

## Firm Profile

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### A WINNING APPROACH

Whether working with a large business, a local Bergen County company or banking institution, a top U.S. insurance company or an individual, Harwood Lloyd follows a service-oriented philosophy, offering clients personal attention and the advantages of a large firm. Unlike many large law firms, the size of our client's business is not a factor in the quality of service we provide. We believe personalized service is the key to resolving our clients' legal matters as expeditiously and economically as possible. Our clients appreciate this and often remark that our service compares very favorably with New York law firms.

### BUILT ON A LEGACY OF EXCELLENCE

In 1975, Richard Ryan, the late Frank V. D. Lloyd, and the late Victor C. Harwood founded Harwood Lloyd. Their high standards and tradition of legal excellence were based on the counsel of Mr. Lloyd's father, Francis Van Duyne Lloyd, a former Bergen County Judge and Deputy Attorney General. Today, our practice boasts an impeccable reputation and a team of more than 35 attorneys that have been carefully selected to ensure that the firm can meet the increasing demand for high levels of sophistication in every segment of New Jersey and the metropolitan area's expanding market. Headquartered in Hackensack, New Jersey, the firm has a branch office in New York City.

### A DYNAMIC LAW FIRM IN YOUR COMMUNITY

Continuing our tradition of offering both private individuals as well as the shareholders, directors and officers of privately held businesses a broad base of services, our major practice areas now encompass five broad categories; and given the breadth of knowledge of our attorneys, there really isn't any legal matter we can't handle.

Our hallmark is our capability to serve major businesses and corporations as well as smaller businesses and individual clients. We've grown and added new areas of practice but never lost sight of our mission: to provide high-quality legal advice and assistance to our clients. One measure of our success is the many clients that have grown their businesses with our assistance over the last 40 years.

Another distinguishing factor in the success of Harwood Lloyd is our team approach. No matter how large the team working with a Harwood Lloyd client, one attorney is always assigned to act as their general counsel. There is always a comfort level that has to be achieved between attorney and client in order to work closely and effectively. Providing a single point of contact enables our clients to access their team with one simple phone call.



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212.268.5136

<https://harwoodlloyd.com/>

The result of this philosophy, organizational structure and gathering of talent is that Harwood Lloyd is now recognized as one of Bergen County's premier law firms and has gained the respect of its peers throughout New Jersey. Indeed, when Peter Ciolino, a former assignment judge in both Passaic County and Bergen County, left the bench to begin his private practice, his first choice for a firm was Harwood Lloyd.

We have found that our clients recommend us to their associates, friends and families; and what makes us even more successful is our determination to continue to expand our talents and to attract new businesses and clients that are making a home in the metropolitan area.

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## Practice Areas

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### ADR / Mediation

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In recent years, courts, attorneys and litigants have turned to alternate dispute resolution (ADR) to help resolve disputes more quickly and cost effectively than traditional litigation. Through arbitration (an ADR technique for the resolution of disputes where the parties to a dispute refer it to one or more persons (arbitrators) and agree to be bound by the arbitrator's decision) and mediation (an ADR technique where a neutral third-party assists parties to a dispute in reaching a negotiated settlement), parties are often able to resolve a dispute either without the necessity of litigation or without the necessity of going to trial. Harwood Lloyd's Alternate Dispute Resolution Department includes mediation and arbitration techniques that can be used by parties to resolve disputes in a cost-effective way short of litigation or as a part of litigation before trial.

Our attorneys bring provide ADR services in a wide variety of types of matters including commercial, litigation, family, zoning, probate and employment matters, among others. The New Jersey mediators and attorneys in our ADR group have extensive experience serving as judges, arbitrators, negotiators, special masters and complex case managers.

### Appellate Law

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Proper representation is key during and especially after a trial court has made its decision. Harwood Lloyd's Appellate Law practice is diverse and substantial in both the State and Federal Courts. In the last 15 years the firm has been involved in more than 90 appeals where the Appellate Court's decision was published. As you will see, our success has been extraordinary.

We have the capabilities to provide you with sound advice and the highest quality legal services. [Contact](#) our New Jersey attorneys today to begin building your defense.

### Asbestos Litigation

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One of the first law firms in New Jersey to become actively involved in Asbestos Litigation, [Harwood Lloyd](#) can offer clients more than two decades of litigation experience. The firm has represented the interests of numerous manufacturers and suppliers of asbestos-containing products, and has obtained uniformly favorable trial results in the State and Federal Courts.

In this highly specialized area of toxic tort litigation and product liability, the firm has achieved a notable level of expertise. Harwood Lloyd is particularly recognized for its attention to detail and its investigatory procedures to identify the unique aspects of each case. [Contact](#) our New Jersey asbestos attorneys to begin discussing your case and determine available options.

## Cannabis Law

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New Jersey's emerging cannabis industry is sure to create a host of opportunities as New Jersey moves towards uniting its medical cannabis industry with a legalized recreational one. The legalization of cannabis for both medical and recreational use creates a host of opportunities and risks that will be a complicated bureaucratic process as New Jersey seeks to integrate traditional criminal, business, lending, zoning and employment laws, with both Federal and State regulatory laws, some of which conflict with each other. Harwood Lloyd's professionals are familiar with navigating such challenges and look forward to working with both new and existing clients whom seeking to capitalize on the opportunities the cannabis industry presents.

Our Cannabis Practice Group consists of talented and seasoned attorneys from our Commercial & Business Law, Litigation, Employment, Environmental, Insurance, Real Estate and Zoning & Land Use Practice Areas to meet the needs of all aspects of this fluid and emerging area of the law. Our NJ cannabis attorneys remain on top of the legal trends and developments in of the cannabis industry in both New Jersey and across the country. Our skilled legal team is prepared to provide cautionary consultation and advice to clients so as to facilitate their objectives in this highly regulated industry as they navigate the conflicts of law which exist between State and Federal law.

### \* DISCLAIMER

Please be reminded that the possession, use, manufacturing, distribution and/or sale of marijuana is illegal under federal law which could result in criminal and civil penalties and fines. No legal advice provided is intended to provide any guidance or assistance in violating federal law. No legal work provided shall be construed as encouraging or advising anyone to engage in conduct that violates any federal or state law.

## Commercial & Business Law

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Harwood Lloyd's Commercial and Business Law practice covers the entire scope of commercial transactional law. We have vast experience in forming and counseling small, closely-held businesses including corporations, limited liability companies, limited and general partnerships and sole proprietorships. We are able to assist our business clients with shareholders' agreements, operating agreements, and partnership agreements. We represent both national and local community banks and lending institutions in connection with commercial, construction, and residential loan reviews. We also represent financial institutions in connection with leasing and real estate sales and purchases, and general counseling on a daily basis.

Because of our relationships with banks and financial institutions, we are able to provide our clients with referrals for their banking and financing needs. Our experience includes representing parties involved in the purchase, sale, or merger of all types of businesses and professional practices. We are experienced in the sale or purchase and transfer of liquor licenses in New Jersey. Besides the breadth of expertise that our commercial attorneys have, thanks to [the wide variety of practice areas at Harwood Lloyd](#), our NJ commercial attorneys are able to provide our business clients with access to expert representation in areas related to their businesses including insurance, environmental, and zoning and planning issues.

[Harwood Lloyd](#)'s commercial and business law practice is also able to assist clients in dealing with health care service and data privacy related business issues. This area of our practice ranges from reviewing, drafting and negotiating agreements, to guidance on many health care regulatory compliance requirements. We are also able to assist our clients in addressing state data security breach issues. Transactional support is available for health care business agreements for laboratories, hospitals, physicians and other health care providers, as well as health plans and providers of goods and services to health care providers and insurers.

The attorneys who practice in our commercial and business law area are conscious of the need, especially in an unfavorable economy, to provide our clients with prompt, professional, and cost-effective representation. [Contact Harwood Lloyd](#) today to determine your available options.

## Commercial Litigation

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[Harwood Lloyd](#)'s commercial litigators routinely handle complex commercial disputes in state and federal courts. These matters, ranging from residential and commercial foreclosures to complex shareholder and franchise litigation, require experience, expertise, and a goal-oriented approach. We work closely with our clients to ensure a successful strategy, with an eye toward the economics at issue in each matter. Harwood Lloyd's commercial litigation group has the expertise to represent business clients in specialized areas such as lenders' and other creditors' rights litigation, environmental law, employment law, real estate tax appeals, and litigation stemming from zoning and land use law.

We are constantly mindful that our clients are anxious about the litigation process, the cost, and the result. As such, our commercial litigation team attempts to first resolve disputes without the need for protracted litigation, both informally and through alternative dispute resolution proceedings. However, when pre-litigation dispute resolution is not possible, [Harwood Lloyd's commercial litigation team](#) is prepared and equipped to aggressively prosecute or defend our clients' rights in state and federal courts and administrative agencies.

If you are in need of a NJ commercial attorney, do not hesitate to contact Harwood Lloyd to begin building your defense.

## Construction Litigation

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Over the years, Harwood Lloyd has represented clients in all phases of construction law and litigation. The firm's construction group is noted for its transactional lawyers who specialize in the handling of a matter from the concept stage through the actual finished product.

Our litigators specialize in representing clients including insurance companies, contractors, owners and others regarding claims for injury and property damage from construction projects. Recognizing that the field of construction litigation is often a very complex, time consuming and expensive undertaking, [the Harwood Lloyd team](#) prides itself on representing clients as economically as possible throughout their court suits, arbitration and/or mediation.

[Contact](#) our New Jersey construction attorneys at Harwood Lloyd today to discuss your case.

## Divorce and Family Law

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Our NJ family law attorneys have extensive experience in all matters related to family law and divorce, including: child custody and parenting time issues, spousal and child support payments, prenuptial agreements, domestic violence, grandparent visitation, same-sex marriages and adoptions, among other types of family law cases.

Drawing on our years of experience, our attorneys will help you navigate through what is invariably a very difficult time and assist you in reaching a resolution to your case as expeditiously as possible. We understand that during times like these, it is imperative to understand all of your options and to make the best decisions based upon sound advice.

We are able to draw upon the resources provided by [other attorneys at Harwood Lloyd](#), if necessary, to handle every aspect of a divorce which may arise. For example, our firm is also able to address issues involving real and personal property, taxation, trusts and estates, and business enterprises that are often part of a family law matter.

We are your advocates. We don't look for problems, we look for solutions. We know that during such an emotional time, many people can focus only on their problems at hand. We keep our eyes on the big picture while paying attention to the details of your case. Taking a forward-thinking approach, we seek innovative solutions that protect your immediate interests, address your long-term needs and help you move forward.

Our Harwood Lloyd matrimonial attorneys take time to sit down with you and listen carefully to your concerns. We offer honest advice up front so that you can set realistic, achievable goals that address the unique concerns of your family.

Over the years, our attorneys have built a reputation for focused, dependable family law services. Many of our clients come from referral from our colleagues and former clients who appreciate our dedicated and experienced representation.

We also provide family law services for unmarried couples. We help in determining custody and support in paternity matters and other non-divorce family issues. We offer the personal guidance you need to address your interests and concerns.

If you or a loved one are struggling with a divorce or child custody case, contact our NJ family law attorneys today to begin building your defense and determine your next best step.

## Employment Law

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Recently, the Employment practice field of law has undergone dramatic changes. Wrongful termination, whistle blower termination, illegal non-compete clauses and pretextual terminations to avoid benefit payouts are only some of the issues that are becoming more prevalent. [Harwood Lloyd](#)'s employment team is knowledgeable and experienced in this area and has represented many clients in discrimination and civil rights claims.

The firm is also well versed in the rights of employers and advises businesses, trusts, and institutions regarding the many developments in the law that affect the workplace environment. Our NJ employment attorneys can represent clients in all aspects of benefits work before the Internal Revenue Service, the U.S. Department of Labor and other federal agencies.

[Contact](#) our office to discuss your case with our NJ employment attorneys. We are prepared to help you have the most successful case possible.

## Environmental Litigation

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[Harwood Lloyd](#) has extensive experience in the field of Environmental Law, one of the most technical, complex and all-encompassing divisions of American jurisprudence today. The preponderance of disposal sites in the tri-state area has caused many multinational corporations and insurance companies to seek our counsel on a wide variety of environmental issues. Frequently, out-of-state counsel requests our assistance in the area of toxic tort litigation. Our New Jersey environmental attorneys are well versed in environmental problems posed by pesticides, toxic waste, and hazardous substance disposal. Other areas of expertise include interpretations of C.E.R.C.L.A., the Spill Compensation and Control Act and the involved regulations set forth by the Federal Environmental Protection Agency and the New Jersey Department of Environmental Protection, as well as the coverage issues confronting the insurance industry.

If you are in need of legal assistance or representation regarding your environmental law case, [contact](#) our New Jersey environmental attorneys at Harwood Lloyd to discuss your case.

## Fraud

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Harwood Lloyd has specialized in defending insurance carriers and their insureds against fraudulent claims for more than thirty years. More than twenty-five percent of our attorneys are former prosecutors and have extensive courtroom experience. Their prosecutorial experience has been supplemented with significant training and experience concerning Bad Faith Litigation, Declaratory Judgments Actions, Ring Activity and Actions under the New Jersey Insurance Fraud Prevention Act. Our NJ insurance attorneys regularly try first and third party actions concerning fraudulent claims, conduct Examinations under Oath and provide Opinion Letters to assist our clients in proper claim handling. [Contact Harwood Lloyd today](#) to discuss your case.

## General Liability

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When negotiation fails and litigation ensues, Harwood Lloyd is recognized throughout New Jersey as the firm that consistently provides the highest level of legal representation for its clients. Whether representing an individual, an estate, a small business or a large commercial enterprise, Harwood Lloyd vigorously advocates the client's position before the Court and the adversary. The firm also provides guidance and counsel to the client on alternative ways of successfully and expeditiously concluding the matter. This combination of advocacy and counsel, of putting the client's interest in front of their own, is what distinguishes Harwood Lloyd from other firms and is what has made the firm one of the most highly respected firms of its kind by clients, adversaries and the Courts alike. Our liability attorneys in NJ are here to help you have the most successful case possible. [Contact our office](#) to schedule a confidential case consultation.

## Insurance Coverage & Bad Faith

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Closely associated with its Insurance Defense practice is Harwood Lloyd's Insurance Coverage practice group, ranging from complex multi-site environmental pollution cases to matters arising under personal lines homeowners and auto policies. Harwood Lloyd's attorneys have litigated scores of "business risk" cases, including product defect, defective work, construction defect and construction personal injury. In addition, they have litigated the availability of insurance coverage for workplace discrimination and harassment claims under several types of policies. Along with coverage, the group frequently (and successfully) has litigated issues of alleged bad faith by and amongst insurers, including denials of coverage and delay in paying claims.

If you or someone you know is struggling to have a successful insurance case, [contact](#) our New Jersey insurance dispute attorneys to begin building your defense.



## Insurance Law

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Harwood Lloyd's reputation for excellence is frequently associated with its 43 years of insurance defense practice. Its team boasts more than 150 years of combined experience in the field, with most of the attorneys holding trial certification by the New Jersey Supreme Court. Historically, the firm has represented many of the nation's largest liability insurance carriers. Whether the firm is representing the insurance company directly or the insured at the request of their insurance company, its goal is to reach the best possible results on behalf of its client within the Rules of Court.

For those in need of legal assistance or representation, [contact](#) insurance attorneys in New Jersey at Harwood Lloyd. Discussing your case with our team can help you determine your best available options.

## Litigation

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Harwood Lloyd takes pride in its litigation capabilities and employs the expertise of its litigators in most of its practice areas. To ensure we are on top of current legal changes and requirements, we insist on continuing legal education for all of our attorneys and conduct monthly in-house seminars covering new developments in each of the various practice areas. At present, the firm has eight attorneys who are certified as civil trial attorney by the New Jersey Supreme Court.

