

Vermont Bar Association  
PO Box 100  
Montpelier, VT 05601-0100

Current Alphabetic Listing:

# **FORECLOSURE MEDIATORS FOR VERMONT**

## **Ahmadi, Afi, Esq.**

**Afi is a partner at the law firm of Dinse, Knapp & McAndrew, P.C., located in Burlington, Vermont. Afi concentrates his practice on corporate organization, financial services, lending regulation, and commercial transactions. He regularly represents both secured lenders and borrowers in sophisticated regularly represents both secured lenders and borrowers in sophisticated financing transactions, and advises out-of-state lenders regarding doing business in Vermont and laws affecting lending activities. Afi further represents Vermont businesses on a variety of matters, including leasing, business contracts, and corporate formation. In addition, he has substantial experience in dispute resolution, frequently serving as a mediator in foreclosure actions involving Vermont properties.**



### **Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |

## Babb, Guy L., Esq.

**My practice consists primarily of residential and commercial real estate. I have practiced in Vermont since 1985 after several years in Texas. I have participated in closing hundreds of residential transactions. I have been a mediator in foreclosure proceedings in 10 cases. I have also represented both homeowners and local banks in foreclosure mediations on at least 10 other occasions as well as other mediations both as mediator and representing parties in litigation.**



### **Counties Covered:**

Addison  
Chittenden  
Franklin  
Grand Isle

**Bowen, Richard, Esq.**

**Richard K. Bowen, was born in East Rutherford, New Jersey, May 20, 1956; admitted to the bar, 1986, Vermont; 1989, U.S. District Court, District of Vermont.**

**Education: Syracuse University; Marlboro College (B.S., magna cum laude, 1981); Vermont Law School (J.D., 1985). Vermont Trial Court Law Clerk, 1985-1986; Chief Trial Court Law Clerk, 1986-1987. Elected Town of Putney School Board, 1990-1993. Elected President, Vermont Law School Alumni Association, 1990-1991. Member: Vermont Bar Association.**

**Practice Areas: Mediator; Estate Law; Employment Law; Workman's Compensation; Personal Injury; Condominium Association Law; Homeowners Association Law; Land Use; Real Estate; Property Law; Natural Resources.**

**Counties Covered:**

Addison  
Bennington  
Orange  
Rutland  
Windham  
Windsor

**Cohen, Norman, Esq.**

**Norm Cohen is a Senior Partner at Cohen & Rice in Rutland, Vermont. He is admitted in the U.S. District Court, District of Vermont and all Vermont Superior Courts. Education: University of Maryland Law School, 1967; George Washington University, 1964. Legal Experience: Assistant United States Attorney, District of Vermont, 1969-1973; Private Practice, Rutland, Vermont, 1973-present; Special Counsel, Vermont Attorney General, 1975-1977. Areas of Practice: General civil litigation including representation of Plaintiffs and Defendants in foreclosure actions, complex real estate litigation, bankruptcy litigation, real estate transactions and probate. Mediation Experience: Participated in mediations representing Plaintiffs and Defendants, including foreclosure mediation. Has served as trained mediator for foreclosures since 2010.**

**Counties Covered:**

Addison  
Bennington  
Rutland  
Windsor

**Cooper, Heather Zubke, Esq.**

**Heather Z. Cooper graduated from South Texas College of Law, magna cum laude, in 1998. She is licensed to practice in Texas, Massachusetts and Vermont. Her experience includes a series of clerkships, including a two year clerkship for the Honorable Colleen A. Brown, the United States Bankruptcy Judge for the District of Vermont. Her experience includes complex commercial litigation, bankruptcy and bankruptcy litigation. Ms. Cooper is routinely involved in representing financial institutions, business entities and private individuals in connection with loan and financing transactions, collections, foreclosures, workouts, lender liability claims and bankruptcy proceedings. Accordingly, her experience provides Ms. Cooper a well rounded background in order to successfully mediate in the foreclosure context taking each party's relative positions into consideration.**

