

Sonya A. Smith-Valentine *Speaker Introduction*

You might have seen her on NBC, ABC or CBS. You might have read about her in USA Today, the Washington Post, or the Baltimore Sun Newspaper. If not, you're in for an eye-opener.

During her career, Sonya Smith-Valentine founded four businesses... three of which survived! She is a serial entrepreneur. She has a collection of over 100 animated Disney movies and, from what I'm told, she is a fantastically mediocre cook.

All kidding aside, as a former victim of identity theft and debt collection harassment, Sonya has become one of the country's top personal finance and consumer law experts. Using her combined experience of over 15 years, first as a CPA and now as an attorney, Sonya has had a successful career winning cases against credit bureaus, credit card companies, banks and collection agencies.

After her presentation, Sonya will be available for questions. Also, she will be providing additional materials for participants at her table.

Please welcome Sonya Smith-Valentine!