With experience, our Litigation practitioners have become specialists in various areas including Corporate and Partnership disputes, Real Estate, Debtor Creditor Rights, Family disputes, Real Estate Tax Appeals, Defense of Insured and Self Insured in general liability claims, Employment Discrimination, Professional Malpractice, Errors & Omissions, Year 2000 Products Liability and Class Action matters.

Legal representation or assistance for litigation cases can be found at Harwood Lloyd. Our litigation attorneys in New Jersey can help you discuss your available options.

## Municipal & Local Government Law

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Harwood Lloyd has represented municipalities throughout the State of New Jersey. We serve as counsel to governing bodies, planning boards and zoning boards of adjustment. We have also served as special counsel to local municipalities who have sought our assistance, either through their own attorneys or directly, when they have had special problems. Many of our attorneys also serve as elected members of municipal governing bodies and as members of local boards.

If you or a loved one are struggling to have a successful case, [contact](#) our New Jersey municipal attorneys at Harwood Lloyd to determine your available options.

## No Fault PIP Litigation

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Recognizing the importance of No Fault PIP litigation to its insurance carrier clients, [Harwood Lloyd](#) in 1999 dedicated a specific department and personnel who specialize in the handling of those types of claims. Consisting of both attorneys and PIP paralegals, and lead by Partner Curt Turpan, Harwood Lloyd's PIP department is acknowledged by insurance carriers, opposing counsel, Courts and PIP arbitrators to be the leading defense firm in the State for PIP claims. Combining the litigation expertise that the Firm has always been known for, with the specialized knowledge base required for today's complex PIP world, such as AMA coding principles, the use of NCCI edits, and New Jersey's extensive and increasingly complex framework of PIP regulations and statutes, Harwood Lloyd's No Fault PIP Department consistently achieves the best possible result at a fair and reasonable cost to the client.

For those struggling with a PIP litigation case, contact our no fault attorneys in New Jersey at Harwood Lloyd to determine your best available options.

## Probate Litigation

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Harwood Lloyd has extensive experience in handling probate litigation. We are uniquely positioned to advance or defend legal disputes involving issues related to aging, disability and death, guardianships, wills, trusts, estates, powers of attorney, asset disputes, accountings, and gifts. We are sensitive to the fact that probate litigation often involves family and personal disputes. Our philosophy is to work for a prompt and cost effective resolution of disputes while advancing and protecting the interests of our clients at all times. Our probate litigators are able to draw on the expertise of our team of estate planning and administration attorneys, as well as attorneys in our firm who practice in other areas of the law including taxation. Because of Harwood Lloyd's reputation for excellence and integrity in representing parties in probate matters, our attorneys are often appointed by courts throughout northern New Jersey as guardians or attorneys for incapacitated persons. [Our probate litigators](#) handle cases throughout New Jersey and New York.

Our probate lawyers New Jersey are prepared to help you determine your best options. [Contact Harwood Lloyd](#) to schedule a consultation.

## Products Liability

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The specialists in product liability law [at Harwood Lloyd](#) are fully prepared to explore every avenue of recourse to support a client's position. Utilizing sophisticated technical research, our attorneys provide expertise in cases involving claims of personal injury and property damage stemming from defective products. At Harwood Lloyd our efforts are directed primarily toward the defense of manufacturers and distributors and others involved in claims of allegedly defective products. The product liability specialty of the law commonly involves litigation and our firm has extensive experience representing individual and corporate clients with problems in this area.

The New Jersey defective product attorneys at Harwood Lloyd are prepared to help you and your loved ones be compensated for your injuries. Contact our office today to begin building your defense.

## Professional Liability

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Malpractice cases have been a specialty [at Harwood Lloyd](#) since its inception and today remain a specialty. In the field of malpractice litigation, the firm's main emphasis is on the defense of malpractice claims against doctors, lawyers, engineers, architects, hospitals, health care providers and other professionals. One of our prime concerns is the sensitivity of issues such as confidentiality and how a case will reflect on a professional's ongoing practice. We also emphasize a result-oriented, cost-effective approach. Our New Jersey litigation attorneys are well versed in the means necessary to successfully counsel our clients with malpractice problems, and to handle their litigations accordingly.

[Contact Harwood Lloyd](#) to discuss your case and determine your next step. Our New Jersey litigation attorneys are here to help you have a successful case.

## Public Entity/Civil Rights Law

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Harwood Lloyd [specializes](#) in representing municipalities, school boards, police departments and public employers in both general liability and civil rights litigation. Our attorneys have extensive experience at both trial and appellate level in Federal and State Court. The firm is at the forefront of developing jurisprudence in this specialized area to the law. We have numerous reported decisions in Federal and State Court including the New Jersey Supreme Court. Our attorneys are will versed in the New Jersey Tort Claims Act and 42 U.S. C. 1983 and our expertise is widely recognized. The firm has successfully represented numerous public entities throughout the state.

Litigation attorneys in New Jersey can help you determine the best option for your case. [Contact Harwood Lloyd](#) today to discuss your case or schedule a confidential consultation.

## Real Estate Transactions

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Continuing growth and development in the New York Metropolitan Area has brought much change to this area of practice. [Harwood Lloyd](#) has assisted its individual and business clients in all aspects of real estate acquisition, sale, development, construction, and financing.

Our NJ real estate transaction attorneys regularly represent business and individual purchasers and sellers of real property in both New Jersey and New York. The range of real estate transactions that we handle covers everything from purchases, sales, and refinances of residential property to complex commercial transactions

including all types of 1031 exchanges. Additionally, our attorneys are experienced in representing landlords and tenants in connection with both residential and commercial leasing.

Harwood Lloyd has unique expertise in representing developers of condominium and co-op projects in New Jersey and New York. Our team of attorneys is able to prepare and file offering plans and governmental applications related to such projects. We are experienced in working with both state and local agencies throughout the approval process. After a project has been approved and is ready for sales to start, our attorneys and paralegal staff know how to organize and handle the simultaneous sales of numerous condominium or co-op units quickly and efficiently.

Real estate transactions often involve other issues arising from other areas of law such as land use and zoning, real estate tax appeals, environmental, insurance, and taxation issues. Harwood Lloyd is able to provide full service to our real estate clients with expert representation in these and other related areas.

Especially in a down real estate market and a difficult economy, Harwood Lloyd's Real Estate Transaction group provides quality and attentive representation in a variety of real estate transactions with an eye towards minimizing costs to clients in terms of both time and money.

For those in need of legal representation for a real estate transaction, [contact](#) our NJ real estate attorneys at Harwood Lloyd to schedule a consultation.

## Wills, Trusts & Estates

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Our Trusts and Estates department services both estate planning and estate and trust administration clients. We protect the interests of our individual clients by devising and implementing creative strategies for transferring wealth. We design estate plans to fit particular needs and objectives: planning for children and dependents, reducing exposure to taxes, business succession and charitable planning. We draft wills, trust agreements, powers of attorney, family limited partnerships and all other documents required to prepare an effective estate plan. When a client dies, our attorneys also prepare all documents necessary to probate a will and attend to the procedural requirement of administering an estate. We counsel fiduciaries during the administration of an estate or trust, prepare and file Federal Estate Tax Returns and State Inheritance Tax Returns, Generation -skipping Transfer Tax Returns as well as Income Tax Returns for the estate. We are uniquely qualified to pursue estate and probate litigation when conflicts arise between beneficiaries. Our New Jersey estate planning attorneys have expertise in both defending and advancing will contests, guardianships and application for advice and direction to resolve differences.

[Contact](#) our New Jersey estate planning attorneys at Harwood Lloyd today to schedule a case consultation.

## Zoning and Land Use

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Harwood Lloyd represents individuals and businesses in connection with a variety of zoning, planning, and land use matters. Because of our comprehensive knowledge of state and local land use laws and regulations, our attorneys are able to counsel clients before filing a land use application. Our attorneys regularly appear at and are well respected by local and county planning boards and zoning boards of adjustment throughout northern New Jersey. We have ongoing relationships with qualified planners, engineers, and other development experts who are instrumental in processing land use applications in a way that is both efficient and cost effective. Our attorneys ensure that developers and property owners obtain the appropriate authorizations, site plan approvals, variances, permits and licenses that allow individuals to use properties in compliance with applicable land use regulations. Our expertise includes land planning and development issues, zoning applications for commercial, residential and mixed use properties, site plan applications, variances, permits, and licenses. Our attorneys also appear before land use and zoning boards on behalf of objectors to pending applications. After the land use process on the local level is concluded, Harwood Lloyd has the expertise to prosecute or defend land use matters before New Jersey courts.

Zoning attorneys in New Jersey can help you determine available options for your case. [Contact Harwood Lloyd](#) today to schedule a consultation.

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## ATTORNEYS

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### Russell A. Pepe

**Partner**

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**Practice Areas:** [Appellate Law](#), [Asbestos Litigation](#), [General Liability](#), [Insurance Law](#), [Employment Law](#), [Litigation](#), [Professional Liability](#)

Russell A. Pepe is a partner in Harwood Lloyd's Litigation Department. For over a decade he has been certified by the New Jersey Supreme Court as a Civil Trial Attorney. Specializing in insurance, personal injury and asbestos litigation, Mr. Pepe has tried in excess of 100 cases in the state and federal courts of New Jersey.

Mr. Pepe received his B.S. with honors from Ohio University in 1975. He received his J.D. from St. John's University School of Law in 1978.

Mr. Pepe was law clerk to Hon. Benedict E. Lucchi, Judge, Superior Court of New Jersey, Law Division, Bergen County for the 1978-1979 term.

Mr. Pepe is admitted to practice before the courts of the State of New Jersey (1978), the United States District Court for the District of New Jersey (1978), and the State of New York (1980).

Mr. Pepe is a frequent lecturer on insurance defense and asbestos defense related issues.

Mr. Pepe has been a Trustee of the Allendale Foundation for Educational Excellence, Inc. and was a member of the Allendale Planning Board, serving as its Vice Chairman in 2001-2002.

Mr. Pepe is a member of the American Bar Association, the New Jersey State Bar Association, the Bergen County Bar Association, the National Panel of Arbitrators, the American Arbitration Association, and The Defense Research Institute, Inc.

Mr. Pepe has been named by New Jersey Super Lawyers® magazine as one of the top attorneys in New Jersey for 2018. The selections for this list are made by the research team at Super Lawyers, which is a service of the Thomson Reuters, Legal division based in Egan, MN. Each year, the research team at Super Lawyers undertakes a multi-phase selection process that includes a statewide survey of lawyers, independent evaluation of candidates by the attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check. The decisions made by Super Lawyers have not been approved by the New Jersey Supreme Court.



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Mr. Pepe is designated by the New Jersey Supreme Court as a Certified Civil Trial Attorney. Certified Civil Trial Attorneys have demonstrated levels of experience, education, knowledge and skill in civil trial practice as recognized by other attorneys and judges familiar with their work. To attain and maintain this designation involved a written examination and ongoing continuing legal education requirements in civil trial law. Less than 2% of New Jersey attorneys are certified by the New Jersey Supreme Court.

## **EDUCATION**

### **UNDERGRADUATE**

- Ohio University (B.S. 1975) cum laude

### **LAW SCHOOL**

- St. John's University School of Law (J.D. 1978)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1978
- New York, 1980

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1978
- Certified by the Supreme Court of New Jersey as a Civil Trial Attorney

### **JUDICIAL CLERKSHIPS**

- Hon. Benedict E. Lucchi, J.S.C., 1978-1979

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- American Bar Association
- New Jersey State Bar Association
- Bergen County Bar Association
- National Panel of Arbitrators
- American Arbitration Association
- The Defense Research Institute, Inc.

### **OTHER**

- Trustee, Allendale Foundation for Educational Excellence, Inc.





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- Vice Chairman, Allendale Planning Board

**Thomas Loikith**

Partner

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**Practice Areas:** [Commercial & Business Law](#), [Real Estate Transactions](#)

Thomas Loikith is a partner in Harwood Lloyd's Commercial Department, concentrating his practice in financial services law, commercial transactions, real estate, and business law. Mr. Loikith has extensive experience in representing financial services clients, representing lenders and borrowers in commercial asset-based and real estate loan transactions, and forming and counseling small businesses.

Mr. Loikith received his B.A. in Political Science, Summa Cum Laude, from Montclair State College in 1975. He received his J.D., with Honors, from Rutgers School of Law-Newark in 1978.

Mr. Loikith was Law Secretary to Hon. Peter Ciolino, Judge, Superior Court of New Jersey, Chancery Division, Passaic County for the 1978-1979 Term.

Mr. Loikith has received a Martindale-Hubbell AV Preeminent Rating 5.0 out of 5.0,

Mr. Loikith has been named by New Jersey Super Lawyers® magazine as one of the top attorneys in New Jersey for 2019. The selections for this list are made by the research team at Super Lawyers, which is a service of the Thomson Reuters, Legal division based in Egan, MN. Each year, the research team at Super Lawyers undertakes a multi-phase selection process that includes a statewide survey of lawyers, independent evaluation of candidates by the attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check. The decisions made by Super Lawyers have not been approved by the New Jersey Supreme Court.

Mr. Loikith was an adjunct faculty member, teaching principally legal research and writing in the Legal Studies Department of Montclair State University, and the first-year writing program at Seton Hall University School of Law. In recent years, he has spoken at seminars regarding commercial loan documentation, Article 9 of the Uniform Commercial Code, and the New Jersey Revised Uniform Limited Liability Company Act.

Mr. Loikith is admitted to practice before the courts of the State of New Jersey (1978), the United States District Court for the District of New Jersey (1978), the United States Court of Appeals for the 3rd Circuit (1981), and the United States Supreme Court (1982).

Mr. Loikith is currently President and a Trustee of the Bergen County Bar Association, and Co-Chair of its Banking / Business Law Committee and Corporate Law Committee. He is also a President and a Trustee of the Bergen County Bar Foundation.

## Education

### Undergraduate

- Montclair State University (B.A. 1975) summa cum laude

### **Law School**

- Rutgers School of Law - Newark (J.D. 1978) with honors

## **Admissions**

### **Bar Admissions**

- New Jersey, 1978

### **Court Admissions**

- United States District Court, District of New Jersey, 1978
- United States Court of Appeals for the 3rd Circuit, 1981
- United States Supreme Court, 1982

## **JUDICIAL CLERKSHIPS**

- Hon. Peter Ciolino, J.S.C., 1978 - 1979

## **MEMBERSHIPS & ASSOCIATIONS**

### **Legal**

- Bergen County Bar Association, President, Trustee, Co-Chair of Business / Banking Law Committee, Corporate Law Committee
- Bergen County Bar Foundation, Trustee, President
- Hudson-Bergen Inn of Transactional Counsel

## **OTHER**

### **Seminars/Publications**

- Presentor and Co - Author of Materials, Advanced Title Insurance Issues, NBI. May 2017
- Presentor, Bergen County Bar Association, Continuing Legal Education Seminars, The New HUD : Everything you need to know. March 9, 2015 and February 15, 2015
- Recipient, "Good Scout Award", Northern New Jersey Council of the Boy Scouts of America, 2014
- Presenter, Bergen County Bar Association, Continuing Legal Education Seminars, New Jersey Revised Uniform Limited Liability Company Act, March 27, 2014

- Presenter, Hudson-Bergen Inn of Transactional Counsel, Commercial Loan Documentation, December, 2013 and January, 2014
- Presenter and Co-Author of Materials, Limited Liability Companies, NBI, June, 2013
- Presenter, Bergen County Bar Association, Continuing Legal Education Seminar, Corporate Funding and Finance Options and Senior Debt Financing, June, 2011
- Presenter, Bergen County Bar Association, Continuing Legal Education Seminar, Corporate Entity and Formation Options, Entity Choice and Liability, May, 2011
- Presenter and Co-Author of Seminar Materials, Commercial and Real Estate Loan Documents in New Jersey: More Than Just Papers, Lorman Education Services, February, 2008 and February, 2009
- Presenter and Co-Author of Seminar Materials, Revised UCC Article 9 Secured Transactions: What New Jersey Practitioners Need to Know, NBI, 2004
- Judith Huggins Balfe, Passing It On: The Inheritance and Use of Summer Homes (Pocomo Press 1999) (Consulted with author on legal structures through which joint ownership of summer houses could be passed on.)
- Edward H. Hein, Legal Research for Paralegals (West Pub. Co. 1996) (Contributed draft of chapter on Judicial Materials.)
- Co-Author: Accommodating the Rights of Bondholders and State Public Purposes: Beyond United States Trust, 55 Tulane Law Review 735 (April, 1981)

**Gregory J. Irwin**

Partner

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**Practice Areas:** [Appellate Law](#), [General Liability](#), [Insurance Law](#), [Litigation](#), [Products Liability](#), [Professional Liability](#), [Construction Litigation](#), [Cannabis Law](#)

Gregory J. Irwin is a partner in Harwood Lloyd's General Litigation and Insurance Litigation Departments. Mr. Irwin's primary areas of practice are personal injury, products liability, professional negligence, and construction litigation. He has also represented lawyers in a variety of ethics and disciplinary proceedings.

