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Candidate Response of Brian Cloud

1. Has your firm been a NCBA Firm Member in good standing for two (2) consecutive years?

Yes, we have been members since 2007.

2. Have you attended an NCBA Conference in the past two years?

Yes, for the most part, I have attended both conferences per year since becoming a member of NCBA/NARCA; and have attended all NCBA conferences for the past two years.

3. In what city and state do you practice?

Birmingham, AL; my firm has additional offices in Mobile, AL; Bessemer, AL and Nashville, TN. I am licensed to practice law in Alabama, Georgia and Tennessee.

4. How long have you been a creditors' rights attorney?

I have been a creditors' rights attorney since I started practicing law in 2001 – just like most others, just fell into it.

5. What is the name of the law firm member for which you work? **Cloud Willis & Ellis, LLC**

6. What is your current job title and duties? **Managing Partner of the Firm.**

7. What are your two main practice areas (e.g. bankruptcy, credit card, compliance, etc.)? **creditor rights and real estate law.**

8. Have you served as a Committee or Task Force Chair or Co-Chair in the past three (3) years?
Yes. Of which Committees or Task Forces?

**Co-Chair – Advocacy Pillar – SCBA Leadership Forum
Committee Member – Advocacy Pillar – SCBA Grants
Co-Chair – Infrastructure & Governance Pillar – Professional Standards & Grievance
Co-Chair – Education Pillar -- Annual Conference
Co-Chair (former) -- Infrastructure & Governance Pillar – Elections
Member, NCBA Dues Restructuring Taskforce**

9. Are you involved in state advocacy through an SCBA or NCBA chapter?

Yes, I was a founding member of the Creditor Attorneys Association of Alabama, Inc. and helped create it in 2010.

10. Have you served on a Board of Directors (or similar governing body) previously? Please describe.

Yes, I am currently on the Board of Directors for NCBA – 1st term; elected in October, 2020.

11. Describe some of your leadership roles or describe what qualities you possess that make you a strong leader.

Hard worker and task/detail oriented. I never ask an employee to do something that I am not willing to do myself. I continually review the changing technology available to expedite the work and ensure accuracy in our services. I believe in more than supervising individual employees; I work to help them develop the skills that make them more productive, educated individuals and participants in the process.

As a current board member, I believe in getting involved and trying to improve the association. Thru my 2 years on the board, I have been involved in various committees and also conduct myself in a way that represents the NCBA membership – not always agreeing with the majority of Board members, or executive committee.

12. Why do you want to serve on the Board of Directors for NCBA?

I believe that I have much to continue to offer the NCBA Board and its members. This belief is based upon my involvement as a managing partner of a small market law firm. My Firm practices a wide variety of creditor right's law (including commercial, foreclosures, evictions etc.) along with the retail collection business; and I believe that NCBA would benefit from emphasizing these related creditors' rights practice areas. In my opinion, the Board, must

continue to evolve and develop an organization that serves its members and provides them with the benefits and resources necessary to properly represent our clients in this difficult but manageable collection environment. NCBA is effective now, but it needs active, engaged members; and leadership that is not satisfied with the status quo.

In addition, I would like us to make steps necessary to increase the revenue of NCBA and its number of members. We need to continue to promote the benefits of NCBA to its current membership and introduce such benefits to other creditors' rights attorneys throughout the country.

13. How will you help NCBA advance its mission statement?

The mission statement is the correct approach..... we need to make sure we advocate and protect our clients and the services they provide to the public.... We can't allow the consumer groups, certain politicians or the media to characterize us as something that we are not. At my office, we train our employees to find a common ground with the opposite side as long as it meets the needs of our client; and treat the opposing side with respect. We must not forget that we are professionals and that we have a duty as attorneys to act with integrity.

14. What motivates you to do excellent work?

My family, my employees and my clients. All three of them count on me to work hard and effectively manage my practice. I take great pride in the growth of my firm; and in the employee retention and the client retention that we have experienced through the years.

15. What is your ideal level of interaction with the other board members?

My expectation is that the Board sets an agenda, and/or goals; and as one member of the Board, I will assist in developing and then implementing a plan of action to pursue those agenda items or goals as efficiently and effectively as possible.

16. What do you recommend doing to increase participation in NCBA by younger and/or newer attorneys, or new members of NCBA?

We need more emphasis on other areas of creditor rights, outside of the credit card, and retail collections. Around 75% of our member firms have less than 10 attorneys on staff. Many of those Firms do not represent the large credit card companies or have a desire to do so. As attorneys, we are trained to do more than retail collections and we need to try to attract members who represent creditors in other areas of law, such evictions, foreclosures, and commercial matters. We also need to recruit the industry leaders, or clients, in those areas of practice. Such changes would attract more attorneys who see a benefit in NCBA and want to join the organization.