

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 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	

**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.**

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

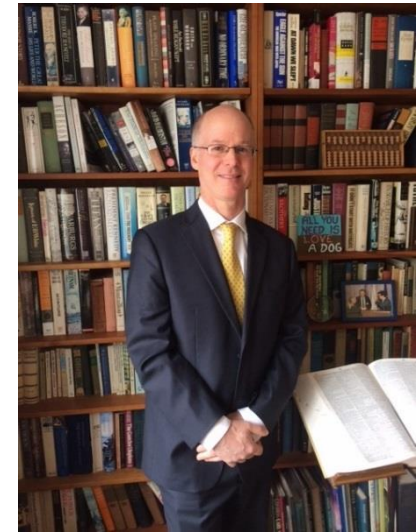
**Stephen Cusick joined Zalinger Cameron & Lambek as an associate in 2004 after graduating summa cum laude from Vermont Law School, ranking 3rd in his class. Mr. Cusick's practice primarily involves litigation, with a focus on workers' compensation, consumer fraud, employment discrimination, personal 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.**

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## **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.**



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**Kelley, Marikate, Esq.**

**Marikate E. Kelley is a graduate of Boston College and the University of Maine School of Law. After law school she served as a law clerk to the New Hampshire Superior Court. She has been practicing law in Vermont since 1992 and is a member of the Vermont Bar Association. She is licensed to practice in Vermont, the US District Court of Vermont, and the US Second Circuit Court of Appeals. Her areas of practice include general civil litigation, municipal law, estate planning, and real estate.**

**She has served as a mediator in foreclosure actions since the program was started and has participated in numerous mediations on behalf of individual clients, lenders and insurance companies. She has also been an adjunct professor at Johnson State College and Community College of Vermont and is a high school lacrosse coach.**

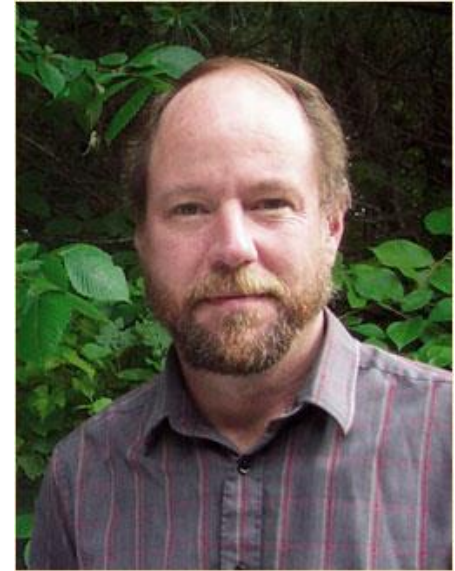


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**King, Timothy D., Esq.**

**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.**



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

**In 35 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.**



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## **McCarthy, Alison Maureen, Esq.**

**McCarthy, Alison M., Esq.**

**Alison practices at Mickenberg Dunn Lachs & Smith and has been admitted to practice law in Vermont since 2014, as well as admitted to practice law in Colorado since 2012. Alison is a member of the CBA, the ABA, the VBA, and the Vermont Assoc. for Justice. Alison's practice is primarily focused on civil litigation, such as family law, workers' compensation & foreclosure mediation. 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.**



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## **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.**



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## **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.**



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**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.**

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