of cases, particularly criminal matters. In an official announcement, Chief Justice Anne M. Burke said, "Illinois Courts were exploring new policies for expanding remote appearances in civil cases before the pandemic hit. COVID-19 accelerated the adoption of those policies for both civil and criminal cases and created an opportunity for our courts to use technology to improve the administration of justice, increase efficiency and reduce costs. "

In January 2021, the Commission on Access to Justice submitted a proposal for further¹ amendments to Rules 45 and 241. This clarified that many different types of cases may use remote appearances. The Supreme Court enacted the recommendation.

Rule 45 states "the court may, upon request or on its own order, allow a case² participant to participate in a civil or criminal matter remotely, including by telephone or video conference." The rule covers all non-testimonial court appearances. Committee comments show that "[c]ourts are liberally encouraged to grant requests to appear remotely." It gives broad discretion, allowing a court to conduct remote hearings sua sponte, even if no party has requested remote hearing.

The Supreme Court also amended Rule 46 to encompass "video conferencing services, approved by the Supreme Court" to be used by the official court reporter to make the transcript that becomes the official record of the proceeding.

The Supreme Court further amended Rule 241 to addresses civil testimony. "The court may, upon request or on its own order, for good cause and upon appropriate safeguards, allow a case participant to testify or otherwise participate in a civil trial or evidentiary hearing by video conferencing from a remote location." The rule also allows telephone conferencing in some circumstances.

Most recently, the Supreme Court launched the Remote Proceedings Task Force "[i]n recognition of the importance of continuing the positive change brought by the transition to virtual hearings. " In response to findings, the Supreme Court again amended Rule 45. Despite the anticipated end of COVID-related emergency declarations later this year, the amendments do not roll back earlier provisions. Rather, they ensure their permanence by providing guidance for uniformity in remote proceedings among Illinois' 25 judicial circuits. Chief justices for each circuit have been charged with developing local rules for remote proceedings, while Rule 101, amended February 2, 2023, codifies notice of remote appearance options.

1. <https://www.illinoiscourts.gov/News/390/Illinois-Supreme-Court-Amends-Rules-to-Support-use-of-Remote-Hearings-in-Court-Proceedings/news-detail/>

2. M.R. 3140, September 29, 2021

<https://ilcourtsaudio.blob.core.windows.net/antilles-resources/resources/6e483dc1-9c42-4a6f-9b43-5b29f40a587b/092921.pdf>

3. Illinois Supreme Court Press Release - 03172

<https://ilcourtsaudio.blob.core.windows.net/antilles-resources/resources/982351e2-6b82-4bc3-aa7c-9b3efaa1a4c4/%20Illinois%20Supreme%20Court%20Creates%20Remote%20Proceedings%20Task%20Force%20-%202003-17-22.pdf> 2 (windows.net)

CASE LAW UPDATES AND COMMENTS

Courtesy of Steven J. Fink (with gracious thanks to Kevin Kelly and David Mauer for assistance).

Bureau of Consumer Financial Protection v. Townstone Financial, Inc., et. al.; 20-cv-4176

Not strictly in the creditors rights wheelhouse, this case is interesting to show the attempted reach of the CFPB in enforcing the federal statutes. In this matter it was a provision of the Equal Credit Opportunity Act. It involved a hometown lender. It was also interesting in that Judge Valderrama granted the Defendant's 12(b)(6) motion with prejudice.

Townstone had an AM radio show hosted by its president and certain of its officers. It ostensibly discussed financial matters of interest to listeners, but, in fact, was essentially an extended commercial for Townstone. The CFPB filed the lawsuit against Townstone based on fairly snide comments with regard to neighborhoods and suburbs of Chicago with, largely, minority populations. The gist of the complaint was that these comments were a form of redlining in that they appeared to discourage application by minorities for Townstone mortgage loans.

Judge Valderrama's task was to determine just how far the CFPB's authority extended when attempting to enforce statutes like the ECOA. The Plaintiff argued that the ECOA prevented a lender from discouraging, both, applicants and potential applicants from seeking a loan from Defendant. Defendant argued that the ECOA's actual language only prohibited discouragement by actual applicants.

The significance of the case is that the Court found that the CFPB's authority was bound by the statute's actual language. The Judge refused even though he recognized the CFPB's broad enforcement powers to prevent violations under ECOA.

