



Katie Johnson
**Senior Vice President &
General Counsel**
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❖ **Areas of Expertise:**

- ❖ Agency/Buyer Brokerage
- ❖ Arbitration/Litigation
- ❖ Data Security/Privacy
- ❖ Information Technology/Licensing
- ❖ Intellectual Property
- ❖ Multiple Listing Services
- ❖ RESPA
- ❖ General Legal Questions

Katie Johnson is the general counsel for the NATIONAL ASSOCIATION OF REALTORS®. She is responsible for assuring that the programs and policies of NAR are in compliance with the law and for protecting and preserving association assets and policies as necessary. Prior to becoming general counsel, Katie focused on software and data licensing, trademark protection, contract drafting and review, data security and privacy, brokerage risk management, and providing legal advice to NAR's technology initiatives including RPR and RAMCO. Katie spends her free time with her husband and two young children and she has recently earned a master's degree for Information Technology and Privacy Law.



Ralph Holmen
**Vice President &
Associate General Counsel**
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❖ **Areas of Expertise:**

- ❖ Antitrust
- ❖ Arbitration /Litigation
- ❖ Campaign Finance/Association Political Activity
- ❖ Environmental and Land Use
- ❖ First Amendment Issues/Sign ordinances
- ❖ Multiple Listing Services
- ❖ NAR Legal Action Committee
- ❖ Tax Exempt Organizations
- ❖ General Legal Questions

Ralph Holmen is Associate General Counsel of the National Association of REALTORS®, and for over 37 years has advised NAR, state and local associations and members on a wide variety of real estate and association law issues, including antitrust, federal election law, First Amendment issues, not-for-profit taxation, land use and environmental issues and others. He has authored or co-authored numerous amicus curiae briefs filed in the U.S. Supreme Court as well as other courts, addressing land use and environmental law, fair housing, commercial speech restrictions, and other issues of concern to the real estate industry.

Ralph is admitted to practice before the United States Supreme Court, the Court of Appeals for the Federal Circuit, the United States District Court for the Northern District of Illinois, and the bar of the State of Illinois. Ralph received a Bachelor of Science degree in physics from the University of Illinois in Champaign-Urbana, and a Juris Doctor degree from Loyola University of Chicago.



Finley Maxson
Senior Counsel
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❖ **Areas of Expertise:**

- ❖ ARELLO
- ❖ Do Not Call/Fax/Email
- ❖ FCC Ruling
- ❖ Legal Pulse
- ❖ Professional Liability Insurance
- ❖ Realtor.org Case Summaries
- ❖ State Political Activity
- ❖ General Legal Questions

Finley Maxson has been with NAR since 1999. Prior to joining NAR, Finley worked at a Chicago law firm. He received his B.A. degree in English from Kenyon College, and his J.D. degree from the Washington University School of Law. Finley is admitted to the state bar of Illinois.

Finley helps to maintain the risk management materials on Realtor.org, Window to the Law, and The Legal Pulse. He is the main contact person for the professional liability insurance for state and local REALTOR® associations. Finley also assists the Community & Political Affairs division with state campaign finance issues as general in-house responsibilities (drafting risk management articles, reviewing contracts, and miscellaneous projects). In addition, Finley also serves as the liaison between NAR and ARELLO.



Lesley Walker
Associate Counsel
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❖ **Areas of Expertise:**

- ❖ Americans with Disabilities Act
- ❖ Employment law
- ❖ Independent Contractors
- ❖ NAR Constitution & Bylaws
- ❖ Risk Management Committee
- ❖ Trademark
- ❖ General Legal Questions

Lesley Walker has been with NAR since May 2010. Lesley focuses her work on matters including the Americans with Disabilities Act, fair housing issues, NAR Constitution and Bylaws, Risk Management Committee and general contract negotiation matters. Prior to joining NAR, Lesley's experience has focused on general corporate matters and financial services regulation, and includes three years at the North American Securities Administrators Association in Washington, D.C., where her work focused on securities regulation, corporate law, and association legal work. She received her J.D. from the Villanova University School of Law, and is a graduate of The Pennsylvania State University, where she earned a B.S. and a B.A. Lesley is admitted to the state bar of Pennsylvania.



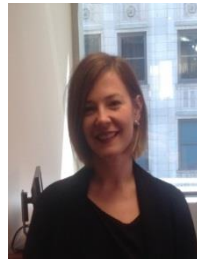
Jessica Edgerton
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❖ **Areas of Expertise:**

- ❖ Appraisal/Valuations
- ❖ Broker Risk Management
- ❖ Contracts/ Licensing
- ❖ Cyber Security
- ❖ Licensee Safety
- ❖ Electronic Signature
- ❖ Leasing
- ❖ Risk Management Forum
- ❖ RPR
- ❖ General Legal Questions

Prior to joining NAR in 2013, Jessica Edgerton served as general counsel to an appraisal management company, where she was responsible for overseeing company-wide industry and regulatory compliance and general corporate legal matters. She received her B.A. from Oberlin College and her J.D. from the Indiana University Maurer School of Law. Jessica is admitted to the state bar of Illinois.

At NAR, Jessica focuses her practice on contracts, online copyright and intellectual property matters, environmental issues affecting the real estate practitioner, and the creation of member educational resources including the risk management materials on Realtor.org, Window to the Law, and The Legal Pulse. Jessica also serves as the staff executive for the Risk Management Forum.