Mr. Irwin received his B.A. from Miami University (Ohio) in 1976. He received his J.D. from Seton Hall Law School in 1979. He has been a trial attorney for over thirty years, in both New Jersey and New York courts, and is certified by the Supreme Court of New Jersey as a certified civil trial attorney.

Mr. Irwin served as law clerk to Hon. Leonard D. Ronco, Judge, Superior Court of New Jersey, Law Division, Essex County for the 1979-1980 term.

Mr. Irwin was an Assistant Prosecutor in Bergen County from 1980-1982, at which time he joined Harwood Lloyd. He is a former member of the District Ethics Committee for Bergen County.

Mr. Irwin is admitted to practice before the courts of the State of New Jersey (1979), the United States District Court for the District of New Jersey (1979), the courts of the State of New York (1981), the United States Court of Appeals for Third Circuit (1996), the United States District Court for the Eastern District of New York (2003), and the United States District Court for the Southern District of New York (2003).

Mr. Irwin is a member of the New Jersey State Bar Association, the Bergen County Bar Association, the Hudson County Bar Association, the New York State Bar Association, the American Trial Lawyers Association, Trial Lawyers of New Jersey, and the American Arbitration Association.

Mr. Irwin has been named by New Jersey Super Lawyers® magazine as one of the top attorneys in New Jersey for 2019. The selections for this list are made by the research team at Super Lawyers, which is a service of the Thomson Reuters, Legal division based in Egan, MN. Each year, the research team at Super Lawyers undertakes a multi-phase selection process that includes a statewide survey of lawyers, independent evaluation of candidates by the attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check. The decisions made by Super Lawyers have not been approved by the New Jersey Supreme Court.

Mr. Irwin is designated by the New Jersey Supreme Court as a Certified Civil Trial Attorney. Certified Civil Trial Attorneys have demonstrated levels of experience, education, knowledge and skill in civil trial practice as recognized by other attorneys and judges familiar with their work. To attain and maintain this designation involved a written examination and ongoing continuing legal education requirements in civil trial law. Less than 2% of New Jersey attorneys are certified by the New Jersey Supreme Court.

## Education

- **Undergraduate**  
Miami University (Ohio) (B.A. 1976)
- **Law School**  
Seton Hall Law School (J.D. 1979)

## Admissions

- **Bar Admissions**  
New Jersey, 1979  
New York, 1981
- **Court Admissions**  
United States District Court, District of New Jersey, 1979  
United States Court of Appeals, Third Circuit, 1996  
United States District Court, Eastern District of New York 2003  
United States District Court, Southern District of New York 2003
- **Judicial Clerkships**  
Hon. Leonard D. Ronco, J.S.C., 1979-1980

## Memberships & Associations

- **Legal**  
Certified by the N.J. Supreme Court of New Jersey as a Civil Trial Attorney  
New Jersey State Bar Association  
New York State Bar Association  
Bergen County Bar Association  
Hudson County Bar Association  
New Jersey Association for Justice  
Trial Attorneys of New Jersey  
American Arbitration Association  
Former Member of District Ethics Committee for Bergen County  
Assistant Prosecutor, Bergen County Prosecutor's Office, 1980-1982

## Michael E. Spinato

### Partner

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[mspinato@harwoodlloyd.com](mailto:mspinato@harwoodlloyd.com)

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Fax: (201) 487-4758

### Practice Areas: [Divorce and Family Law](#)

Michael E. Spinato is a partner in Harwood Lloyd's recently established Family Law Department. Mr. Spinato has practiced in all phases of family law, including but not limited to, divorce, custody, parenting time, alimony, child support, domestic violence and equitable distribution of property for the past 35 years. He is a member of both the New Jersey State and Bergen County Bar Associations.

Mr. Spinato graduated from Fordham University in 1976 with a B.A. in Economics. He was then admitted to Seton Hall University Law Center where he graduated in 1979 with a Juris Doctor degree. He was admitted to the New Jersey State Bar in December, 1979. In September, 1979 through August, 1980 he served as law clerk to the Honorable Arthur Minuskin, Superior Court of New Jersey, Bergen County.

After leaving his clerkship, Mr. Spinato formed a partnership in his hometown of Elmwood Park (East Paterson), New Jersey. He has since been a partner in a number of other firms throughout his career. In 2008, he formed Michael E. Spinato, P.C. in Glen Rock, New Jersey where he has practiced until joining Harwood Lloyd.

During his 35 years of practice, Mr. Spinato has engaged in various legal and civic activities. He has served as Public Defender for the Borough of Fort Lee, New Jersey (1979-1981), and Attorney for FMBA Local #47, Ridgewood Firefighters and Fire Officers Association. He has participated in American Inns of Court and he remains a member of the State of New Jersey and Bergen County Family Law Sections. He now serves as a Panel Chair of the Superior Court of New Jersey Mandatory Early Settlement Program, Family Part, Bergen County, and past as Chair of the District IIA - Fee Arbitration Committee. He has also served as a member of the Board of Trustees, Pascack Mental Health Center. He was a Charter Member of the Ridgewood Education Foundation. He served as Chair of the Board of Adjustment, Village of Ridgewood for 10 years and he was on the Board of Trustees, Village of Ridgewood Baseball Association. He also served as Coach for the Village of Ridgewood Baseball Association and the Village of Ridgewood Girls Softball Association. He was an Instructor for the Paralegal School, Wayne, New Jersey, and served on the Board of Trustees, Gregory M. Hirsch Heart Foundation.

Mr. Spinato has been named by New Jersey Super Lawyers® magazine as one of the top attorneys in New Jersey for 2019. The selections for this list are made by the research team at Super Lawyers, which is a service of the Thomson Reuters, Legal division based in Egan, MN. Each year, the research team at Super Lawyers undertakes a multi-phase selection process that includes a statewide survey of lawyers, independent evaluation of candidates by the attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check. The decisions made by Super Lawyers have not been approved by the New Jersey Supreme Court.

In addition, he is a proud member of the Elmwood Park Athletic Hall of Fame having been inducted in 2009.

## **EDUCATION**

### **UNDERGRADUATE**

- Fordham University (B.A. 1976)

### **LAW SCHOOL**

- Seton Hall Law School (J.D. 1979)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1976

### **COURT ADMISSIONS**

- United States Distric Court for District of New Jersey, 1979

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- New Jersey State Bar Association
- Bergen County Bar Association
- Member, New Jersey Bar Association Family Law Section
- Member, Bergen County Family Law Section

### **CIVIC / COMMUNITY**

- Board of Trustees, Pascack Mental Health Center
- Charter Member of Ridgewood Education Foundation
- Chair, Board of Adjustment, Village of Ridgewood for 10 years
- Board of Trustees, Village of Ridgewood Baseball Association
- Coach, Village of Ridgewood Baseball Association
- Coach, Village of Ridgewood Girls Softball Association
- Instructor, Paralegal School, Wayne, New Jersey
- Board of Trustees, Gregory M. Hirsch Heart Foundation



## David T. Robertson

### Partner

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**Practice Areas:** [Appellate Law](#), [Fraud](#), [General Liability](#), [Insurance Law](#), [Litigation](#), [Municipal & Local Government Law](#), [Insurance Coverage & Bad Faith](#)

David T. Robertson is a Partner at Harwood Lloyd, LLC.

He is a partner in the firm's Insurance Litigation Department. He specializes in insurance defense litigation, municipal law, arson and insurance fraud, insurance bad faith defense, legal ethics and professional responsibility. He is certified by the New Jersey Supreme Court as a Civil Trial Attorney.

Mr. Robertson received his B.A. from Dickinson College, Cum Laude, in 1977. He received his J.D. from St. Louis University School of Law in 1980.

Mr. Robertson served as an Assistant Prosecutor in Bergen County from 1980 through 1984. While there, he served as Grand Jury Chief, Arson Squad Chief, Assistant Trial Chief, and Chief of the Bergen County Narcotics Task Force.

Mr. Robertson was the Chairman of the YMCA of Greater Bergen County and served on their Board from March of 2009 through March of 2016. He is also a Trustee of the Hackensack University Medical Center Foundation. He was appointed by the New Jersey Supreme Court to serve on the Supreme Court District Ethics Committee for District IIB. He was also appointed by the New Jersey Supreme Court to serve on the New Jersey Fee Arbitration Committee, and was the Chairman of Bergen District IIB from 2009 to 2010.

For the past eighteen years his peers and Judiciary have awarded him the Martindale-Hubbell Preeminent AV Rating.

Mr. Robertson has been named by *New Jersey Super Lawyers*® magazine as one of the top attorneys in New Jersey for 2011-2019. The selections for this list are made by the research team at *Super Lawyers*, which is a service of the Thomson Reuters, Legal division based in Egan, MN. Each year, the research team at *Super Lawyers* undertakes a multi-phase selection process that includes a statewide survey of lawyers, independent evaluation of candidates by the attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check.

Mr. Robertson has been named in *New Jersey Monthly Magazine* from 2012 through 2017 as one of New Jersey's best civil litigators.

Mr. Robertson was also named by *201 Magazine* in 2013 - 2018 as one of "Bergen's Best" Attorneys in the

fields of Civil Litigation and Insurance law.

Mr. Robertson was named in the Wall Street Journal in 2015 as a Top Rated Lawyer and New Jersey Legal Leader.

Mr. Robertson has been named as one of Bergen County's Top Lawyers as chosen by his peers in 2017.

Mr. Robertson has been named in New York Magazine as a Top Lawyer in the New York Area in 2018.

Mr. Robertson is admitted to practice before the courts of the State of New Jersey (1980), the United States District Court for the District of New Jersey (1980), and Washington, D.C. (2014)

Mr. Robertson is a member of the New Jersey State Bar Association and the Bergen County Bar Association.

Mr. Robertson is designated by the New Jersey Supreme Court as a Certified Civil Trial Attorney. Certified Civil Trial Attorneys have demonstrated levels of experience, education, knowledge and skill in civil trial practice as recognized by other attorneys and judges familiar with their work. To attain and maintain this designation involved a written examination and ongoing continuing legal education requirements in civil trial law. Less than 2% of New Jersey attorneys are certified by the New Jersey Supreme Court.

## **EDUCATION**

### **UNDERGRADUATE**

- Dickinson College (B.A. 1977) cum laude

### **LAW SCHOOL**

- St. Louis University School of Law (J.D. 1980)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1980

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1980
- Washington D.C. 2014
- Certified by the New Jersey Supreme Court as a Civil Trial Attorney

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- Bergen County Bar Association

### **CIVIC / COMMUNITY**

- Chairman of the YMCA of Greater Bergen County
- Trustee, Hackensack University Medical Center Foundation

### **OTHER**

- Martindale-Hubbell Preeminent AV Rating, 5.0 out of 5.0

## **Jeanne O. Marino**

### **Partner**

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Phone: (201) 359-3533

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**Practice Areas:** [Insurance Law](#), [Litigation](#)

Jeanne O. Marino is a partner in Harwood Lloyd's Insurance Litigation Department. She has extensive jury trial experience. Ms. Marino concentrates her practice in the area of personal injury defense litigation for both insurance carriers and self-insureds, specializing in motor vehicle defense.

Ms. Marino received her B.A. in American Studies from Lehigh University in 1976. She received her J.D. from Western New England College School of Law in 1979.

Ms. Marino clerked for the Hon. Kevin O'Halloran, Judge of the Superior Court of New Jersey, Law Division, Bergen County for the 1979-1980 term.

Ms. Marino is admitted to practice before the courts of the State of New Jersey (1981), the United States District Court for the District of New Jersey (1981), the courts of the State of New York (1980), the United States District Courts for the Southern and Eastern Districts of New York (2000), and the United States Court of Appeals for the Second Circuit (2007).

Ms. Marino is a member of the Justice Morris Pashman Inn of Court (Bergen County vicinage), serving as a Master and a member of the Executive Committee.

Ms. Marino received a Martindale-Hubbell AV Preeminent Rating, 5.0 out of 5.0.

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New York, 1980
- New Jersey, 1981

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1981
- United States District Court, Eastern District of New York, 2000
- United States District Court, Southern District of New York, 2000
- United States Court of Appeals for the Second Circuit, 2007

## **OTHER**

- Martindale-Hubbell AV Preeminent Rating, 5.0 out of 5.0.

## Peter E. Mueller

### Partner

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pmueller@harwoodlloyd.com

Phone: (201) 359-3542

Fax: (201) 487-4758

**Practice Areas:** [Appellate Law](#), [Construction Litigation](#), [Employment Law](#), [Environmental Litigation](#), [Insurance Law](#), [Products Liability](#), [Insurance Coverage & Bad Faith](#)

Peter E. Mueller is a partner in Harwood Lloyd's Litigation department specializing in Insurance Coverage and Bad Faith. He received his B.A. from Rutgers College in 1978 and his J.D. from Villanova University School of Law in 1981

Mr. Mueller was law clerk to Hon. Fred C. Galda, Criminal Assignment Judge, Superior Court of New Jersey, Law Division, Bergen County for the 1981-1982 term.

Mr. Mueller was an Assistant Prosecutor in Bergen County from 1982-1987 serving as Grand Jury Section Chief, Arson Squad Chief and Chief of Sex Crimes and Child Abuse Squad

Since joining Harwood Lloyd in 1987, Mr. Mueller has concentrated his practice in complex civil litigation including arson, environmental insurance coverage litigation, insurance bad faith litigation, construction defect litigation, employment law (including insurance coverage), appellate advocacy, products liability defense and general insurance defense litigation.

Mr. Mueller is admitted to practice before the courts of the State of New Jersey (1981), the United States for the District of New Jersey (1981), the United States Court of Appeals for Third Circuit (1994), the United States Court of Appeals for the Fifth Circuit (1995). He has also been admitted pro hac vice in the United States District Court for the Eastern District of Pennsylvania, the United States District Court for the District of Maine, and the state courts of Florida and West Virginia.

Mr. Mueller's notable reported decisions include [General Security National Insurance Company v. New Jersey Intergovernmental Insurance Fund](#), 2011 WL 3714982 (App. Div. August 25, 2011), [Shah v. GEICO Insurance Company](#), 2011 WL 3444269 (App. Div. August 9, 2011) and [National Fire Insurance Company of Pittsburgh, PA v. Zurich Insurance Company](#), 2011 WL 1103475 (App. Div. March 28, 2011).

Mr. Mueller is a member of the Bergen County Bar Association, the Defense Research Institute, and the New Jersey Defense Association.