Roger v. GC Servs. Ltd. P'Ship; Case No. 22-23192 (USDC of Southern Florida) 2/9/23

This case was highlighted as one of significance by Manny Newberger and its redaction was published on the NCBA's listserv. It was prepared with the assistance of Brit Suttell who has spoken at two of the ILCBA's seminars. It's an 11th Circuit case, but significant as its reasoning in not recognizing that the CFPB's Reg. F so called Model Letter isn't always safe, is disturbing.

Most of us have been using that letter for more than a year when opening a new file. As most of us noticed when we first saw the letter in 2021 it does not call for a date on the letter. This is where the trouble started for GC Services.

The complaint alleged 4 violations of the FDCPA under 1692d (abusive practices), 1692e (deceptive), 1692f (unfair methods) and 1692g (failed to provide the required information).

Defendant moved to dismiss the complaint under section 12(b)(6) of the federal code. Its motion was based on the fact that it had used the CFPB's model letter and was, therefore, safe from liability under the FDCPA.

The Court party agreed and dismissed Plaintiff's claim of abusive debt collection practices because Plaintiff had alleged no facts which showed that Defendant's failure to include the date on the letter amounted to abuse of the Plaintiff. However, the Defendant's motion was denied as the section e, f and g claims. How could this be where it was undisputed that Defendant used the Model Letter? The court's analysis started with the position that the FDCPA is not the only statute which affects the relationship between Creditor and Debtor- there is also the Dodd-Frank Act and its formation of the CFPB and regulations it promulgates pursuant to its duty to enforce federal consumer finance laws. Here, that regulation is 1006.34 (Pull out your notes from Brit's presentation from the Fall, 2021 ILCBA seminar).

The court noted that the Plaintiff alleged violations of the FDCPA and not violations of the regulations, however, that the regulation does not state that compliance with it in using the Model Letter automatically demonstrates compliance with the requirements of the FDCPA. Citing supporting caselaw the court concludes that use of the Model Letter ensures a safe harbor for the form of the provided information but not for the substance of that information. (It also noted that other CFPB regulations specifically link regulatory and statutory compliance, but not 1006.34). Ultimately the court found that Plaintiff's remaining counts stated claims under the FDCPA because the failure to date the letter potentially could confuse the least sophisticated consumer as to the authenticity of the demand and the exact amount of the debt. Mr. Newberger's office implies that the trial court's finding will be appealed to the 11th District.

CASE LAW UPDATES AND COMMENTS

continued....



Bureau of Consumer Financial Protection v. Forster and Garbus, LLP, 2:19-cv-2928 (USDC Eastern District New York)

The CFPB settled a case with the New York law firm of Forster and Garbus in January regarding meaningful attorney involvement. This is from a post in a newsletter put out by creditandcollectionnews.com earlier this month.

The CFPB had sued the Defendant because its investigation seemed to show that a dozen attorneys had caused more than 99,000 cases to be filed between 2014 and 2016. A review by the CFPB also showed that only a “fraction” of the cases contained requisite supporting documents. Specifically, this was alleged to have violated the FDCPA’s requirements that the law firm’s attorneys were meaningfully involved in preparing the lawsuits and deceiving and misleading Defendant who had been sued. Forster and Garbus paid a penalty of \$100,000 and promised not file suits with inadequate documentary support. Attorneys were to make sure that documents, the debtor’s identity, address, bankruptcy filings and statutes of limitation were investigated and logged into the firm’s account management system. The case note cautioned that the law suit was similar to others initiated by the CFPB and similarly settled. They have been warned, and now you are, as well.



Obligations of a Dissolved Corporation vs. a Dissolved LLC

Douglas C. Giese, Markoff Law LLC

Today we address the issue of dissolved Illinois business entities. Illinois law does not address the obligations of these entities in the same way.

I recently argued a Motion for Summary Judgment against a dissolved Illinois LLC and an individual guarantor. One of the defenses raised by the LLC was that at the time suit was filed, the LLC was dissolved, and therefore, it was 'not amenable to being sued.'