**Counties Covered:**

Addison

Bennington

Rutland

Windham

Windsor

**Cusick, Stephen L., Esq.**

**Stephen Cusick joined Zalinger Cameron & Lambek as an associate in 2004 after graduating summa cum laude from Vermont Law School, ranking 3rd in his class. Mr. Cusick's practice primarily involves litigation, with a focus on workers' compensation, consumer fraud, employment discrimination, personal injury, property law, foreclosure matters, bankruptcy, and public records law. He also provides foreclosure mediation services. Mr. Cusick previously served as editor of a weekly Vermont newspaper and as co-editor of a monthly environmental news journal with the National Audubon Society. While at Vermont Law School, Mr. Cusick authored an article for the Vermont Law Review and co-authored another article. Mr. Cusick also spent a semester as a law clerk assisting low-income clients at the South Royalton Legal Clinic. He previously served with Volunteers in Service to America where he organized public participation in the utility rate-setting process. Mr. Cusick is currently Chair of the Calais, Vermont Conservation Commission.**

**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Caledonia  | Orleans    |
| Chittenden | Rutland    |
| Essex      | Washington |
| Franklin   |            |
| Grand Isle |            |
| Lamoille   |            |

## Edwards, David R., Esq.

I have been an attorney practicing in Vermont since 1993 and was admitted to practice in the federal Court in 1994. I have primarily focused my practice on foreclosure and bankruptcy matters for the last 20 years, representing both homeowners and national mortgage lenders. I have participated in hundreds of mediations statewide. During that time, I have thoroughly reviewed all applicable loan modification programs in the context of foreclosure prevention in order to achieve the best possible results.



### Counties Covered:

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |



**Fitzpatrick, Edward D., Esq.**

**I have been in private practice in Vermont since 1983. A large portion of my practice involves real estate mortgage transactions. I am also a litigator. I have prosecuted and defended numerous foreclosure actions and have also acted as the mediator in several cases. I have also acted as a mediator in several non-foreclosure matters.**

**Counties Covered:**

Chittenden

Franklin

Grand Isle

Lamoille

**Freeman, Jr., Robin A., Esq.**

**Mr. Freeman has been practicing in VT since 2002. His practice focuses on civil litigation, including personal injury, commercial litigation, insurance law & construction law. He also regularly represents both plaintiffs & defendants in employment disputes & provides general counseling services to municipalities, school districts, state agencies & other organizations on a wide range of issues.**

**Mr. Freeman also volunteers his time to several local non-profit organizations and served his community as an elected official for several years. Mr. Freeman takes a practical approach to mediations, working to quickly recognize and understand the concerns affecting all parties and to efficiently reach a satisfactory resolution for all involved. He received his B.A. from Vanderbilt University in 1998 and his J.D. from the University of Cincinnati in 2001.**



**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |

**Hehir, Brian P., Esq.**

**Brian Hehir has been practicing law in Burlington since 1996, concentrating in all types of real estate-related matters, including representing residential and commercial buyers and sellers, leases and landlord / tenant issues, and zoning, subdivision and boundary disputes.**

**For over 10 years Brian has served as an acting judge in Small Claims Court in Chittenden and Franklin counties. He has served as a foreclosure mediator for several years.**

**He is a graduate of St. Michael's College, University of Massachusetts (Masters degree in Regional Planning) and Vermont Law School**



**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |

**Hoyt, Juliana E., Esq.**

**Julie is admitted to practice in Massachusetts and Vermont and holds a masters' degree in Mediation and Applied Conflict Studies from Woodbury College. She is the Associate Director of the Environmental Mediation Center where she mediates for the USDA's agricultural mediation programs in Vermont and New Hampshire. Julie has been on the roster of the Vermont foreclosure mediation program since its inception and represents borrowers in workout and foreclosure mediation matters.**