Chloe Hecht
Associate Counsel
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❖ **Areas of Expertise:**

- ❖ Contracts
- ❖ Copyright
- ❖ Intellectual Property Licensing
- ❖ Patents
- ❖ Trademark
- ❖ General Legal Questions

Chloe Hecht joined NAR in May of 2014. Previously, Chloe practiced at boutique intellectual property firms within Chicago where she focused on trademark enforcement and litigation, U.S. and international trademark prosecution, branding strategies and rollouts, intellectual property licensing, domain name disputes, DMCA matters, and Internet and social media policies.

Chloe focuses on NAR's intellectual property issues, including the trademark protection program, NAR's patent reform and education initiatives, copyright issues, and intellectual property licensing. Chloe also assists with NAR's .REALTOR top level domain and reviewing and negotiating contracts. Chloe received a B.S. degree in molecular biology from the University of Wisconsin – Madison and a J.D. degree from DePaul University College of Law. She is admitted to the state bar of Illinois



Kevin Milligan
Vice President of Board
Policy & Programs
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❖ **Areas of Expertise:**

- ❖ Membership Policies
- ❖ Multiple Listing Services
- ❖ Professional Standards
- ❖ REALTOR® Code of Ethics
- ❖ Association Structure and Jurisdiction

Kevin Milligan joined the National Association of REALTORS® as a Policy Analyst in 1980. Since then he has served NAR and its members in a variety of positions, currently as Vice President, Board Policy & Programs.

Board Policy & Programs has oversight for the activities of NAR's Professional Standards, MLS, and Membership Policy Committees and assists local and state associations in administering these programs. Kevin is actively involved in the work of these committees, and has worked with various study groups, task forces, and presidential advisory groups.

Kevin is a graduate of Western Illinois University, and has a Master's Degree in Business Administration.



Cliff Niersbach
Associate General
Counsel of Board Policy
& Programs
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❖ **Areas of Expertise:**

- ❖ ADR (Mediation, arbitration, and ombudsman)
- ❖ Professional Standards Enforcement
- ❖ Multiple Listing Services
- ❖ NAR's Organizational Alignment/Core Standards Initiative
- ❖ REALTOR® Code of Ethics

Cliff Niersbach joined the National Association of REALTORS® as a Policy Review Coordinator in 1975. Since then he has served NAR and its members in a variety of positions including Vice President, Board Policy and Programs.

From 1978 until 2014, Cliff was the staff liaison to the Professional Standards Committee, the Interpretations and Procedures Subcommittee, the Multiple Listing Issues and Policies Committee, and the MLS Technology and Emerging Issues Advisory Board. He currently serves as Associate General Counsel, Board Policy and Programs, with responsibility for implementing the Organizational Alignment/ Core Standards initiative. He is also NAR's Antitrust Compliance Officer.

Cliff is a graduate of Northwestern University and the John Marshall Law School. He is admitted to the United States Supreme Court and to the state bar of Illinois.

Guest Speakers

David Friend, Counsel, Office of Regulations, Consumer Financial Protection Bureau

- ❖ David Friend is a Counsel in the Office of Regulations at the Consumer Financial Protection Agency. At the CFPB, he has been involved in rulemakings related to the TILA-RESPA integrated disclosures rules, the Ability-to-Repay/Qualified Mortgage rules, HPML escrows rule, annual adjustment threshold rules, and interagency rules related to appraisals. He transferred to the CFPB pursuant to the Dodd-Frank Act when responsibility for RESPA transferred from HUD.

At HUD, he worked in the Office of RESPA and Interstate Land Sales where he investigated RESPA violations, provided guidance to industry, and presented discussions of the 2010 HUD revisions to the GFE and HUD-1. Before working in government, David worked as a claims counsel covering Maryland and District of Columbia for a title insurance underwriter for just over one year and as a title and settlement attorney for residential and commercial transactions in Maryland for about six years.

Frank Pellegrini, President and CEO, Prairie Title Services, Inc.

- ❖ Frank Pellegrini is a graduate of DePaul University College of Law, has practiced law in Illinois since 1976, and has been in the title insurance business since 1978. Frank and his wife, Mary, founded Prairie Title in 1983. Frank is active in the legal profession, in the title industry, in his community, and in social organizations. He was the 2012-2013 President of the American Land Title Association and continues to serve on the PR Committee, Government Affairs Committee, Agents and Abstracters Research Committee, and the Agents Executive Conference. Frank is also very involved with the Illinois Land Title Association. Having served as its president from 2004 until 2005, he continues to participate on various committees, including Legislative, Communications and ILTA-PAC.

Scott A. Peterson, General Counsel, Colorado Association of REALTORS®

- ❖ Scott is an experienced real estate and business professional with an extensive background representing individuals and companies on a broad range of matters.

He currently serves as General Counsel for the Colorado Association of REALTORS® (CAR), the state's largest real estate trade association. CAR is dedicated to serving more than 22,000 REALTOR members and 37 local associations statewide. Scott is admitted to practice law in California (1998) and Colorado (1999). He is also a licensed real estate broker with the Colorado Real Estate Commission. Scott is a graduate of the University of Southern California and the University of San Francisco School of Law.