Suing a dissolved Illinois corporation is specifically addressed by the Illinois Business Corporations Act (the "BCA") at Sec. 12.80: *Survival of remedy after dissolution*. The BCA provides that the dissolution of a corporation cannot serve to take away or impair "any civil remedy available in favor of or against such dissolved corporation, including its directors, or shareholders, for any right or claim existing, or any liability accrued or incurred, either prior to, at the time of, or after dissolution" if the claim, right or remedy is initiated within five years after the date of dissolution. See 805 ILCS 5/12.80

While the Limited Liability Company Act, 805 ILCS 180/ (the "Act"), does not have a parallel survival-section as found in the BCA, a thorough reading of the Act provides relief as against a dissolved LLC.

In denying the defense and granting the Motion for Summary Judgment, the judge referred to 805 ILCS 180/35-30: *Procedure for administrative dissolution*. This section provides that if an LLC is in default of its obligations under the Act and fails to cure such default within 120 days following notice from the Illinois Secretary of State, a certificate of dissolution which recites the grounds for dissolution and its effective date shall issue. Upon the administrative dissolution of the LLC, the LLC shall continue ONLY for the purpose of winding up its business - which includes all actions authorized under the Act (at 805 ILCS 180/1-30), or as otherwise necessary or appropriate to wind up its business and affairs and terminate.

A review of the aforementioned section provides that an LLC organized and existing under this Act - dissolved or otherwise - is empowered to take several actions, including the ability to "(1) Sue and be sued, complain and defend, and participate in administrative or other proceedings, in its name."

When filing suit against an Illinois LLC that you have determined to be dissolved, I recommend the Complaint specifically reference Act sections 805 ILCS 180/35-30(a-c) and 805 ILCS 180/1-30(1). By providing reference to these sections in your complaint you may avoid having to respond to a motion to dismiss asserting that the LLC is dissolved and not amenable to being sued.

For an example of when a dissolved corporation is not entitled to file suit, I point you to a June 10, 2013 case analysis written when I was with Querrey & Harrow, Ltd., and which is republished below with its permission.

The Illinois Creditors Bar Association thanks David Flynn – Querrey & Harrow's Managing Partner, for their agreement to allow such republication.



by Douglas C. Giese

In *A Plus Janitorial Co. v. Group Fox, Inc.*, 2013 IL App (1st) 20245, the Illinois Appellate Court clarified the general rule that a dissolved corporation may sue or be sued as long as the cause of action is commenced within five years after the date of dissolution, stating that any cause of action must have been viable at the time of or prior to the date of dissolution.

On March 8, 2008, a building maintenance corporation filed articles of voluntary dissolution with the Illinois Secretary of State. At the time of dissolution, the corporation was subject to two valid contracts. First, a written building maintenance contract with a property owner, which automatically renewed every two years on December 1, unless one of the parties provided written notice of intent to terminate the contract thirty days prior to the renewal date, and which provided that the property owner would not hire, retain or employ any individual that is or was previously employed by the corporation for a period of one year after termination of the contract. The second, a written employment agreement with a new employee to perform maintenance services at the building subject to the property owner's maintenance contract, whereby he agreed not to apply to or be hired by any company with which the corporation contracts.

Nine months after the date of dissolution, the maintenance contract's automatic renewal date passed, without either party sending a notice of termination. In June, 2009, the property owner terminated the maintenance contract and hired the employee, who had signed the non-compete agreement. On April 2, 2011, within five years of dissolution, the corporation brought suit for breach of contract against the property owner and the employee, claiming that because its contract with the property owner automatically renewed in December, 2008, the property owner and the employee could not enter into an employer/ employee relationship.

The trial court dismissed the complaint, finding that the corporation lacked standing to file suit. On appeal, the court upheld the dismissal of the complaint, but stated "lack of standing" was not the proper grounds for dismissal. Instead, the court stated the proper vehicle for dismissal was the "lack of legal capacity to sue" or be sued. The court found that since the corporation dissolved prior to the date the maintenance contract expired, any contractual rights it had against the property company and the former employee terminated and did not exist after the date of voluntary dissolution.

The court reasoned that since the corporation was not viable at the time the agreements expired, the agreements lapsed and were unenforceable. Therefore, the corporation lacked the capacity to sue for claims which arose after its dissolution.

In order to best protect a business, it is important to not only make sure an entity remains valid and in good standing, but also that when an entity decides to wind down, voluntarily dissolve, or merge into another business entity, to perform a thorough and complete review of all contracts to make certain all rights, duties, liabilities and obligations have been terminated or transferred to the new business entity.