## EDUCATION

### UNDERGRADUATE

- Rutgers College (B.A. 1978)

**LAW SCHOOL**

- Villanova University School of Law (J.D. 1981)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1981

### **COURT ADMISSIONS**

- U.S. District Court, District of New Jersey, 1981
- United States Court of Appeals, 3rd Circuit, 1994
- United States Court of Appeals, 5th Circuit, 1995

### **JUDICIAL CLERKSHIPS**

- Hon. Fred C. Galda, A.A.J.S.C., (1981-1982)

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- Bergen County Bar Association
- Defense Research Institute
- New Jersey Defense Association

### **OTHER**

- Assistant Bergen County Prosecutor, 1983-1987
- Chief Prosecuting Attorney, Grand Jury Squad, 1984-1985
- Chief Prosecuting Attorney, Arson Squad, 1985-1986
- Chief Prosecuting Attorney, Sex Crimes & Child Abuse Squad, 1986-1987



## Michael J. Brady

### Partner

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**Practice Areas:** [Commercial & Business Law](#), [Real Estate Transactions](#)

Michael J. Brady is a partner in and the Chairman of Harwood Lloyd's Commercial Department. He received his B.A. in History and English from Ithaca College in 1978. He received his J.D. from New York Law School in 1982.

Since he started practicing law in New York City in 1982, Mr. Brady has counseled business clients in all areas of commercial law including business planning and organization, financing, leasing and mergers and acquisitions. Mr. Brady has extensive experience in all aspects of commercial real estate ranging from sales and acquisitions to § 1031 exchanges. Mr. Brady also represents numerous national and local community banks in connection with commercial loan transactions of every nature.

Mr. Brady has received a Martindale-Hubbell AV Preeminent Rating, 5.0 out of 5.0. He is a founding Trustee of "It's a Wonderful Life", a 501(c)(3) charitable corporation and a former member of the Board of Directors of "Oasis: A Safe Haven for Women and Children". Mr. Brady is also a member of the Board of Directors of Arcola Country Club.

Mr. Brady is admitted to practice before the courts of the State of New York (1982), the courts of the State of New Jersey (1985), and the United States District Court for the District of New Jersey (1985).

Mr. Brady is a member of the Hudson-Bergen Inn of Transactional Counsel.

Mr. Brady is a member of the American Bar Association, the Bergen County Bar Association, the New York State Bar Association, and the New York County Lawyers Association.

## EDUCATION

- Ithaca College (B.A. 1978)
- New York Law School (J.D. 1981)

## ADMISSIONS

### BAR ADMISSIONS

- New York, 1982
- New Jersey, 1985
- Washington D.C., 2014



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New York, NY 10118  
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## **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1985

## **MEMBERSHIPS & ASSOCIATIONS**

- New York State Bar Association
- New York County Lawyers Association
- Bergen County Bar Association
- American Bar Association
- Hudson-Bergen Inn of Transactional Counsel
- Board of Directors, Arcola Country Club

## **Richard W. Le Blancq**

### **Partner**

Email: [rleblancq@harwoodlloyd.com](mailto:rleblancq@harwoodlloyd.com)

Phone: (201) 359-3645

Fax: (201) 487-4758

**Practice Areas:** [Commercial & Business Law](#), [Real Estate Transactions](#), [Zoning and Land Use](#)

Richard W. LeBlancq is a partner in Harwood Lloyd's Commercial Department concentrating in acquisitions and dispositions of commercial real estate, commercial leasing, real estate lending, workouts, closely-held businesses, land use and development, and real estate tax appeals. Mr. LeBlancq has been with Harwood Lloyd since 1984.

Mr. LeBlancq received his B.A. in American Studies from the University of Notre Dame in 1973. He received his J.D. from Seton Law School in 1981.

Mr. LeBlancq was appointed by the New Jersey Supreme Court to serve on the Bergen County District IIB Fee Arbitration Committee, and served as the Chairman of Bergen County District IIB Fee Arbitration Committee. He is a member of the Board of Trustees of the Allendale Sports Alliance. He served as counsel to the Northeast Jersey Bankers Association from 1990-1999.

Mr. LeBlancq has received a Martindale-Hubbell AV Preeminent Rating, 5.0 out of 5.0.

Mr. LeBlancq is admitted to practice before the courts of the State of New Jersey (1982) and the United States District Court for the District of New Jersey (1982).

Mr. LeBlancq is a member of the Hudson-Bergen Inn of Transactional Counsel.

Mr. LeBlancq is a member of the Bergen County Bar Association.

## Education

- **Undergraduate**  
University of Notre Dame (B.A. 1973)
- **Law School**  
Seton Hall Law School (J.D. 1981)

## Admissions

- **Bar Admissions**  
New Jersey, 1982
- **Court Admissions**  
United States District Court, District of New Jersey, 1982

## Memberships & Associations

- **Legal**
  - Bergen County Bar Association
  - Hudson-Bergen Inn of Transactional Counsel
- **Civic / Community**
  - Counsel, Northeast Jersey Bankers Association, 1990 - 1999
  - Trustee, Allendale Sports Alliance
  - Trustee, YMCA of Greater Bergen County 2013 - 2016
  - Asst. Girls Varsity Basketball Coach, Northern Highlands Regional High School
- **Awards & Recognition**
  - Recognized by 201 Magazine as one of the best attorneys in Bergen County, 2012 and 2013
- **Other**
  - Martindale Hubbell AV Preeminent Rating, 5.0 out of 5.0

**David M. Repetto**

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### Co-Managing Partner

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**Practice Areas:** [ADR / Mediation](#), [Appellate Law](#), [Probate Litigation](#), [Commercial & Business Law](#), [Commercial Litigation](#), [Municipal & Local Government Law](#), [Wills, Trusts & Estates](#), [Zoning and Land Use](#)

David M. Repetto is a Co-Managing Partner of Harwood Lloyd, LLC. Mr. Repetto practices primarily in the firm's Wills, Trusts and Estates Department, concentrating on probate litigation. Mr. Repetto's practice also includes business counseling, commercial litigation and land use and zoning law.

Mr. Repetto received his B.A., magna cum laude, from Fairfield University in 1979. He received his J.D. from Seton Hall University School of Law in 1983. In 1982 he attended the Institute on International and Comparative Law at Magdalen College, Oxford University, where he studied international law and business.

Mr. Repetto is admitted to practice before the courts of the State of New Jersey (1983), the United States District Court for the District of New Jersey (1983) and the United States Supreme Court (2016). He is a New Jersey Court Rule 1:40 Qualified Mediator.

Mr. Repetto clerked for the Hon. Charles R. DiGisi, Judge, Superior Court of New Jersey, Law Division, Bergen County during the 1983 - 1984 term. He also served as an Assistant Prosecutor in the Bergen County Prosecutor's office (1984 - 1985).

Mr. Repetto is a Member of The President's Council of The Valley Hospital (2012 - present); is the former General Counsel to the Commerce and Industry Association of New Jersey (2008 - 2013); is presently a member of the Executive Committee of the Board of Directors, Commerce and Industry Association of New Jersey (2013 - present); is counsel to the Northwest Bergen Central Dispatch (2008 - present) and is the former General Counsel to the Northern New Jersey Council of the Boy Scouts of America (2009 - 2013). He is also a Member, Board of Governors, Ramapo College of New Jersey (2007 - present); is a Member of the Historic Preservation Commission, Borough of Upper Saddle River (2008 - present); Secretary, Board of Trustees, Children's Aid and Family Services (2007 - 2010); Member, Board of Trustees, Children's Aid and Family Services (2005 - 2010); Member, Honorary Board of Trustees, Children's Aid and Family Services (2015 - present); Member, Board of Education, Borough of Upper Saddle River (2007 - 2008); Member, Zoning Board of Adjustment, Borough of Upper Saddle River (2000 - 2004); Councilman, Village of Ridgewood (1986 - 1990); Treasurer, Board of Trustees, Ridgewood Public Library (1983 - 1984); and Board of Trustees, Ridgewood Public Library (1980 - 1984).

Mr. Repetto has lectured for the New Jersey Institute for Continuing Legal Education and the National Business Institute on the subjects of Probate and Fiduciary Litigation and Preventing and Litigating Fiduciary Liability.

He was also appointed by the New Jersey Supreme Court to serve on the New Jersey Fee Arbitration Committee and was Chairman of the Bergen County District Fee Arbitration Committee in 2001. In 2010, he was appointed by the New Jersey Supreme Court to serve on the Supreme Court District Ethics Committee for Bergen County. He is a past Chairman of that committee.

Mr. Repetto has been named by New Jersey Super Lawyers® magazine as one of the top attorneys in New

Jersey for 2018. The selections for this list are made by the research team at Super Lawyers, which is a service of the Thomson Reuters, Legal division based in Egan, MN. Each year, the research team at Super Lawyers undertakes a multi-phase selection process that includes a statewide survey of lawyers, independent evaluation of candidates by the attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check. The decisions made by Super Lawyers have not been approved by the New Jersey Supreme Court.

Mr. Repetto is named in New Jersey Monthly Magazine as one of New Jersey's best Estate & Litigation attorneys.

He is also named by 201 Magazine as one of "Bergen's Best Attorneys" for Estate Litigation and Zoning and Land Use.

Mr. Repetto has a Martindale-Hubbell Preeminent AV Rating, 5.0 out of 5.0.

## **EDUCATION**

### **UNDERGRADUATE**

- Fairfield University (B.A. 1979) magna cum laude

### **LAW SCHOOL**

- Seton Hall Law School (J.D. 1983)
- Institute on International and Comparative Law, Magdalen College, Oxford University, Oxford, England (1982)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1983

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1983
- United States Supreme Court, 2016

### **JUDICIAL CLERKSHIPS**

- Hon. Charles R. DiGisi, J.S.C., 1983-1984

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- Chairman, Supreme Court District Ethics Committee (Bergen County) 2013 – 2015
- Vice Chairman, Supreme Court District Ethics Committee (Bergen County) 2012 – 2013
- Member, Supreme Court District Ethics Committee (Bergen County) 2010 – 2012, 2015 – 2018
- Chairman, Bergen County District Fee Arbitration Committee 2001
- Member, Bergen County District Fee Arbitration Committee 1999 – 2001
- Executive Committee, Commerce and Industry Association of New Jersey 2014 – present
- Vice Chairman of the Board, Commerce and Industry Association of New Jersey 2013 – 2014
- General Counsel, Commerce and Industry Association of New Jersey 2008 – 2013
- Counsel, Northwest Bergen Central Dispatch 2008-Present
- General Counsel, Northern New Jersey Council Boy Scouts of America 2009 – 2013
- Lecturer, New Jersey Institute of Continuing Legal Education, Probate and Fiduciary Litigation
- Lecturer, National Business Institute, Preventing and Litigating Fiduciary Liability
- Bergen County Bar Association
- Assistant Bergen County Prosecutor, 1984 – 1985
- Attorney, Borough of Midland Park Zoning Board of Adjustment, 1994 – 2000

### **CIVIC / COMMUNITY**

- Member, The President's Council, The Valley Hospital, 2012 – present
- Member, Board of Governors, Ramapo College of New Jersey, 2007 – present
- Vice Chair of the Historic Preservation Commission, Borough of Upper Saddle River, 2013-2015
- Secretary, Historic Preservation Commission, Borough of Upper Saddle River, 2008-2012
- Secretary, Board of Trustees, Children's Aid and Family Services, 2007-2010
- Member, Board of Trustees, Children's Aid and Family Services, 2005-2010
- Member, Honorary Board of Trustees, Children's Aid and Family Services, 2015 – present
- Member, Executive Board, Northern New Jersey Council, Boy Scouts of America, 2013 – present
- Member, Board of Education, Borough of Upper Saddle River, 2007-2008
- Member, Zoning Board of Adjustment, Borough of Upper Saddle River, 2000-2004
- Councilman, Village of Ridgewood, 1986-1990
- Treasurer, Board of Trustees, Ridgewood Public Library, 1983-1984
- Board of Trustees, Ridgewood Public Library, 1980-1984
- Co-Chair of the Fairfield University Golf Team Friends of Golf, 2014-2015
- Member, Fairfield University Athletic Hall of Fame Committee 2014-2015

### **AWARDS & RECOGNITION**

- Recognized by New Jersey Monthly Magazine as one of the best attorneys in New Jersey (Probate, Litigation), 2012 -2018
- Recognized by 201 Magazine as one of the best attorneys in Bergen County (Trusts & Estates, Wills & Probate), 2015 – 2018
- Recognized by Bergen Magazine as one of the best attorneys in Bergen County (Trusts & Estates, Wills



& Probate) 2018

- Recipient Community Service Award, Bergen County Bar Foundation, 2011
- Recipient The Brother Martin P. Burns, CFC Award, Bergen Catholic High School, 2011
- Recipient Stivale D'Italia, Best of New Jersey Award of Excellence, 2013
- Recipient Silver Beaver Award, Northern New Jersey Council Boy Scouts of America, 2013
- Recipient Outstanding Eagle Scout Award, National Eagle Scout Association, 2014

## **OTHER**

- Martindale-Hubbell AV Preeminent Rating, 5.0 out of 5.0

## Curtis J. Turpan

### Co-Managing Partner

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**Practice Areas:** [Litigation](#), [Insurance Law](#), [Fraud](#), [Appellate Law](#), [No Fault PIP Litigation](#)

Curtis J. Turpan is a partner in Harwood Lloyd's Insurance Litigation Department specializing in the field of No Fault Personal Injury Protection (PIP). He began working as a law clerk at Harwood Lloyd while still in law school. He became an associate with the Firm in 1986 and was made a partner in 1997. He currently serves as the firm's Co-Managing Partner.

Mr. Turpan is recognized as an expert in the field of PIP and automobile coverage litigation. He is one of only three defense attorneys serving on the 14 member Forthright Advisory Council for No-Fault Disputes in the State of New Jersey. In that capacity, he is involved in revising the rules and procedures of the PIP arbitration process as well as in the review and selection of the Dispute Resolution Professionals who preside over PIP arbitration hearings. Mr. Turpan is also a member of a select committee, created by the New Jersey Department of Banking and Insurance, the state agency that regulates PIP coverage and claims in New Jersey, designed to reform the current PIP arbitration process.

Mr. Turpan received his B.S. with Special Attainments in Commerce from Washington and Lee University in 1982. He received his J.D. from Seton Hall Law School in 1985.

Mr. Turpan was Law Clerk to Hon. James T. Murphy, Judge, Superior Court of New Jersey, Law Division, Bergen County, for the 1985-1986 Term.

Many of the major automobile insurance carriers and PIP vendors in New Jersey, such as Allstate, New Jersey Manufacturers, GEICO, Mercury, Amica, American Commerce Insurance, Avis/Budget Group, Global Liberty Insurance, Concentra Inc. and Auto Injury Solutions, trust Mr. Turpan to not only successfully defend the claims made against them but to also provide expert counsel and advice on how to prevent claims from being made against them in the first place. In his role as a counsellor, he has participated in revising the provisions of automobile insurance policies, drafting the terms of PIP Decision Point Review Plans, assisting out of state insurance carriers enter the New Jersey automobile insurance market, and providing training and support to claims' personnel. As a litigator, he has personally handled thousands of PIP and coverage disputes throughout the state, and oversees the firm's associates who also handle these matters. Mr. Turpan also has extensive experience with insurance fraud and SIU related PIP claims and has both successfully defended carriers against such claims and brought actions against medical providers who improperly received PIP benefits. He has appeared before the Appellate Division on numerous occasions and represented the prevailing party in several significant reported cases including [Seaview Orthopedics v. NHR, et.al.](#), which upheld a PIP carrier's right to utilize PPO agreements, and [Montemayor v. Signorelli](#), which held that the tort threshold selected by the named insured applied to the insured's resident children who do not own their own automobile even if the child was an emancipated adult.

Mr. Turpan is admitted to practice before the courts of the State of New Jersey (1985) and the United States

District Court for the District of New Jersey (1985).

In addition to the Forthright and DOBI committees discussed above, he is a member of the New Jersey Defense Association, the Bergen County Bar Association, the North Jersey Claims Association, the Central Jersey Claims Association and the South Jersey Claims Association.