**Counties Covered:**

Lamoille

Washington

**Kelley, Marikate, Esq.**

**Marikate E. Kelley is an Attorney with Woodward & Kelley, PLLC in South Burlington, Vermont. Her areas of practice include general civil litigation, adoptions, wills, banking law, collection, real estate, and foreclosure. Ms. Kelley received her B.A. degree from Boston College and her J.D. from the University of Maine School of Law. From 1990-1991 she served as law clerk to the New Hampshire Superior Court. She has served as an adjunct professor at Johnson State College and Community College of Vermont, and is a member of the Vermont Bar Association. She has served as a mediator in foreclosure actions and also participated in numerous mediations on behalf of individual clients, lenders and insurance companies.**



**Counties Covered:**

Addison  
Chittenden  
Franklin  
Rutland  
Washington

**King, Timothy D., Esq.**

**Tim King is an attorney & mediator admitted to practice in VT, CT (retired), and the US District Courts of CT and VT. His general practice is primarily in real estate, but includes work in consumer bankruptcy, general business & non-profit law. Also a trained divorce mediator, he has been doing foreclosure mediation statewide since the program's start in VT in 2010. He had a solo practice in CT & operated his real estate investment & mgmt company until moving to VT in 2001. He spent several years working in the nonprofit housing sector in Vermont, working as the Director of Homeownership Programs and Executive Director of the Central Vermont Community Land Trust in Barre, where he administered lending, homebuyer education and housing/foreclosure counseling programs for a HUD certified housing counseling agency. Admitted to the VT Bar in 2007.**



**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |

**Lachs, Aileen L., Esq.**

**Foreclosure Mediation is a primary focus of my legal practice since 2010. It is essential the mediation process be fair & unbiased, that all parties feel they are being treated with respect, & all applicable governmental statutes & program requirements are followed as efficiently & effectively as possible.**

**As a member of the study committee established by the VBA & the VT Banker's Assoc., I helped re-write the foreclosure mediation statute. I have been a panelist & presenter at VBA legal education seminars focused on best practices in foreclosure mediations.**

**I have been with Mickenburg, Dunn, Lachs & Smith, & licensed to practice law in VT since 1994. I received my JD from Northeastern University School of Law in Boston, & BA from Williams College in Williamstown, MA. I speak fluent French, conversational Spanish & am learning Mandarin Chinese. I enjoy bicycle riding, walking, hiking, gardening, movies & art exhibits.**



**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |

**Martin, Timothy U., Esq.**

**In 30 years of practice in Vermont, I have handled foreclosures on residential and commercial properties for borrowers and lenders. Since becoming a foreclosure mediator in 2010, I have declined representing parties in residential foreclosures to avoid any appearance of conflict with my duties and obligations as mediator.**



**Counties Covered:**

Addison  
Bennington  
Rutland  
Windham  
Windsor



**Mayer, Tavian M., Esq.**

**Counties Covered:**

Orange

Rutland

Washington

Windham

Windsor

**McCarthy, Alison Maureen, Esq.**

**Alison recently joined Mickenberg Dunn Lachs & Smith. She is admitted to practice law in Vermont as well as Colorado. Alison is a member of the CBA, the ABA, the VBA, and the Vt Assoc. for Justice. Alison's practice is primarily focused on civil litigation, such as family law, workmen's compensation & foreclosure; but also includes criminal defense. Her experience with foreclosure law began in 2011 as Senior Legal Analyst for the investigative foreclosure review project as mandated by the Office of the Comptroller of the Currency. Alison specialized in loss mitigation compliance, specifically HAMP loss mitigation compliance, which provides Alison with extensive knowledge of the legal & procedural requirements for HAMP as well as in-house loss mitigation.**



**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |

**Montroll, Andrew H., Esq.**

**Andy Montroll is a partner and co-founder of the law firm, Montroll & Backus, P.C. With over twenty years of experience, Andy's focus in his practice has been to help individuals and businesses resolve their complex legal matters. Andy has represented both lenders and borrowers in foreclosure cases, and has participated in a large number of foreclosure mediations. Andy welcomes the opportunity to serve as a mediator in foreclosure cases to ensure that all parties are acting in good faith with the goal of resolving the foreclosure outside of the courtroom. Andy has also served as a hearing officer for the Vermont Department of Education, as a member of the Vermont Board of Bar Examiners, and as president of the Burlington City Council.**