Douglas C. Giese was an associate with Querrey & Harrow, concentrating his practice in post judgment enforcement, when this case analysis was written, June 10, 2013.

Background to Alexander P. White Award

In 2015, recognizing its 20th anniversary as a bar association, the ILCBA decided to give an annual award to honor individual judges who, in the course of their careers, and through their rulings and demeanor, created a fair playing field for both creditors and debtors within the court system, and who also advanced the law regarding the enforcement of Judgments. In 2015, the year of our 20th Anniversary Gala dinner, Judge White was the unanimous choice.

The ILCBA selected Judge White as an acknowledgment and affirmation of his dedication in many areas of the law, especially the law regarding judgment enforcement and creditor's rights.

The reasons given by the nominating Committee were: Judge Alexander P. White is recommended for his years of service to the bench, including his intellect, fairness, and intelligence in dealing with complicated post-judgment issues. It is the position of the Committee that there is not a lawyer who has sat in his courtroom who has not learned something about post-judgment collection matters. And therefore, we strongly recommended him as the recipient of the award.

In 2019, the 5th year of our event, the ILCBA Board unanimously chose to name our annual awards dinner the Alexander P. White Award Dinner in honor of his retirement that same year.



Past Recipients of the ILCBA Alexander P. White Award

2022 - Hon. Todd B. Tarter, Kane County, 16th Judicial District

2021 - Hon. James E. Hanlon, Jr., Cook County 1st Municipal District

2020 - Hon. Jeffrey L. Warnick, Cook County 2nd Municipal District

2019 - Hon. Martin P. Moltz, Cook County 1st Municipal District

2018 - Hon. John D. Bolger, Jr., McHenry County (retired)

2017 - Hon. Daniel J. Kubasiak, Cook County 1st Municipal District (currently assigned to Cook County Law Division)

2016 - Hon. Peter W. Ostling, DuPage County (retired)

2015 - Alexander P. White, Cook County Law Division (deceased)



Bridget Maul, Judge Lorraine Murphy, Judge Maire Dempsey, Judge Regina Mescall, Judge Eileen O'Connor, Diana Perez



Alexander P. White Honoree Judge Todd Tarter, Steven Titiner



Judge James Hanlon Jr., Judge Kenneth Wright Jr., Judge Martin Moltz, Robert Markoff

2023 Alexander P. White Honoree Judge Mary Kathleen McHugh



Mary Kathleen McHugh is a Cook County Circuit Court judge, having been elected in 2016. Judge McHugh was initially assigned to a civil non-jury trial room in the First Municipal District for roughly five years. There she presided over a voluminous call, hearing cases including breach of contract, personal injury, residential landlord tenant ordinance violations, consumer fraud, and primarily collection matters. Subsequently, Judge McHugh was assigned to a post-judgment collection call for a short period. Currently, she is assigned to a civil jury room in the Fifth Municipal District where she continues to preside over commercial matters, tort cases of all kinds, and a heavy collection call.

Prior to joining the bench, Judge McHugh gained a wealth of trial experience defending personal injury cases and litigating declaratory judgment actions. She tried nearly 120 jury trials to verdict as well as countless bench trials and arbitrations.

Judge McHugh graduated from the University of Illinois, Champaign-Urbana, in 1990 and received her juris doctor degree from Loyola University of Chicago in 1993.

Judge McHugh is a frequent speaker and panelist at continuing education programs and new judges school. In addition, she is a past President of the Celtic Legal Society of Chicago.



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Alexander P. White Award Dinner & ILCBA Annual Meeting

HONORING THE 2023 AWARD RECIPIENT
HONORABLE MARY KATHLEEN MCHUGH

Thursday | April 27, 2023 | 5:30-8:30pm
Erie Cafe

536 W. Erie St. | Chicago, Illinois
ILCBA members, spouses & judges: \$60 per person
Non-ILCBA members: \$75 per person

Register at ilcba.org/events by April 20th

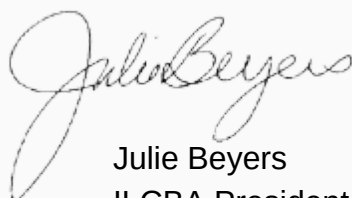
Letter to the Chicago Daily Law Bulletin for publication in its annual Law Day edition for 2023

The Illinois Creditor's Bar Association Built on a Spirit of Collaboration & Civility and Dedicated to Fairness for all Stakeholders

The Illinois Creditors Bar Association is the largest organization of its kind in the state, representing attorneys practicing in all areas of creditor's rights, including collections, foreclosure, bankruptcy, and eviction. The practice of creditors rights is unique because attorneys and their clients are subject to federal regulations and protections and frequently work directly with unrepresented litigants.