## **EDUCATION**

### **UNDERGRADUATE**

- Washington & Lee University (B.S. with Special Attainments in Commerce 1982)

### **LAW SCHOOL**

- Seton Hall Law School (J.D. 1985)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1985

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1985

### **JUDICIAL CLERKSHIPS**

- Hon. James T. Murphy, J.S.C., 1985-1986

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- Bergen County Bar Association
- National Arbitration Forum NJ No Fault Advisory Council
- North Jersey Claims Association
- Central Jersey Claims Association
- South Jersey Claims Association
- New Jersey Defense Association

## **Stephen Wellinghorst**

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**Partner**

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**Practice Areas:** [Employment Law](#), [Insurance Law](#), [Litigation](#), [Professional Liability](#), [Commercial Litigation](#), [Public Entity/Civil Rights Law](#), [Municipal & Local Government Law](#), [General Liability](#), [Construction Litigation](#), [Asbestos Litigation](#), [Cannabis Law](#)

Stephen Wellinghorst is a partner in Harwood Lloyd's Insurance Litigation Department.

Mr. Wellinghorst received his B.A. in Political Science from Montclair State University in 1984. He received his J.D. from Ohio Northern University Claude W. Pettit School of Law in 1988, where he was an Associate Editor of the Ohio Northern University Law Review.

Following law school, Mr. Wellinghorst joined the Monmouth County Prosecutor's Office. In 1992, he joined the law firm of Braff Harris & Sukoneck, where he specialized in insurance defense litigation representing various insurance companies, self-insured companies and public entities. He became a partner with Braff Harris & Sukoneck in 2000.

In 2006, Mr. Wellinghorst co-founded the firm of Wellinghorst & Fronzuto L.L.C.

He joined Harwood Lloyd in 2011 as a partner and practices primarily in the area of insurance defense litigation, representing several insurance companies, self-insured corporations and municipalities. Mr. Wellinghorst specializes in premises liability, representing the largest mall in New Jersey as well as the largest franchised quick service food company in the world and the largest supermarket chain in the east coast. As a trial attorney, Mr. Wellinghorst has successfully litigated multi-million dollar lawsuits on behalf of his clients. He has more than 20 years experience litigating all aspects of civil litigation, including insurance defense, premises liability, self-insured and public entity defense, professional liability, public liability, product liability, construction defects, employment discrimination and commercial litigation matters.

Mr. Wellinghorst is a former barrister in the Arthur T. Vanderbilt American Inn of Court, a member of the Defense Research Institute, and a member of the Council on Litigation Management. He has presented numerous seminars and lectured for trade associations and the insurance industry. He has been a frequent legal commentator on local and national news programs such as MSNBC, Court TV, Fox News, CNN and News 12 New Jersey.

Mr. Wellinghorst was Municipal Judge for the Borough of West Paterson (2003-2006), and was a Councilman in the Village of Ridgewood from 2010 - 2013.

Mr. Wellinghorst is admitted to practice before the courts of the State of New Jersey (1988), the United States District Court for the District of New Jersey (1989), the Courts of the Commonwealth of Pennsylvania (1989), and the United States Supreme Court (1996), The District of Columbia Courts and the State of New York Courts.

Mr. Wellinghorst is a member of the American Bar Association, the New Jersey State Bar Association, the Pennsylvania Bar Association, the District of Columbia Bar Association and the New York State Bar Association.

## **EDUCATION**

### **UNDERGRADUATE**

- Montclair State University (B.A. 1984)

### **LAW SCHOOL**

- Ohio Northern University School of Law (J.D. 1988)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1988
- Pennsylvania, 1989
- District of Columbia, 2013
- New York, 2014

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1989
- United States Supreme Court, 1996

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- American Bar Association
- New Jersey State Bar Association
- Pennsylvania Bar Association
- Defense Research Institute
- Council for Litigation Management

### **OTHER**

- Assistant Prosecutor, Monmouth County Prosecutor's Office 1988 - 1991

- Former Judge of the Borough of West Paterson Municipal Court 2003-2006
- Councilman, Village of Ridgewood 2010 - Present
- Associate Editor, Ohio Northern University School of Law, Law Review
- Barrister for the Arthur T. Vanderbilt American Inn of Court

**Joseph P. Scorese**

Partner

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**Practice Areas:** [Wills, Trusts & Estates](#)

Joseph P. Scorese is a partner in Harwood Lloyd's Wills, Trusts and Estates Department. Mr. Scorese's primary area of practice is in estate planning and estate and trust administration for complex and high-net worth individuals. Mr. Scorese counsels clients in the New York and New Jersey area and helps them design and realize both appropriate and realistic estate planning goals. He then implements those goals with customized drafting solutions utilizing the latest cutting-edge estate and tax planning devices, including sophisticated wills, revocable trusts, irrevocable life insurance trusts (ILITs), charitable remainder trusts (CRATs and CRUTs) and charitable lead trusts (CLATs and CLUTs), family limited partnerships, qualified personal residence trusts (QPRTs), grantor retained annuity trusts (GRATs) and intentionally-defective grantor trusts (IDGTs). In the complicated area of estate and trust administration, Mr. Scorese readily and regularly engages with fiduciaries and beneficiaries and provides a level of skill, particularly in the realm of post-mortem tax planning, which can help minimize taxes and maximize the amount of wealth passing to family.

Mr. Scorese is a Fellow of the American College of Trust and Estate Counsel. He is also a member of the Estate Planning Council of Bergen County, Inc., as well as the Professional Planned Giving Advisory Committee of New Jersey Symphony.

Mr. Scorese has served as an Adjunct Professor of Law at Rutgers Law School in Newark, New Jersey, and currently serves as the Program Chair for the New York University Summer Institute in Taxation's "Introduction to Trusts & Estates" program, where he lectures on the generation skipping transfer (or GST) tax. He has also presented various estate planning continuing legal education programs offered through the American Bar Association, New Jersey State Bar Association and other legal and nonlegal organizations.

Mr. Scorese received his B.A. from Trinity College in 1986. He received his J.D. from Columbia Law School in 1989.

Mr. Scorese has received a Martindale-Hubbell AV Preeminent Rating 5.0 out of 5.0.

Mr. Scorese is admitted to practice before the courts of the State of New York (1990), the courts of the State of New Jersey (1992), the United States District Court for the District of New Jersey (1992), the United States District Court for the Eastern District of New York (1990), the United States District Court for the Southern District of New York (1990), and the United States Tax Court (1996).

Mr. Scorese is a member of the New Jersey State Bar Association, Real Property, Estate and Trust Section (Member, Board of Consultors), the New York State Bar Association, Trusts and Estates Section, and the Association of the Bar of the City of New York.

Apart from his legal work, Mr. Scorese is an accomplished musician and a passionate devotee of musical theater and sacred music, having served as a musical director in numerous local theatrical productions and





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most recently as the Director of Music Ministry at St. Gabriel's Church in Saddle River, New Jersey.

## **EDUCATION**

### **UNDERGRADUATE**

- Trinity College (B.A. 1986) Honors in General Scholarship

### **LAW SCHOOL**

- Columbia University (J.D. 1989)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New York, 1990
- New Jersey, 1992

### **COURT ADMISSIONS**

- United States District Court, Southern District of New York, 1990
- United States District Court, Eastern District of New York, 1990
- United States District Court, District of New Jersey, 1992
- United States Tax Court, 1996

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- New Jersey State Bar Association, Real Property, Trust and Estate Section  Member, Board of Consultors
- New York State Bar Association, Trusts and Estates Law Section
- The Association of the Bar of the City of New York
- American College of Trust and Estate Counsel, Fellow

### **OTHER**

- Estate Planning Council of Bergen County, Inc.
- Martindale Hubbell AV Preeminent Rating, 5.0 out of 5.0

## Kristine Denning

### Partner

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**Practice Areas:** [General Liability](#), [Insurance Law](#), [Fraud](#), [Litigation](#), [Cannabis Law](#)

Kristine Denning is a partner in Harwood Lloyd's Insurance Litigation Department, with a concentration in fraud investigation and resulting litigation. Ms. Denning has received significant training and experience concerning bad faith litigation, declaratory judgment actions, fraud ring activity and actions under the New Jersey Insurance Fraud Prevention Act. Additionally, Ms. Denning's practice includes insurance coverage and defense, representing insurance companies directly or insureds at the request of their insurance carriers.

Ms. Denning received her B.A. in Psychology from Ramapo College of New Jersey, graduating with Honors, including Cum Laude distinction, in 1990. Ms. Denning received her J.D. from Brooklyn Law School in 1993. During law school, she coordinated a pro bono program for domestic violence victims for Victim Services Agency at the New York State Supreme Court, Family Division. She represented mentally disabled persons in matters involving housing and public benefits, and monitored and made recommendations on proposed state and local legislation affecting the mentally disabled population for Mobilization for Youth Legal Services, Inc. in New York City. Ms. Denning also served as a Law Clerk for the Bergen County Prosecutor's Office in Hackensack, New Jersey where she wrote trial and appellate legal briefs. Additionally, Ms. Denning served as an intern for the Hon. Isabel B. Stark, Judge (retired) of the Superior Court of New Jersey, Bergen County.

Since graduating from law school, Ms. Denning has been associated with Harwood Lloyd.

Ms. Denning is a graduate of The Justice Morris Pashman American Inn of Court.

Ms. Denning is a member of the Foundation Board of Trustees and the Northern Region Advisory Council of New Jersey Youth Consultation Services (2011 to present), a nonprofit, non-sectarian agency that provides behavioral, health and social services to children and families in need. She also is a member of the Ramapo College Foundation Board of Governors (2012 to present), charged with assisting and directing implementation of the College Foundation's efforts in providing school resources and assets.

Ms. Denning is admitted to practice before the courts of the State of New Jersey (1993), the United States District Court for the District of New Jersey (1993), and the courts of the State of New York (1994).

## Education

- **Undergraduate**  
Ramapo College of New Jersey (B.A. 1990) cum laude
- **Law School**  
Brooklyn Law School (J.D. 1993)

## Admissions

- **Bar Admissions**  
New Jersey, 1993  
New York, 1994
- **Court Admissions**  
United States District Court, District of New Jersey, 1993

## Other

- Graduate, The Justice Morris Pashman American Inn of Court

## Andrew G. Toulas

### Partner

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Fax: (201) 487-4758

### Practice Areas: [Insurance Law](#), [Litigation](#)

Andrew G. Toulas is a Partner with Harwood Lloyd's Insurance Litigation Department. Mr. Toulas joined Harwood Lloyd in 2007. He specializes in the defense of litigants in civil cases on behalf of insurance carriers trying numerous cases to verdict. He also handles cases involving issues of fraud, insurance coverage, mass tort, tort claims and personal injury negligence. In 2005, Mr. Toulas was certified by the Supreme Court of New Jersey as a Civil Trial Attorney. He was recertified in 2010 and again in 2015.

Mr. Toulas received his B.A. as a double major in Government and English from Wesleyan University in Middletown, Connecticut in 1990. He received his J.D. from Seton Hall University School of Law in 1993. He was the Managing Editor of the Seton Hall Journal of Sport Law. In addition to his role in publishing the Journal, Mr. Toulas organized the Annual Sports Law Symposium.

While at Seton Hall, Mr. Toulas interned with sports agent Craig E. Fenech, Esq., of Sparta Pro Rep., Inc., handling contracts of professional athletes and media clientele.

Following law school, Mr. Toulas began his legal career at O'Toole & Couch where he defended litigants for a decade. In 2004, he joined the firm of Purcell, Ries, Shannon, Mulcahy and O'Neill as an associate in the General Litigation Department.

Mr. Toulas was selected by the *Super Lawyers*® Star Search New Jersey Board on Attorney Certification-Civil Law in 2009.

Mr. Toulas was selected by the Supreme Court of New Jersey for membership and service on the District Ethics Committee (IIB South Bergen County) for a four-year term from 2012 until 2016. Mr. Toulas had investigative and hearing responsibilities over the attorney disciplinary system in New Jersey ensuring that our state's attorneys maintain the highest ethical standards of the legal profession.

In April of 2015, Mr. Toulas was elected Trustee of the Bergen County Bar Association filling a vacancy resulting from the Honorable Gregg A. Padorano's appointment as a Judge of the Superior Court of New Jersey.

Mr. Toulas is designated by the New Jersey Supreme Court as a Certified Civil Trial Attorney. Certified Civil Trial Attorneys have demonstrated levels of experience, education, knowledge and skill in civil trial practice as recognized by other attorneys and judges familiar with their work. To attain and maintain this designation involved a written examination and ongoing continuing legal education requirements in civil trial law. Less than 2% of New Jersey attorneys are certified by the New Jersey Supreme Court.

## **EDUCATION**

### **UNDERGRADUATE**

- Wesleyan University (B.A. 1990)

### **LAW SCHOOL**

- Seton Hall Law School (J.D. 1993)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1994

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1994

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- Bergen County Bar Association, Trustee
- New Jersey Defense Association
- Sports Lawyers Association
- Trial Attorneys of New Jersey

### **CIVIC / COMMUNITY**

- Managing Editor, Seton Hall Journal of Sport, 1993

### **AWARDS & RECOGNITION**

- Recognized by 201 Magazine as one of the Top Lawyers in Bergen County 2012, 2013, 2014
- Recognized by The Star Ledger's Inside New Jersey Magazine and by Corporate Counsel, The Business Magazine For In-House Counsel as one of New Jersey's Top Rated Lawyers 2012

### **OTHER**

- Martindale-Hubbell Preeminent AV Rating

## Kathleen M. Lee

### Partner

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**Practice Areas:** [Litigation](#), [Environmental Litigation](#), [Employment Law](#), [Wills, Trusts & Estates](#), [Commercial & Business Law](#), [Commercial Litigation](#)

Kathleen M. Lee is a Partner with Harwood Lloyd's Commercial Department, specializing in commercial litigation, environmental law and estate litigation. Ms. Lee also has experience with employment, contracts and real estate matters.

Ms. Lee received her B.A. in Journalism and History from the University of Connecticut in 1993. She received her J.D. from Rutgers School of Law - Newark in 1997. While attending Rutgers Law School, she served as Business Editor of the Women's Rights Law Reporter from 1996-1997.

Since 2001, Ms. Lee has served as pro bono counsel for Goals For Life, Inc., a non-profit, charitable corporation that has raised over \$350,000 for worthy women's health initiatives. Ms. Lee assisted with the formation of Goals For Life, has been a trustee of the organization since 2002 and President since 2004.

Ms. Lee is admitted to practice before the courts of the State of New Jersey (1997), the United States District Court for the District of New Jersey (1997), the courts of the District of Columbia (2013), and the courts of the State of New York (2013).

Ms. Lee is a member of the Bergen County Bar Association.

## Education

- **Undergraduate**  
University of Connecticut (B.A. 1993)  
December, 1993
- **Law School**  
Rutgers School of Law - Newark (J.D. 1997)

## Admissions

- **Bar Admissions**  
New Jersey, 1997  
District of Columbia, 2013  
New York, 2013



## **Court Admissions**

- United States District Court, District of New Jersey, 1997

## Manuel D. Irizarry Jr.

### Partner

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Fax: (201) 487-4758

**Practice Areas:** [Commercial & Business Law](#), [Real Estate Transactions](#)

Manuel D. Irizarry, Jr. is a Partner in the Harwood Lloyd Commercial Department. His practice focuses on commercial, real estate and business transaction matters. He also serves as counsel to a number of financial institutions in connection with their commercial, business and residential loan and mortgage transactions.

Mr. Irizarry received his B.A. in Law and Society, from Ramapo College of New Jersey in 1997. He received his J.D. from the Rutgers School of Law-Newark in 2001.

Mr. Irizarry served as Law Clerk to the Hon. Richard F. Plechner, Judge of the Superior Court of New Jersey, Law Division, Middlesex County for the 2001-2002 term.

Prior to joining Harwood Lloyd, Mr. Irizarry was a senior associate with the law firm of Cohn Lifland Pearlman Herrmann and Knopf, LLP, Saddle Brook, New Jersey. While at Cohn Lifland, his practice focused on residential and commercial real estate transactions, including acting as review counsel for a local lending institution. A large portion of his practice also entailed representing a major regional lending institution in the handling of commercial, residential and consumer loan collections and foreclosure matters.