**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Caledonia  | Orleans    |
| Chittenden | Rutland    |
| Essex      | Washington |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |

**Polow, David, Esq.**

**I have substantial experience as a mediator both in foreclosure actions and other civil matters. I have represented banks and borrowers in foreclosure actions since the 1980's. I strongly believe in the mediation process and look forward to working with all parties with a goal of reaching a satisfactory resolution.**



**Counties Covered:**

Caledonia  
Chittenden  
Essex  
Franklin  
Grand Isle  
Lamoille  
Orleans  
Washington

**Richardson, Daniel P., Esq.**

Dan has been a partner at Tarrant, Gillies, Merriman & Richardson since 2009. His practice focuses on civil litigation, administrative hearings, mediation, & appeals. His clients include municipalities, individuals, & businesses. Dan currently serves as a small claims court judge with Washington Superior Ct & recently appointed by the Washington County Superior Ct to serve as a special master in a matter involving the receivership of an insurance company. He's a member of the Montpelier Development Review Board, the Board of Directors for the Vt Bar Foundation & President-Elect of the Vt Bar Association. Dan is also Founder & Editor of the [SCOV Law Blog](#), which has summarized every published Vt Supreme Ct decision since July 2010. Dan's summaries for the Blog are often cross-posted on [Vermont Digger](#). Dan is also an adjunct professor at VLS where he teaches municipal law.



**Counties Covered:**

Caledonia  
Chittenden  
Essex  
Lamoille  
Orange  
Orleans  
Washington  
Windsor

**Roesler, Robert C., Esq.**

**Mr. Roesler works with the firm's Property + Development, Commercial Finance, and Business Services teams, specializing in real estate transactions and commercial finance transactions. He has diverse experience in the purchase & sale of commercial, retail, industrial, & multi-family residential properties, structuring & pursuing development transactions, & negotiating leases & sub-leases. Mr. Roesler's finance practice emphasizes structural & security aspects of commercial lending work, & he has represented lenders, participant banks, borrowers, guarantors & investors in a variety of loan & finance transactions. Mr. Roesler is a Founder & current President & Chairman of the Board of VT Attorneys Title Corp. He previously served as an attorney for VT Tomorrow, an environmental lobby. He resides in Shelburne.**



**Counties Covered:**

Addison  
Chittenden  
Franklin  
Washington

**Tiballi, Jason R., Esq.**

**Tiballi Law Offices, P.C. serves individual, business and institutional clients, providing the highest standards of legal practice at affordable rates. Areas of expertise include real estate (residential and commercial), commercial transactions, foreclosure mediation and business formation. The practice also includes wills, trusts and estate planning.**

**Our office has assisted individuals in numerous foreclosure situations both in representing homeowners and acting as neutral mediators in the foreclosure mediation setting. We would be pleased to act as the mediator in any mortgage modification in the foreclosure process.**

**Counties Covered:**

Addison

Chittenden

Franklin

Grand Isle

Lamoille

Rutland

Washington

**Tyzbir, Jon Jeffrey, Esq.**

**J.J. Tyzbir is a lawyer in private practice with offices in Vermont and New York, concentrating on civil and business law matters with a particular emphasis on litigation and foreclosure mediation. Mr. Tyzbir is a trained foreclosure mediator who has been selected by courts and parties to help effectively and efficiently resolve foreclosure proceedings.**

**[www.tyzbir.com](http://www.tyzbir.com)**

**Counties Covered:**

|            |            |
|------------|------------|
| Addison    | Orange     |
| Bennington | Orleans    |
| Caledonia  | Rutland    |
| Chittenden | Washington |
| Essex      | Windham    |
| Franklin   | Windsor    |
| Grand Isle |            |
| Lamoille   |            |