To that end, part of the ILCBA's stated mission is to promote the highest standards of professionalism and ethical conduct among those involved in various aspects of transactions involving creditor's rights law, and the foundation of this is civility and transparency in dealing with all parties to the process. To further its mission the ILCBA has consistently reached across the aisle, and has collaborated not only with the courts, but also with consumer advocates to ensure equal access to justice for all. Specifically, our organization has worked hand in hand with consumer groups on various Supreme Court Orders and Supreme Court Rules with a goal of promoting consumer fairness.

In addition to collaborating with consumer groups and the courts to ensure consumer fairness, the ILCBA works to unite its membership in furthering its mission. One of the most powerful tools is education and an open forum for members to problem solve and share ideas. Not only does the ILCBA offer top quality educational programs, it hosts a ListServe where members can obtain immediate answers to questions essential to effectively managing their practices. This forum for open discussion rests on civility and respect for all. The success and accomplishments of the ILCBA are proof that all goals are achievable when transparency is required and civil, collaborative communication is promoted and fostered.



Julie Beyers
ILCBA President



Member Updates

Congratulations to the following ILCBA Members who were named as 2023 Super Lawyers:

Robert Markoff
Steven Markoff
Nathan Lollis



And those named as Rising Stars:

Laura Alms
Bridget Maul
Charles Walgreen

Congratulations!

Michael Cortina appointed to the Committee on Character and Fitness!

The Illinois Supreme Court has appointed Michael Cortina to the Committee on Character and Fitness to evaluate the moral character and general fitness of applicants to practice law.



Congratulations to our contributing ILCBA Members



In February 2023, ILCBA Board Member Greg Czaicki joined the law firm of Weltman, Weinberg & Reis Co., LPA. Greg is the Senior Attorney in Weltman's Real Estate Default Group. The Group provides a broad range of legal services to mortgage lenders and servicers. Greg's work will focus on resolving nonperforming real estate assets in a timely fashion while minimizing the client's exposure and liability.



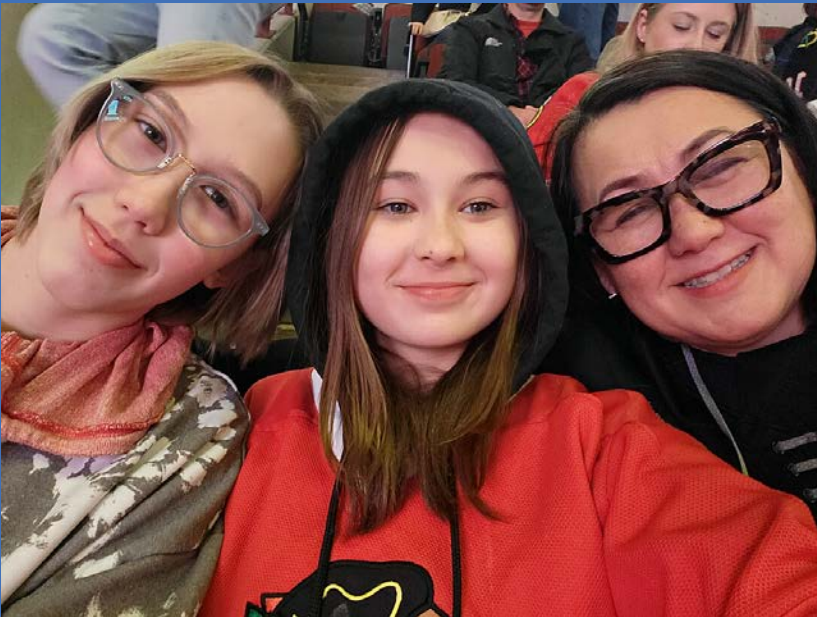
Kevin M. Kelly, past president and current board member of the ILCBA, has recently been chosen as a member of the Board of Directors of Illinois Lawyers Assistance Program (LAP). LAP is a special organization under the control of the Illinois Supreme Court that helps judges, lawyers and law students, with addiction and mental health issues. Kevin is a partner in the law firm of Markoff Law LLC, Chicago Illinois, concentrating in the area of judgment enforcement. Prior to that, he was a solo practitioner for 25 years. Kevin is a long-term member of Al-Anon and has been sponsoring an Alateen group in Westmont Illinois connected with the New Day Center of Hinsdale Hospital since 2001. As a Alateen sponsor, Kevin mentors teenagers and preteens whose parents are drug addicts and alcoholics.