Mr. Irizarry served as the Municipal Public Defender for the Borough of Totowa, New Jersey, from 2004-2009. He represented individuals who could not otherwise afford counsel before the Totowa Municipal Court.

Mr. Irizarry is admitted to practice before the courts of New Jersey (2001) and the United States District Court for the District of New Jersey (2001).

Mr. Irizarry is a member of the American Bar Association and the New Jersey State Bar Association.

## Education

- **Undergraduate**  
Ramapo College of New Jersey (B.A. 1997)
- **Law School**  
Rutgers School of Law - Newark (J.D. 2001)

## Admissions

- **Bar Admissions**

New Jersey, 2001

- **Court Admissions**  
United States District Court, District of New Jersey, 2001
- **Judicial Clerkships**  
Hon. Richard F. Plechner, J.S.C., 2001-2002

## **Memberships & Associations**

- **Legal**  
American Bar Association  
New Jersey State Bar Association

## John W. McDermott

### Partner

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**Practice Areas:** [Insurance Law](#), [Commercial & Business Law](#), [Real Estate Transactions](#), [Appellate Law](#), [Cannabis Law](#), [Commercial Litigation](#), [Zoning and Land Use](#)

John W. McDermott is a Partner in Harwood Lloyd's Commercial Department. Mr. McDermott has engaged in all aspects of commercial transactions and litigation including but not limited to real estate, loans, mortgage foreclosures, fraud, land use and zoning. He is presently spearheading the development of the firm's new Cannabis Law practice group. Mr. McDermott received his B.S. in Economics, magna cum laude, from St. Peter's College in 2003. He received his J.D. from Seton Hall University School of Law in 2008. While at Seton Hall, Mr. McDermott was a member of the Appellate Advocacy Moot Court Board and aided in drafting semester assignments which highlighted current discrepancies in federal appellate circuit court decisions. Additionally, Mr. McDermott authored, "Growth Attenuation in the Profoundly Developmentally Disabled: A therapeutic Option or a Socioeconomic Convenience" which was published in the Seton Hall Legislative Journal. Mr. McDermott clerked for the Hon. Mark M. Russello, Judge, Superior Court of New Jersey, Law Division, Bergen County. Prior to joining Harwood Lloyd, Mr. McDermott worked for Fortune 100 Company in Manhattan. He is actively involved in the community and has participated in and arranged various pro bono projects. Mr. McDermott is admitted to practice before the courts of the State of New Jersey (2008), the United States District Court for the District of New Jersey (2008), and the courts of the State of New York (2009). He was also appointed by the New Jersey Supreme Court to serve on the New Jersey Fee Arbitration Committee where he served as Vice Chairman of the Bergen County District Fee Arbitration Committee. Mr. McDermott has been named by New Jersey Super Lawyers® magazine as one of the top attorneys in New Jersey for 2018. The selections for this list are made by the research team at Super Lawyers, which is a service of the Thomson Reuters, Legal division based in Egan, MN. Each year, the research team at Super Lawyers undertakes a multi-phase selection process that includes a statewide survey of lawyers, independent evaluation of candidates by the attorney-led research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check. The decisions made by Super Lawyers have not been approved by the New Jersey Supreme Court. Mr. McDermott is named in New Jersey Monthly Magazine as one of New Jersey's best attorneys. Mr. McDermott has a Martindale-Hubbell Preeminent AV Rating.

## **Education**

### **UNDERGRADUATE**

- Saint Peter's College (B.S. 2003) magna cum laude

### **LAW SCHOOL**

- Seton Hall Law School (J.D. 2008)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 2008
- New York, 2009

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 2008

### **JUDICIAL CLERKSHIPS**

- Hon. Mark M. Russello, J.S.C., 2008-2009

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- American Bar Association
- New Jersey State Bar Association
- Bergen County Bar Association

### **CIVIC / COMMUNITY**

- Pro Bono, "Wills for Heroes Foundation" run through New Jersey Bar Association, Young Lawyers Division

## John S. Guerin

### Counsel

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**Practice Areas:** [Insurance Law](#), [Litigation](#)

John S. Guerin is Counsel with Harwood Lloyd in its General Litigation and Insurance Litigation Departments. He received his B.A. from Butler University in 1968. He served in the US Army (1969-1971) and in Vietnam From 1969-1971. He received his JD from the University of Notre Dame Law School in 1973.

Mr. Guerin was admitted to practice before the courts in the State of New Jersey (1973) and in the United States District Court for the District of New Jersey (1973) and served Judicial Clerkships for the Hon. Edward J. Van Tassel and Hon. Arthur L. Troast. (1973-1974). He has been a Certified Civil Trial Attorney by the New Jersey Supreme Court since March 1982. He was appointed by the Supreme Court and served on the Bergen County District Ethics committee. Mr. Guerin has been appointed by the Assignment Judges in Passaic County and Bergen County to serve as an arbitrator in the Mandatory Automobile Arbitration Program and continues to serve as an arbitrator in Bergen County (1984 to date). He is the prosecutor for the Borough of Ho-Ho-Kus (1975 to present).

Mr. Guerin has been in private practice since 1974 concentrating in the area of personal injury defense litigation for Insurance carriers, specializing in motor vehicle defense litigation.

Mr. Guerin is a member of the Bergen County Bar Association.

Mr. Guerin is designated by the New Jersey Supreme Court as a Certified Civil Trial Attorney. Certified Civil Trial Attorneys have demonstrated levels of experience, education, knowledge and skill in civil trial practice as recognized by other attorneys and judges familiar with their work. To attain and maintain this designation involved a written examination and ongoing continuing legal education requirements in civil trial law. Less than 2% of New Jersey attorneys are certified by the New Jersey Supreme Court.

## Education

- **Undergraduate**  
Butler University (B.A. 1968)
- **Law School**  
University of Notre Dame Law School (J.D. 1973)

## Admissions

- **Bar Admissions**  
New Jersey, 1973
- **Court Admissions**

United States District Court, District of New Jersey, 1973

- **Judicial Clerkships**

Law Clerk to Bergen County Superior Court Judge, the Honorable Edward J. Van Tassel, Civil Division

Law Clerk to Bergen County Superior Court Judge, the Honorable Arthur L. Troast, Civil Division

## **Memberships & Associations**

- **Legal**

Bergen County Bar Association

- **Other**

Bergen County Ethics Committee - Appointed by New Jersey Supreme Court

Prosecutor Borough of Ho-Ho-Kus (1975-present)

Arbitrator Bergen County - Appointed by Assignment Judge (November 1984-present)

United States Army, 1969-1971; Vietnam Veteran

## Alexander H. Carver III, J.S.C. (Ret.)

### Counsel

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**Practice Areas:** [ADR / Mediation](#), [Commercial Litigation](#), [Construction Litigation](#), [General Liability](#), [Insurance Law](#), [Zoning and Land Use](#), [Divorce and Family Law](#)

Alexander H. Carver, III, J.S.C. (Ret.) is Counsel with Harwood Lloyd. In addition to chairing its Alternate Dispute Resolution Department, Judge Carver's practice also includes general, Tort Claims Act, commercial and insurance litigation; land use, Municipal, and family law matters. Judge Carver brings with him 40 years of experience as a litigator in the Federal and State courts throughout New Jersey and New York, culminating in his service as a Judge of the Superior Court of New Jersey in both the Family and Law (Civil) Divisions. He was the designated Prerogative Writs and Mount Laurel land use Judge for the Bergen Vicinage before leaving the Bench to join Harwood Lloyd in 2013. While serving as a Superior Court Judge, Judge Carver decided several significant land use cases such as the LG Headquarters case, upholding the zoning board's approval of LG's application to establish its United States headquarters in Englewood Cliffs. He also presided over the resolution of numerous civil cases, including the multi-million dollar settlement of the multi-plaintiff Giants Stadium escalator litigation.

Judge Carver graduated from Duke University in 1967, enlisted in the U.S. Army and was commissioned a 2nd Lieutenant upon graduating with honors in 1968 from Infantry Officer Candidate School at Fort Benning, Georgia. He served in Vietnam from 1969-1970 where his final assignment was as Aide de Camp to Brigadier General H.R. Del Mar. In 1970 Judge Carver returned from Vietnam and was honorably discharged with the rank of 1st Lieutenant. While serving in the Army, Judge Carver held Top Secret, SIOP, and COSMIC security clearances, the last two being higher than Top Secret. Following his military service, Judge Carver entered the advertising industry as an account executive for a Madison Avenue agency. He enrolled at Fordham University Law School evening division and graduated in 1975.

Prior to being nominated to the bench, from 2004-2007 Judge Carver was General Counsel to World-Trade Group Holding, Ltd.; Shanghai, China, a Chinese financial firm, and was based in Shanghai, Hawaii, and New York, commuting regularly between all three offices. In that role he was involved in the company's consumer electronics, land development and construction, and international finance efforts. He also was tasked with establishing a program between nursing schools in China and the University of Hawaii to train Chinese nurses in Western medicine.

Judge Carver was a partner in Huntington Carver from 1999 to 2004 and Carver & Mancinelli (formerly Scelza & Carver) from 1977 to 1999. His practice included corporate, land use, commercial transactions, commercial and personal injury litigation, real estate, and general civil and family matters. He represented such national clients as The Great Atlantic & Pacific Tea Co., Lord & Taylor, Hahnes Department Stores, Roy Rogers Restaurants, Great American Insurance, AIG, and significant local clients including The Estate at Florentine Gardens, DiBella Sanitation, VTS Travel, and Interchange Bank. He was one of the two original Bergen Municipal Joint Insurance Fund defense panel members and also was a member of the state-wide New Jersey Municipal Excess Liability Fund defense panel. He is the Hackensack City Attorney and was the Park Ridge Borough Attorney from 1977-1987, Chairman of the Zoning Board of Adjustment, Borough of Old



Tappan, 1988-1990, and the River Vale Township Attorney from 2000-2004. Judge Carver served as the court-appointed Special Master in the Hackensack Ford Fire Case, 1996 -1999. In 1994, Judge Carver became a Certified Civil Mediator with the National Judicial College and served as a Lecturer (Title 59) at the Judicial College in 2012. He was recently appointed to the District II Ethics Committee of the Supreme Court of New Jersey.

Judge Carver has been a private developer as well as representing developers before land use boards. He developed the Old Tappan residential areas known as Stokes Farm and Waters Edge. He also became a PADI scuba diving instructor in 1994.

Judge Carver is admitted to practice law in New Jersey and New York (1975), the United States District Court for the District of New Jersey (1975), the United States District Court for the Southern District of New York (1975), the United States District Court for the Eastern District of New York (1976), and the United States Court of Appeals for the Third Circuit (1999). He is Martindale-Hubbell® rated AV® Preeminent™ 5.0 out of 5.0. He was voted a Bergen Magazine Top Lawyer for 2018 and 201 Magazine Top Lawyer for every year since he left the Superior Court.

Judge Carver is a member of the Bergen County Bar Association and the New Jersey State Bar Association.

## Education

- **Undergraduate**

Duke University (B.A. 1967)

- **Law School**

Fordham University School of Law (J.D. 1975)

## Admissions

### Bar Admissions

- New York, 1975
- New Jersey, 1975

### Court Admissions

- United States District Court for the District of New Jersey, 1975
- United States District Court for the Southern District of New York, 1975
- United States District Court for the Eastern District of New York, 1976
- United States Court of Appeals for the Third Circuit, 1999

## **Memberships & Associations**

### **Legal**

- New Jersey State Bar Association
- Bergen County Bar Association

### **Civic / Community**

- U.S. Army, 2nd Lieutenant upon graduating with honors in 1968 from Infantry Officer Candidate School at Fort Benning, Georgia. Served in Vietnam from 1969-1970 where his final assignment was as Aide de Camp to Brigadier General H.R. Del Mar. Honorably discharged as 1st Lieutenant in 1970.
- Park Ridge Borough Attorney, 1977-1987
- Chairman of the Zoning Board of Adjustment, Borough of Old Tappan, 1988-1990
- River Vale Township Attorney from 2000-2004
- Court-appointed Special Master in the Hackensack Ford Fire Case, 1996 -1999
- Certified Civil Mediator with the National Judicial College, 1994
- Lecturer (Title 59), Judicial College, 2012
- City Attorney, City of Hackensack, 2015 - Present

### **Other**

- Judge, Superior Court of New Jersey, 2008-2013

## Alan G. Philibosian

### Counsel

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**Practice Areas:** [Commercial & Business Law](#), [Real Estate Transactions](#), [Zoning and Land Use](#)

Alan G. Philibosian is an attorney in Harwood Lloyd's Commercial Department, concentrating his practice in real estate lending, commercial leasing, acquisitions and dispositions of commercial and residential real estate, and land use and development. Mr. Philibosian has represented national and local community banks in connection with real estate loan transactions.

Mr. Philibosian received his BA in History, with high honors from Rutgers College in 1975. He was also elected a member of Phi Beta Kappa in 1975. Mr. Philibosian received his JD from Boston College Law School in 1978 and LLM in Taxation from the New York University in 1979. He also served as a Commissioner for the Port Authority of New York and New Jersey from January 1995 through January 2003. While at the Port Authority he served as Chairman of the Audit Committee, Chairman of the Construction Committee, Vice-Chairman of the Finance Committee and as a Member of the World Trade Center Sub-Committee and Special Sub-Committee on Security. During his tenure at Port Authority he also served on the Operations Committee, Capital Programs and Port Planning and the Business Opportunity Committee and Goals and Objectives Sub-Committee.

Mr. Philibosian currently serves as a Board Member of Mack Cali Realty Corporation (CLI), a national real estate investment trust, listed on the New York Stock Exchange. He currently serves as a member of the Executive Compensation and Option Committee (of which he previously served as Chairman) and is a member of the Nominating Committee.

He previously served as counsel to the Haworth Planning Board from 2002-2008. Mr. Philibosian currently serves as a member of the Board of Directors and Budget Finance, and Endowment Committees of the Armenian Missionary Association of America in Paramus, New Jersey, and also serves as a member on the Board of Elders of the Armenian Presbyterian Church in Paramus New Jersey.

## EDUCATION

### UNDERGRADUATE

- Rutgers College (B.A. 1975) Phi Beta Kappa

### LAW SCHOOL

- Boston College (J.D. 1978)
- New York University (LLM Taxation 1979)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey 1979

### **COURT ADMISSIONS**

- United State District Court, District of New Jersey 1978

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- Bergen County Bar Association

## Carmel Joy Decker

### Counsel

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**Practice Areas:** [Employment Law](#), [Insurance Law](#), [Commercial & Business Law](#), [Public Entity/Civil Rights Law](#), [Commercial Litigation](#)

Carmel J. Decker is counsel with Harwood Lloyd, practicing in its Insurance Defense Litigation and Commercial Litigation Departments. Ms. Decker concentrates her practice in employment law, civil rights violations, construction law, corporate and contract law and insurance law.

Ms. Decker's employment law practice includes complex litigation in state and federal courts involving wrongful termination, sexual harassment/hostile work environment, discrimination, retaliation, breach of contract, corporate and business law, common-law claims, ERISA, CEPA, the New Jersey Law against Discrimination, the Americans with Disabilities Act, the Age Discrimination in Employment Act, hiring practices, restrictive covenants, employee handbooks and workplace torts. Ms. Decker represents companies, public entities and public employees in matters involving civil rights violations, negligence and police conduct. Ms. Decker also handles matters involving directors' and officers' liability, particularly employment and civil rights disputes. Ms. Decker lectures on employment matters including sexual harassment/hostile work environment discrimination, hiring practices and litigation of employment issues. Ms. Decker drafts employee handbooks, counsels clients on risk management and regulatory compliance and provides preventive counseling to employers on employment issues. Ms. Decker also appears in matters before the New Jersey Division on Civil Rights and the Equal Employment Opportunity Commission.

