

***Faculty for March 26, 2010 Basic Training
Reviewing Home Purchase Contracts & Mortgage Documents
Maryland Mortgage Fraud Prevention Project***

Diane Cipollone, Esq.

Diane Cipollone is a Maryland and New York licensed attorney and the Director of the Sustainable Homeownership Project at Civil Justice Inc., a nonprofit legal association in Baltimore, Maryland. Diane is the Manager of the Maryland Mortgage Fraud Prevention Project, which is a statewide effort to recruit and train attorneys to provide pro bono legal review of home purchase contracts and mortgage loan documents for First Time Homebuyers and those considering refinancing their mortgages. Most recently, Diane was the lead trainer and mentor for pro bono attorneys in the statewide Foreclosure Prevention Pro Bono Project. She has been a presenter at local and national conferences on issues concerning sustainable homeownership, predatory lending, abusive mortgage loan servicing practices and foreclosure prevention. Her recent previous experience includes serving as the Project Attorney for the Hurricane Relief Project of the National Fair Housing Alliance in Washington, D.C. and as the Co-Coordinator of the Baltimore City Flipping & Predatory Lending Task Force. Diane is a 1981 graduate of the Benjamin N. Cardozo School of Law.

Phillip R. Robinson, Esq.

Phillip R. Robinson is the Executive Director of Civil Justice Inc., a Maryland based public interest legal association which provides services to Maryland consumers. Civil Justice has been recognized as a model program bringing together a network of nearly 100 Maryland solo and small firm attorneys interested in **doing well while doing good**. Phillip was recognized as the 2008 Denis J. Murphy Maryland Consumer Advocate of the Year by the Maryland Consumer Rights Coalition and a Maryland "Super Lawyer" for 2008-2009 for his work as a leading public interest attorney helping consumers who are victims of unfair foreclosure, predatory lending practices, and mortgage fraud. Phillip's work at Civil Justice is designed to help at risk homeowners avoid becoming victims of certain predatory real estate practices. He serves as class counsel in several class action lawsuits. Phillip is a Member of the State and Federal Bars of the State of Maryland and has served as class counsel in the past. He has a BA in Political Science from American University in 1989 and attended both Georgetown Law Center and Widener University School of Law where he received his JD in 1998.

Teresa R. Williams

Teresa R. Williams is the President of Mid-Atlantic Title Consultants, LLC. Teresa has been involved in the settlement industry for over 25 years. In 2004 Teresa put together a team of talented professionals and formed Mid-Atlantic Title Consultants, LLC. Mid-Atlantic Title Consultants is a consulting firm that assists in the education of real estate professionals, attorneys, and regulatory and law enforcement agencies regarding title and mortgage related matters.

Calvin Wink, Jr.

Calvin Wink, Jr. is the Acting Assistant Commissioner of Enforcement and Complaints at the Maryland Division of Financial Regulation. Mr. Wink is a retired Baltimore County Police Detective with 27½ years experience. He worked directly for the Chief of Police in the Internal Affairs Section for 11 years investigating complaints filed against police officers and other County employees and officials. Many of these investigations involved financial crimes and frauds of various origins. He was recently the Supervisory Investigator for the Enforcement Unit at the Division of Financial Regulation and has investigated numerous mortgage fraud complaints, violations of the check casher laws and other financial crimes. He helped to develop a public awareness notice of foreclosure rescue fraud and testified during the 2004-2005 Maryland Legislative Session about victims of foreclosure fraud. He also provided testimony for enhancements to the Protection of Homeowners in Foreclosure Protection Act and the creation of a Mortgage Fraud Statute in Maryland. Calvin was responsible for the investigation and successful prosecution of an individual for mortgage fraud in Anne Arundel County and investigated the case resulting in the first Maryland conviction of an individual for violation of the Protection of Homeowners in Foreclosure Act in Prince Georges County. He has attended numerous trainings relative to mortgage fraud and financial crimes. He has participated in several public community Homeowners Fairs in Prince Georges County to inform homeowners of the fraud possibilities when purchasing and financing a house. He is the Chairman of the International Affairs Committee, a current member of the Training Committee and the Co-Chairman of the Mortgage Fraud Committee of the American Association of Residential Mortgage Regulators (AARMR). He holds certifications in Mortgage Investigation and Mortgage Examination from the Education Foundation of State Bank Supervisors.