Member Survey Giveaway Winner!

MyXuan Koski, Managing Attorney of the Marinosci Law Group, and an ILCBA member, won the Membership Survey Giveaway. She and her family attended the game on February 22 that coincidentally was Patrick Kane's last home game as a Blackhawks!

Thanks again to Firefly Legal for sponsoring this wonderful prize.



“Thank you for a wonderful night! It was an epic game and a great way to celebrate my daughter’s 12th birthday.”

-- MyXuan Koski

Thank You to Our Sponsors



Education Program Recap:

Spring 2023 Seminar, worth 5 CLE credits, was held on Pulaski Day, March 6, 2023. Bob Markoff kicked off a presentation by Dave Manning, lobbyist for the CBCI and ILCBA. Our speakers included ILCBA members Doug Giese, Keith Barnstein, Mike Polk, and Graham Llicardi on contracts, and Joe Stewart on criminal restitution. We also heard from Aldo Huitzil on the matter of evictions and the Honorable Judge Maire Dempsey on bench trials alongside Mike Matek.

We thank our speakers for their time, and dedication to ILCBA. We had a great turnout. Thank you to all that attended for your ongoing support including our sponsors Firefly and Law Bulletin Media.

If you are interested in presenting or have ideas on topics, please reach out to ILCBA to express your interest or suggestions. ilcba@CorpEvent.com



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Contribute Information:

Send information that we can add to the resource library, names of vendors that can be added to the vendor list, all available at <https://ilcba.org/>

Education:

We are always seeking interesting topics to present at our CLE accredited Seminars or Brown Bag Lunches. Let us know if you have suggestions.

Attend Events:

Join us for seminars, annual meeting, social events and the Brown Bag Lunch series. View upcoming events [here](#).

Join a Committee

The ILCBA is an active organization with various committees available to support the work and camaraderie of its members.

Join a committee to share your experiences and expertise, connect with fellow members and collaborate with your peers on programs and initiatives to advance our profession - all while developing skills that will benefit you both personally and professionally.

We invite you to join one of our many committees by filling out the form below indicating your desire to join a committee. Choose a topic that inspires you and engage with fellow members. The involvement of our members is what keeps this association strong! Thank you for participating!

You must be a ILCBA member to join a committee.

JOIN A COMMITTEE



WHY IS MEMBERSHIP BENEFICIAL

Instant Answers:

- Through its ListServ, the ILCBA provides a forum through which its members can post and receive immediate answers to questions essential to effectively managing their practices.

Education:

- The ILCBA provides top-quality educational opportunities by offering both fall and spring seminar sessions that draw nationally recognized speakers and provide a total of 10 CLE hours in collection specific topics, as well as professional responsibility content, including sessions on mental health, and diversity.

State and Local Presence:

- The ILCBA maintains a strong presence in Springfield, and provides input on pending legislation and proposes legislation to ensure a level playing field in the area of creditors' rights
- The ILCBA is part of the consultative committee formed to implement Cook County's Early Resolution Program
- The ILCBA's expertise was sought as Illinois courts deliberated on best post-lockdown court procedures and practices
- The ILCBA hosted a candidate forum for the position of Clerk of the Circuit Court of Cook County.

Federal and National Engagement:

- As a result of the ILCBA's national reputation, five ILCBA members have recently served or are currently serving as President of the National Creditors Bar Association
- The ILCBA contributed to an amicus brief that helped overturn the *Hunstein v. Preferred Collection and Management Services, Inc.* ruling which held the use of Third Party Vendors to be an FDCPA violation – which is now no longer the case.

BECOME A MEMBER





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