Ms. Decker's construction law practice includes complex multi-party litigation involving claims of construction defect, professional liability of architects and engineers and construction site accidents. As part of her construction defect practice, Ms. Decker handles matters involving claims of deficiencies in construction and design, latent construction defects, building code violations, breach of contract and insurance. Ms. Decker's construction law practice encompasses matters arising on public, private, commercial and residential projects.

Ms. Decker received her B.S., Cum Laude, in Business Administration from Montclair State College in 1978 and her J.D. from Seton Hall University School of Law in 1981.

Ms. Decker is admitted to practice before the courts of the State of New Jersey (1982), the United States District Court for the District of New Jersey (1982) and the courts of the State of New York (1989).

Ms. Decker is a member of the Federal Bar Association, the Bergen County Bar Association and the Professional Liability Underwriting Society.

## **Education**

### **Undergraduate**

- Montclair State University (B.S. 1978) Cum Laude

### **Law School**

- Seton Hall Law School (J.D. 1981)

## **Admissions**

### **Bar Admissions**

- New Jersey, 1982
- New York, 1989

### **Court Admissions**

- United States District Court, District of New Jersey, 1982

## **Memberships & Associations**

### **Legal**

- Federal Bar Association
- Bergen County Bar Association
- Professional Liability Underwriting Society

## David Meinhard

### Counsel

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### Practice Areas: [Commercial & Business Law](#)

David Meinhard is counsel with Harwood Lloyd, having a general transactional and regulatory practice, with a specialty in health care and data privacy and security law. Mr. Meinhard has a broad background in the general counseling of the business operations and compliance areas at Quest Diagnostics, where he served in various roles for over 25 years, from Corporate Counsel to Deputy General Counsel, as well as having been the Data Privacy Officer in its Compliance Department. In his role in the Legal Department he was recognized as being an instrumental force in establishing Quest Diagnostics' well-deserved reputation for excellence and integrity.

In David's transactional experience he has worked closely with his business partners in obtaining favorable terms in contracts with health care providers, health plans, life insurance companies, the federal government and other third parties doing business with health care organizations (whether they be customers, or providers of goods, services or innovative technology). His clients see him as a knowledgeable and effective advocate, and a sought after member on business and legal teams.

David has extensive experience in providing guidance in complex health care regulatory areas, including the Federal and State health care fraud and abuse and self-referral (Stark) laws, the Privacy and Security regulations of HIPAA, as well as the Federal Clinical Laboratory Improvement Amendments (CLIA), Medicare Advantage contracting requirements and OSHA's Bloodborne Pathogens Standard. He also handled contracts related to the highly regulated Veterans Administration Federal Supply Schedule, and supported the ExamOne operations of Quest Diagnostics, which provides various services to life insurance companies to assist them in their underwriting processes.

Mr. Meinhard provided significant compliance support while at Quest Diagnostics, and during his role of Data Privacy Officer he was responsible for the oversight, drafting and updating of data privacy and security policies and procedures, and worked in close coordination with the Information Technology Department. He was also legal counsel covering all areas of data privacy, including negotiating HIPAA required Business Associate agreements, and addressing the requirements of state data breach laws related to the protection of consumers' personal information. He has training in the Six Sigma tools and processes for quality and process improvement, and was certified as a Six Sigma Green Belt.

David also volunteers in grant seeking and writing for ArtWorks, The Naomi Cohain Foundation, a not-for-profit 501c(3) organization, which helps improve the experience of pediatric patients in hospitals through artistic activity, and is a certified mentor at SCORE of Northeast NJ, which provides free mentoring services to small businesses.

Mr. Meinhard received his J.D. from the Benjamin Cardozo School of Law of Yeshiva University, and is



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licensed to practice law in New Jersey. He is a member of the American Health Lawyers Association and the Bergen County Bar Association.

David received a B.S. in Mechanical Engineering from Fairleigh Dickinson University, and prior to attending law school he worked as an engineer on pollution control systems.



## Education

### UNDERGRADUATE

- Fairleigh Dickinson University (B.S. 1974)

### LAW SCHOOL

- Benjamin Cardozo School of Law (J.D. 1983)

## ADMISSIONS

### BAR ADMISSIONS

- New Jersey, 1983
- New York, 1984

## MEMBERSHIPS & ASSOCIATIONS

### LEGAL

- American Health Lawyers Association
- Bergen County Bar Association

### RELATED PUBLICATIONS

- [Harwood Lloyd's Data Privacy counsel, David Meinhard, spoke at a Bergen County Bar Association CLE Seminar on December 7, 2017, presented by the BCBA's Computer & Internet Law Committee, about data privacy issues.](#)
- New Jersey Has Joined the Many States With Laws Governing Telemedicine Services
- [Reduce Malpractice and Fraudulent Claims Risk By Following Best Practices in Creating Medical Records](#)
- [You are Turning 65 - The Complicated World of Coordination of Health Care Benefits - Medicare vs Employer Group Health Plan Coverage.](#)
- [The Transmission of HIPAA Regulated Protected Health Information Between a HIPAA Covered Entity and a Patient via E-Mail - Must it be Encrypted?](#)

## Abigail L. Stiefel

### Counsel

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### Practice Areas: [Wills, Trusts & Estates](#)

Abigail guides individuals and their families through the often complex process of securing their legacy. Every step of the way, from establishing trusts to crafting and administering wills, she is committed to ensuring that her clients' assets are safeguarded and their intentions fulfilled.

Abigail helps clients - many of whom are high-net-worth individuals-create and administer complex estate plans, including grantor retained annuity trusts, sales to grantor trusts, and qualified personal residence trusts. She also advises on charitable planning, including charitable trusts and private foundations. With a deep understanding of the tax implications for trusts and estates, Abigail works closely with her clients on gift tax, estate tax, and income tax(federal, New York, and New Jersey) matters, and on inheritance tax planning. When necessary, Abigail interacts with federal and state tax authorities on audits of estate and gift tax returns.

## EDUCATION

### UNDERGRADUATE

- Barnard College (B.A 1980) Biochemistry, Summa cum laude

### LAW SCHOOL

- Columbia University School of Law (J.D. 1983) Harlan Fiske Stone Scholar

## ADMISSIONS

### BAR ADMISSIONS

- New Jersey, 1987
- New York, 1984

## **Robyn B. Lindsay**

### **Counsel**

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**Practice Areas:** [Real Estate Transactions](#), [Wills, Trusts & Estates](#)

Robyn B. Lindsay is Counsel with Harwood Lloyd's Wills, Trusts and Estates Department and its Commercial Department. She concentrates her practice in the areas of estate planning, estate administration and residential real estate. Ms. Lindsay has extensive experience in drafting estate planning documents including wills, trusts, powers of attorney and health care proxies. Ms. Lindsay is experienced in all phases of the probate process, including probating of wills, preparing and filing of death and inheritance tax returns, drafting and filing of disclaimers and implementing other post-mortem planning techniques. Ms. Lindsay also has considerable experience in the area of real estate purchases, sales and refinances including residential homes, condominiums and cooperatives. Ms. Lindsay has experience assisting charitable groups seeking recognition as tax-exempt by the Internal Revenue Service as a 501(c)(3) organization.

Ms. Lindsay received her B.A. in Economics and Music from Colgate University in 1984. She received her J.D. from New York Law School in 1991.

Ms. Lindsay is admitted to practice before the courts of the State of New Jersey (1992), the United States District Court for the District of New Jersey (1992), and the courts of the State of New York (1992).

Ms. Lindsay's pro bono work includes participation in "Wills for Heroes Foundation" administered through the New Jersey State Bar Association, Young Lawyers Division, which provides estate planning assistance for 9/11 first responders.

Ms. Lindsay is a member of the New York State Bar Association, the New Jersey State Bar Association, the Bergen County Bar Association, the Greater New Jersey Estate Planning Council and the Elder and Disability Law Section of the New Jersey Bar Association.

## **Education**

- **Undergraduate**  
Colgate University (B.A. 1984)
- **Law School**  
New York Law School (J.D. 1991)

## **Admissions**

- **Bar Admissions**  
New York, 1992  
New Jersey, 1992

- **Court Admissions**

United States District Court, District of New Jersey, 1992

## **Memberships & Associations**

- **Legal**

New York State Bar Association

New Jersey State Bar Association

Bergen County Bar Association

Greater New Jersey Estate Planning Council

## Mark D. Marino

### Counsel

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**Practice Areas:** [Commercial & Business Law](#), [Commercial Litigation](#)

Mark D. Marino serves as counsel in Harwood Lloyd's Commercial Department where he represents public companies, private businesses and individuals in both an advisory role and as trial counsel throughout New Jersey and New York state and federal courts. Mr. Marino regularly represents clients in a wide array of disputes, including, product liability and toxic tort, real estate and general commercial disputes. Mr. Marino also regularly represents insurance brokers in malpractice disputes.

Mr. Marino earned his B.A. in Political Science from Boston College in 1995. He received his J.D. from Seton Hall University School of Law in 1998.

Mr. Marino served as law clerk to the Hon. Patricia K. Costello, Judge Superior Court of New Jersey, Law Division, Civil Part Hudson County for the 1998-1999 term.

Mr. Marino is admitted to practice before the courts of New Jersey (1998) and New York (1999), the United States District Court for the District of New Jersey (1998) and the United States District Court for the Southern District of New York (1999).

Mr. Marino is also a member of the New Jersey State Bar Association.

## Education

### UNDERGRADUATE

- Boston College (B.A. 1995)

### Law School

- Seton Hall Law School (J.D. 1998)

## ADMISSIONS

### BAR ADMISSIONS

- New Jersey, 1998

- New York, 1999

## **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 1998
- United States District Court, Southern District of New York, 1999

## **JUDICIAL CLERKSHIPS**

- Hon. Patricia K. Costello, J.S.C., Law Division, Civil Part, 1998-1999

## **MEMBERSHIPS & ASSOCIATIONS**

- New Jersey State Bar Association

## Minjung Suh

### Counsel

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**Practice Areas:** [Commercial & Business Law](#), [Employment Law](#), [Real Estate Transactions](#)

Minjung Suh is Counsel in the Harwood Lloyd Commercial Department.

Ms. Suh focuses on the areas of corporate, commercial transactions and real estate transactions.

Ms. Suh received her B.A. in English Language and Literature from Yonsei University, South Korea in 1999. She received her J.D. from Loyola University Chicago School of Law in 2008.

Prior to attending law school, Ms. Suh worked at Global Financial Market Ops of ABN AMRO Bank N.V. Seoul, Korea for 4 years. At that time, she was responsible for middle office functions and a variety of financial products. Based on this experience, she has in-depth knowledge of financial products and treasury flows.

In addition, she is a certified public accountant with in depth knowledge of accounting and taxation.

During her law school years, Ms. Suh did an externship for the Honorable James P. Flannery at the Law Division of Circuit Court of Cook County, Illinois. In addition, she was awarded CALI for highest class grade in Federal Tax Clinic.

Prior to joining Harwood Lloyd, Ms. Suh was a corporate associate at Rosensteel Law (f/k/a Rosensteel & Beckmann LLC) in New York City. While at Rosensteel Law, her practice focused on corporate governance and corporate transactions.

She is an approved legal advisor for Korea Software Industrial Association.

She is actively involved in the community and has participated in and arranged various pro bono projects through the New Jersey State Bar Association.

Ms. Suh is admitted to practice before the courts of the State of New Jersey (2008), the courts of the State of New York (2009), and the United States District Court for the Southern District of New York (2012).

Ms. Suh is a member of New Jersey State Bar Association and New York State Bar Association.

In 2017, Ms. Suh was appointed by the New Jersey Supreme Court to serve as a member of the District Fee Arbitration Committee.

## **EDUCATION**

### **UNDERGRADUATE**

- Yonsei University, South Korea (B.A. 1999)

### **LAW SCHOOL**

- Loyola University Chicago School of Law (J.D. 2008)



## ADMISSIONS

### BAR ADMISSIONS

- New Jersey, 2008
- New York, 2009

### COURT ADMISSIONS

- Southern District of New York, 2012

## MEMBERSHIPS & ASSOCIATIONS

### LEGAL

- New Jersey State Bar Association
- New York State Bar Association

### OTHER

- Speaks Korean

## David F. McBride

### Of Counsel

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dmcbride@harwoodlloyd.com

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Fax: (201) 487-4758

**Practice Areas:** [Commercial & Business Law](#), [Real Estate Transactions](#)

David McBride is Counsel with Harwood Lloyd in its Commercial and Real Estate Department. Mr. McBride received his B.A. from Georgetown University in 1969 and his J.D. from Georgetown University School of Law in 1973. He has experience in real estate transactions, including commercial closings, residential closings, co-operative transfers and lease negotiations.

Mr. McBride has received a Martindale-Hubbell AV Preeminent Rating, 5.0 out of 5.0,

Mr. McBride is admitted to practice before the courts of the State of New Jersey (1973) and the courts of the State of New York (1983).

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1973
- New York, 1983

## **OTHER**

- Chief Executive Officer and Director, McBride Enterprises, Inc.
- Chairman of the Board, Keystone Property Trust, 1997 - 2004
- Director, Warwick Community Bancorp and Towne Center Bank, 1999 - 2004
- Member, Georgetown University Board of Regents; William Paterson University Foundation
- Mr. McBride has received a Martindale-Hubbell AV Preeminent Rating, 5.0 out of 5.0,

## **Richard J. Ryan**

### **Of Counsel**

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### **Practice Areas:** [Wills, Trusts & Estates](#)

Richard J. Ryan is a co-founding partner of Harwood Lloyd, LLC., specializing in wills, trusts and estates for more than 40 years. With knowledge of and experience in the vast changes affecting estate planning and the associated gift and estate taxes, he assists in developing and implementing realistic estate plans in concert with members of the Wills, Trusts, and Estates Department.

Mr. Ryan attended Villanova University and received his B.S. from Fairleigh Dickinson University in 1961. He

received his J.D. from St. John's University School of Law in 1964.

Mr. Ryan is past Councilman and Council President, Borough of Hillsdale, past President of Estate Planning Council of Bergen County, Inc., and Counsel, City of Hackensack, 1985 to 1986.

For more than 10 years, his peers have awarded him the LexisNexis-Martindale Hubbell AV Preeminent Rating, 5.0 out of 5.0.

Mr. Ryan is admitted to practice before the courts of the State of New Jersey (1965), the United States District Court for the District of New Jersey (1965), and the United States Supreme Court (1969).

Mr. Ryan is a member of the American Bar Association, the New Jersey State Bar Association, and the Bergen County Bar Association.

## **EDUCATION**

### **UNDERGRADUATE**

- Villanova University and Fairleigh Dickinson University (B.S. 1961)

### **LAW SCHOOL**

- St. John's University School of Law (J.D. 1964)

## **ADMISSIONS**

### **BAR ADMISSIONS**

- New Jersey, 1965

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey 1965
- United States Supreme Court, 1969

## MEMBERSHIPS & ASSOCIATIONS

### LEGAL

- American Bar Association
- New Jersey State Bar Association
- Bergen County Bar Association

### CIVIC / COMMUNITY

- Past Councilman and Council President, Borough of Hillsdale
- Past President of Estate Planning Council of Bergen County, Inc.
- Counsel, City of Hackensack, 1985 to 1986

### OTHER

- Martindale Hubbell AV Preeminent Rating, 5.0 out of 5

## Fletcher W. Hock Jr.

### Of Counsel

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Fax: (201) 487-4758

**Practice Areas:** [Wills, Trusts & Estates](#)

W. Fletcher Hock is Of Counsel with Harwood Lloyd and is a member of its Wills, Trusts, and Estates

Department. He received his B.A. in Government from Cornell University in 1953. He received his LL.B. from Harvard Law School in 1959.

Mr. Hock is admitted to practice before the courts of the State of New Jersey (1960), the United States District Court for the District of New Jersey (1960), the United States Court of Appeals for the Third Circuit (1963), and the United States Tax Court (1996).

