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**Machel Morris** is the foremost national legal expert on issues relating to repossession and security interest enforcement. Her focus since the early 1990's has been on repossession laws and regulations, and small business survival.

Her vast knowledge of repossession laws in every State, as well as an understanding of how state and federal regulations affect repossession companies, and other small businesses across the country, has made her the go-to legal advisor for Allied Finance Adjusters Association and its members.

Machel advises and teaches recovery agents, as well as other attorneys, on real-world compliance and contract issues. Several State laws directly reflect her input to the legislature on behalf of repossession business owners.

Machel is licensed to practice law in Texas, New Mexico and Washington. She is a qualified mediator/arbitrator; is a member of the Intellectual Property Law and Consumer Law Sections of the State Bar of Texas; is a licensed auctioneer; and is available as an expert witness on issues of collateral recovery and financial vendor compliance.

In addition to owning and operating her boutique law firm, Machel is an active volunteer. She is an Officer and Director of faith-based Through the Storm Ministries (San Antonio, Texas). She is on the Advisory Board of The Former Texas Rangers Foundation (Fredericksburg, Texas) which seeks to teach Texas students about the history of the State of Texas and its premier law enforcement agency. She is also on the Advisory Board of The Life Center (Midland, Texas), a faith-based organization offering an alternative to abortion as well as teaching parenting skills and offering other assistance to expectant parents free of charge.

Machel is a proud mother of four daughters and loves to travel. She is a lifetime member of the University of Texas Texas-Exes Alumni Association and an avid Red Raider fan as an Alumni of Texas Tech University School of Law.



Michele Stuart is the owner and operator of JAG Investigations, Inc. since its creation in 1997.

Previous to this she was employed by Assets Intelligence starting a financial investigative career in 1990. Michele has over 24 years of experience in OSINT, counter intelligence, insurance fraud investigations, financial investigations, due diligence, corporate & competitive intelligence.

Over the past 15 years, she has taught hundreds of classes in open source intelligence and social media investigations for the law enforcement and military intelligence communities as well as the financial industry and insurance industry on a global level. She is an Instructor at Quantico (FBI Academy) for International training programs and an Adjunct Professor with University of Virginia.



Dr. John R. Schafer is a retired FBI Special Agent who is currently employed as an Assistant Professor at Western Illinois University.

Dr. Schafer served as behavioral analyst assigned to FBI's National Security Behavioral Analysis Program. Dr. Schafer earned a Ph.D. in psychology from Fielding Graduate University, Santa Barbara, California.

Dr. Schafer owns his own consulting company and lectures and consults in the United States and abroad. He authored a book titled "Psychological Narrative Analysis: A Professional Method to Detect Deception in Written and Oral Communications." He also co-authored a book titled "Advanced Interviewing Techniques: Proven strategies for Law Enforcement, Military, and security Personnel."

He has published numerous articles on a wide range of topics including the psychopathology of hate, ethics in law enforcement, detecting deception, and the universal principles of criminal behavior. Dr. Schafer's latest book is "The Like Switch: An Ex-FBI Agent's Guide to Influencing, Attracting, and Winning People Over."



Michael Howk, JD – is the Risk Manager and Director of Education for [Recovery Specialist Insurance Group](http://www.rsig.com) (www.rsig.com). Mike has spent nearly 30 years in the repossession industry, and is a recognized national expert in repossession law.

Mike, who is originally from upstate New York, served four years in military intelligence before graduating from the University of New York at Binghamton School of Management with a B.S. in 1977. In 1980 he graduated from Nova University in Florida with a Juris Doctorate. He has been a member of the Florida State Bar since 1980.

He was involved in the development and implementation of the first insurance policy specifically designed for repossession companies. Based on his work and research, he has developed extensive educational programs. He teaches certification courses for recovery specialists nationwide. He worked closely with the State of Louisiana and Illinois during the implementation of their new self-help repossession laws.

He frequently serves as the keynote speaker to associations and groups of clients across the United States to further educate the industry on risk reduction and liability avoidance in repossession and collateral recovery.

In-house training and certification is available by contacting RSIG's administrative office at 703.365.0199. Online certification and training is available at [www.rsiguniversity.com](http://www.rsiguniversity.com).