In addition to practicing law, Mr. Hock is Vice Chairman and Trustee, Valley Home Care 2000 - 2012; Vice Chairman and Trustee, The Valley Hospital, 1988 - 2000; Secretary and Trustee, The Jaqua Foundation, 1983 - Present; President and Trustee, Eleanor B. Reiner Foundation, Inc. 1995 - 2000; Former President of Boards of Trustees of Ridgewood Public Library, The Forum School (for emotionally disturbed children), and Paterson Eye and Ear Infirmary; Active Duty U.S. Navy Supply Corps 1953-1956; Captain, Supply Corps, U.S. Naval Reserve, Ret.

Mr. Hock is a member of the American Bar Association and the New Jersey State Bar Association.

## Education

- **Undergraduate**  
Cornell University (B.A. 1953)
- **Law School**  
Harvard University (LL.B. 1959)

## Admissions

- **Bar Admissions**  
New Jersey, 1960
- **Court Admissions**  
United States District Court, District of New Jersey, 1960  
United States Court of Appeals, Third Circuit, 1963  
United States Tax Court, 1996

## Memberships & Associations

- **Legal**

- American Bar Association
  - New Jersey State Bar Association

- **Civic / Community**

- Vice Chairman and Trustee, Valley Home Care 2000 - 2012
  - Vice Chairman and Trustee, The Valley Hospital, 1988 - 2000
  - Secretary and Trustee, The Jaqua Foundation, 1983 - Present
  - President and Trustee, Eleanor B. Reiner Foundation, Inc. 1995 - 2000
  - Former President of Boards of Trustees of Ridgewood Public Library, The Forum School (for emotionally disturbed children) and Paterson Eye and Ear Infirmary
  - Active Duty U.S. Navy Supply Corps 1953-1956; Captain, Supply Corps, U.S. Naval Reserve, Ret.

- **Other**

- Martindale Hubbell AV Preeminent Rating, 5.0 out of 5.0

## James P. Logan

### Of Counsel

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**Practice Areas:** [Municipal & Local Government Law](#), [Real Estate Transactions](#), [Wills, Trusts & Estates](#)

James P. Logan and his brother, William E. Logan (deceased), were founding partners in 1961 of Logan and Logan, Attorneys at Law, located in Englewood, New Jersey. The firm's name was changed in 1993 to Logan, Logan and Lindsay when Robyn Lindsay became a partner. The firm merged with Harwood Lloyd, LLC. in 2006 where Mr. Logan is now Of Counsel.

Throughout his career Mr. Logan represented several Bergen County municipalities as municipal attorney, planning board attorney, board of adjustment attorney, board of education attorney and sewerage authority attorney. He also was appointed and served as a municipal judge. Practice areas of his law firm included wills, trusts and estates, real estate law, municipal law, litigation and business law.

With regard to community service, Mr. Logan was a member and President of the Tenafly Board of Education, a member and Chairman of the Board of the Englewood Hospital and Medical Center and President of the Tenafly Presbyterian Church Board of Trustees.

Mr. Logan received his B.A. from Trinity College in 1954. Upon graduation he served as a Second Lieutenant in the United States Air Force where he was a navigator in the Material Air Transport Service. He received his J.D. from the University of Virginia Law School in 1960.

Mr. Logan is admitted to practice before the courts of the State of New Jersey (1960), the United States Court of Claims, (1989) and the United States Court of Appeals for the Federal Circuit (1990).

## Education

- **Undergraduate**  
Trinity College (B.A. 1954)
- **Law School**  
University of Virginia (J.D. 1960)

## Admissions

- **Bar Admissions**  
New Jersey, 1960
- **Court Admissions**  
United States Claims Court, 1989  
United States Court of Appeals for the Federal Circuit, 1990

## Memberships & Associations

- **Civic / Community**

Former Member and President, Tenafly Board of Education

Former Member and Chairman of the Board, Englewood Hospital and Medical Center

- **Other**

United States Air Force, Second Lieutenant (navigator) 1954-1957

Logan and Logan, Attorneys at Law, Partner, 1960-2000

Logan, Logan and Lindsay, Counselors at Law, Partner 2001-2006

Former Borough Attorney, Tenafly

Former Borough Attorney, Rockleigh

Former Borough Attorney, Alpine

Former Judge of the Demarest Municipal Court



## Paul E. Kiel

### Associate

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**Practice Areas:** [Appellate Law](#), [General Liability](#), [Insurance Law](#), [Litigation](#)

Paul E. Kiel is an associate in Harwood Lloyd's Insurance Litigation Department. His extensive experience consists chiefly of litigating insurance and tort matters. A substantial portion of Mr. Kiel's practice includes legal research and writing, preparation of motion documents, trial preparation work and appellate litigation in both state and federal courts. One of his specialties is the preparation of opinions on insurance coverage issues.

Mr. Kiel received his B.A. in History from Rutgers College in 1979, graduating with Highest Honors. He is a member of Phi Beta Kappa. He received his J.D. from the Dickinson School of Law in 1982. While in law school, he was a member of the Trial Moot Court Board and interned with the Pennsylvania Human Relations Commission.

Mr. Kiel served as law clerk to Hon. A. Donald McKenzie, Judge, Superior Court of New Jersey, Law Division, Union County, and Hon. Robert J.T. Mooney, Judge, Juvenile and Domestic Relations Court, t/a, Union County for the 1982-1983 term.

Among notable reported decisions in which Mr. Kiel has participated are Hall v. Michael Bello Insurance Agency, Inc., 379 N.J. Super. 599 (App. Div. 2005); White v. Howard, 240 N.J. Super. 427 (App. Div.), certif. denied, 122 N.J. 339 (1990) and Kordell v. Allstate Ins. Co., 203 N.J. Super. 505 (App. Div.), certif. denied, 177 N.J. 43 (1989).

Mr. Kiel is admitted to practice before the courts of the State of New Jersey (1983), the United States District Court for the District of New Jersey (1983), the courts of the Commonwealth of Pennsylvania (1983), and the United States District Court for the Eastern District of Pennsylvania (1983).

Mr. Kiel is a member of the Bergen County Bar Association.

## Education

- **Undergraduate**  
Rutgers University (B.A. 1979) Highest Honors
- **Law School**  
Dickinson School of Law (J.D. 1982)

## Admissions

- **Bar Admissions**  
New Jersey, 1983  
Pennsylvania, 1983
- **Court Admissions**  
United States District Court, District of New Jersey, 1983  
United States District Court, Eastern District of Pennsylvania, 1983
- **Judicial Clerkships**  
Hon. A. Donald McKenzie, J.S.C. and Hon. Robert J. T. Mooney, J.J.D.R.C. t/a, 1982-1983

## Memberships & Associations

- **Legal**  
Bergen County Bar Association

## Kathleen K. Lang

### Associate

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**Practice Areas:** [Insurance Law](#), [No Fault PIP Litigation](#)

Kathleen K. Lang is an associate in Harwood Lloyd's Insurance Litigation Department specializing in the field of no fault personal injury protection. Kathleen began working as a law clerk at Harwood Lloyd while still at Seton Hall Law School. After graduating in 1988, she clerked for the Honorable Peter F. Boggia, Judge, Superior Court of New Jersey, Law Division, Bergen County, for the 1988-1989 term. After her judicial clerkship, she returned to Harwood Lloyd as an associate specializing in insurance defense litigation until 1996 when her first daughter was born. After taking some time to raise her family, Kathleen joined the Law Office of Walter F. Skrod, Esq., House Counsel to Liberty Mutual Insurance Company, in 1997. While there, she began her specialization in no-fault litigation and worked closely with Liberty Mutual's No-Fault Claims Management in Marlton, New Jersey to ensure the most cost effective management of no-fault claims statewide. She went on to manage Liberty Mutual's House Counsel's No Fault Department for all Northern New Jersey Arbitrations. After Liberty Mutual relocated its no fault operations to southern New Jersey, Kathleen joined the firm of Chasan Leyner and Lamparello, PC where she continued to specialize in no fault personal injury protection matters. Kathleen returned to Harwood Lloyd in 2016 and joined the firm's PIP department where she exclusively handles no fault claims and insurance coverage issues for the firm's major insurance carrier clients which include Allstate, New Jersey Manufactures, GEICO, Amica and American Commerce Insurance. Ms. Lang is admitted to practice before the courts of the State of New Jersey (1989) and the United States District Court for the District of New Jersey (1989).

## Admissions

- **Bar Admissions**  
New Jersey, 1989

## Court Admissions

- United States District Court, District of New Jersey, 1989

## Judicial Clerkships

- Hon. Peter F. Boggia, Judge, Superior Court of New Jersey, Law Division, Bergen

## Melissa A. Hartigan

### Associate

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**Practice Areas:** [General Liability](#), [Insurance Law](#), [Litigation](#)

Melissa A. Hartigan is an associate in Harwood Lloyd's Insurance Litigation Department, concentrating in insurance defense and fraud. She received her B.A., Magna Cum Laude, from Boston College in 1990. She received her J.D. from Fordham University School of Law in 1994.

Ms. Hartigan served as law clerk to the Hon. William C. Meehan, Judge, Superior Court of New Jersey, Bergen County, Law Division for the 1994-1995 term.

Ms. Hartigan is admitted to practice before the courts of the State of New Jersey (1995) and the United States District Court for the District of New Jersey (1995).

Ms. Hartigan is a member of the New Jersey State Bar Association and the Bergen County Bar Association.

## Education

- **Undergraduate**  
Boston College (B.A. 1990) magna cum laude
- **Law School**  
Fordham University School of Law (J.D. 1994)

## Admissions

- **Bar Admissions**  
New Jersey, 1995
- **Judicial Clerkships**  
Hon. William C. Meehan, J.S.C., 1994-1995

## Memberships & Associations

- **Legal**  
New Jersey State Bar Association  
Bergen County Bar Association

## Eileen P. Kuzma

### Associate

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**Practice Areas:** [Appellate Law](#), [Litigation](#), [Probate Litigation](#), [Public Entity/Civil Rights Law](#), [General Liability](#), [Insurance Law](#)

Eileen Kuzma is an associate in Harwood Lloyd's General Litigation and Wills, Trusts and Estates Departments, with a concentration in appellate matters, legal research and brief writing, encompassing a wide array of practice areas. Ms. Kuzma has extensive experience in the defense of claims against public entities, including civil rights claims, police liability and negligence actions against governing bodies and school boards. Ms. Kuzma's practice also involves defense of insurance matters, premises liability and general negligence claims in state and federal Courts. Ms. Kuzma also practices in the area of contested wills and probate litigation.

Ms. Kuzma received her B.S. in Biology, from Manhattan College, graduating with Honors, including cum laude distinction, in 1994. She received her J.D. from Pace Law School in 1997, where she also attained a Certificate in Health Care Law.

Ms. Kuzma's notable reported decisions include *Agha v. Feiner*, 198 N.J. 50 (2009) and *Wildoner v. Borough of Ramsey*, 162 N.J. 375 (2000).

Ms. Kuzma is admitted to practice before the courts of the State of New Jersey (1997), the United States District Court for the District of New Jersey (1997), and the courts of the State of New York (1998).

Ms. Kuzma is a member of the Bergen County Bar Association and the New York State Bar Association.

## Education

- **Undergraduate**  
Manhattan College (B.S. 1994) cum laude
- **Law School**  
Pace Law School (J.D. 1997) Ranking Scholar

## Admissions

- **Bar Admissions**  
New Jersey, 1997  
New York, 1998

## **Court Admissions**

- United States District Court, District of New Jersey, 1997

## Victoria D. Silva

### Associate

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**Practice Areas:** [Insurance Law](#), [Asbestos Litigation](#), [General Liability](#), [Litigation](#)

Victoria D. Silva is an associate in Harwood Lloyd's Insurance Litigation Department and Commercial Department concentrating in commercial litigation and insurance defense litigation, handling matters in the areas of general commercial disputes, medical malpractice, construction, toxic tort, professional liability and premises liability.

In 2006, Ms. Silva graduated Cum Laude from New York University Leonard N. Stern School of Business with a degree in Marketing. She received her J.D. from Fordham University School of Law in 2009.

During law school, Ms. Silva served as a judicial intern for Hon. Leonard B. Austin, Justice, New York State Supreme Court, Nassau County, Commercial Division. Additionally, she was a member of the Immigrant Rights and Access to Justice Clinic where she drafted and submitted a waiver of hardship petition on behalf of her client.

Prior to joining Harwood Lloyd, Ms. Silva worked at Blank Rome LLP, in New York, New York. She handled general real estate matters in both New York and New Jersey.

Ms. Silva is a graduate in The Justice Morris Pashman American Inn of Court.

Ms. Silva is admitted to practice before the courts of the State of New Jersey (2009), the United States District Court for the District of New Jersey (2009), and the courts of the State of New York (2010).

Ms. Silva is a member of the Bergen County Bar Association, the New York State Bar Association and the New Jersey State Bar Association.

In 2014, Ms. Silva was elected to sit on the Northern Region Advisory Council of Youth Consultation Service, Inc. ("YCS"), a nonprofit, non-sectarian agency that provides behavioral, health and social services to children and families in need. Ms. Silva serves as the Event Co-Chair for the annual Festival of Flavors fundraiser to benefit the children of YCS. Ms. Silva also devotes her personal time to serve as a YCS Mentor at the Holley Center in Hackensack, New Jersey.

## EDUCATION

### UNDERGRADUATE

- New York University (B.S. 2006) cum laude

## **LAW SCHOOL**

- Fordham University School of Law (J.D. 2009)



## **ADMISSIONS**

### **BAR ADMISSIONS**

- New York Bar, 2010
- New Jersey Bar, 2009

### **COURT ADMISSIONS**

- United States District Court, District of New Jersey, 2009

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- New Jersey State Bar Association
- New York State Bar Association

### **OTHER**

- Bilingual, Fluent in Spanish

## Amanda E. Rasheed

### Associate

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### Practice Areas: [Divorce and Family Law](#)

Amanda Rasheed is an associate in Harwood Lloyd's Family Law Department. Ms. Rasheed has handled matters in most areas of family law, including, but not limited to, domestic violence, divorce, alimony, equitable distribution, custody, parenting time, and child support.

Ms. Rasheed graduated Cum Laude with Honors in History and received her B.A. from Seton Hall University in 2008. She received her J.D. and a Certificate in Comparative and International Law Institute from the Catholic University of America Columbus School of Law in 2013.

During law school, Ms. Rasheed was a member of the CommLaw Conspectus: Journal of Communications, Law, and Policy, participated in a Prosecutor's Clinic, and interned at the Law Office of Shah & Shah. She also participated in pro bono work by volunteering at the Public Defender's Office in New Orleans and assisted at multiple Naturalization clinics.

Prior to joining Harwood Lloyd, Ms. Rasheed served as a Judicial Intern for the Hon. Peter J. Melchionne, P.J.F.P. at the Bergen County Superior Court, Chancery Division, Family Part. She then served as a Judicial Law Clerk for the Hon. Mark T. Janeczko, J.S.C. in Bergen County Superior Court, Chancery Division, Family Part. After her clerkship, she was an associate at The Law Office of Rajeh A. Saadeh, LLC.

Ms. Rasheed is admitted to practice before the courts in the State of New Jersey and the State of New York. She is a member of the Bergen County Bar Association and the New Jersey State Bar Association.

## EDUCATION

### UNDERGRADUATE

- Seton Hall Law School (B.A. 2008) Cum Laude with Honors

### LAW SCHOOL

- Catholic University of America Columbus School of Law (J.D. 2013)

## ADMISSIONS

### BAR ADMISSIONS

- New Jersey, 2014
- New York, 2015



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## **JUDICIAL CLERKSHIPS**

- Hon. Mark T. Janeczko, J.S.C.

## **MEMBERSHIPS & ASSOCIATIONS**

### **LEGAL**

- Bergen County Bar Association
- New Jersey State Bar Association

### **OTHER**

- Intern for Hon. Peter J. Melchionne, P.J.F.P.