

The background of the cover is a low-angle, upward-looking shot of a modern glass skyscraper. The sun is shining brightly from behind the building, creating a strong lens flare and illuminating the scene with a warm, golden light. The glass panels of the building reflect the sky and the sun, creating a complex pattern of light and shadow. The overall color palette is dominated by blues and greys from the building, with the warm tones of the sunlight providing a contrast.

alfn
membership
directory

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legalist

the industry list that lasts

Directory or Direction?

ABOUT THIS DIRECTORY

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At ALFN we believe that our business is your business. As a membership association, our investment runs deep because your people are our people.

We know business is built on relationships, trust, and results. That's why everything we do centers on one thing: people. Connecting you with the right business partner. Leveraging our experts and thought leaders to educate you. Making available our technological resources to drive value to your bottom line. Creating, refining and promoting our platforms, in print, online and face-to-face, to elevate your brand.

On the following pages, you'll find some of the best people doing some of the best work in Mortgage Servicing today. We're proud that they're ALFN members and we hope you'll make the decision to do business with us, and them, today.

ABOUT THE ALFN

ALFN was founded in November 2001 as a mutual benefit nonprofit corporation, incorporated under the Missouri Nonprofit Corporation Act, RSMo. Chapter 355, and operates as a business league (trade association) pursuant to Section 501(c)(6) of the Internal Revenue Code.

ALFN is dedicated to advancing creditors' rights and the legal profession through leadership, education, advocacy, professional development, and networking opportunities. Our extensive member network of industry leading creditors' rights law firms, foreclosure trustees, service providers, and mortgage servicing professionals is committed to supporting and promoting best practices within the mortgage servicing industry.

Our Law Firm and Foreclosure Trustee members provide foreclosure, bankruptcy, eviction, collections, loss mitigation, litigation and other default related legal services to creditors nationwide. Our Associate Members provide ancillary services to other ALFN members and/or creditors. ALFN has additional opportunities for mortgage servicers, lenders, GSE's, rating agencies, chapter 13 bankruptcy trustees, mortgage investors, mortgage guarantors, regulatory agencies and other stakeholders involved in the mortgage servicing industry.

THANK YOU ALFN PARTNERS

We thank these top-level annual sponsorship partners for their commitment to supporting the ALFN at the highest level possible. Each of these members have contributed a substantial amount of support towards our events and publications this year. Visit www.alfn.org/partners to learn more about becoming an annual sponsorship partner.



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Publications

alfn angle

The ANGLE is the ALFN's premier publication, published quarterly. Each ANGLE showcases several members through updates, contributions and regular sections that include Features and State Snapshots.

legal updates

Brief, member-authored directives covering local, state and federal legal issues sent directly to over 5,000 mortgage servicing professionals.

annual awards

Published each year at ANSWERS to recognize award recipients for the following ALFN awards: Industry Achievement (up to 6 awards given), JPEG Picture the Future (up to 12 awards given), and Member Service (4 awards given). These awards are given to individuals who stand out for their leadership and commitment to both the ALFN and the financial services industry.

legalist (member directory)

The one resource for all your ALFN member contacts.

willed

A quarterly publication brought to you by ALFN's Women in Legal Leadership practice group. The purpose of WILLED is to disseminate information, promote unity, and provide updates to our members.

Committees

bankruptcy

Focuses on recent cases, bankruptcy rule changes and other issues affecting mortgage servicers. This group coordinates webinars, authors content for ALFN publications and helps plan the Bankruptcy content during the ALFN's Intersect Conference each Fall.

women in legal leadership "will"

The largest group in the ALFN, WILL is designed specifically as a forum for women in the mortgage servicing industry to cultivate women leaders. This group hosts its own summit each Spring called WILLPOWER.

junior professionals & executives "jpeg"

JPEG is the ALFN's young professionals network attracting stand-out practitioners and business professionals under 40 years of age. JPEG hosts periodic mixers, volunteer opportunities, young professional awards, and offers participants educational and career building opportunities.

culture opportunity respect engagement 'core'

ALFN reflects its commitment to strengthening professional culture, expanding opportunity, and fostering meaningful engagement across the ALFN community. This group helps provide educational opportunities focused on these principles and assists ALFN in leading through initiatives and programming that promote respect, collaboration, professional growth, and meaningful member engagement.

advocacy

Closely examines, monitors and provides updates on complex litigation issues, as well as legislative and regulatory issues impacting practitioners, clients and the industry at large. This group plays a distinct role in planning the ALFN's advocacy efforts.

amicus briefs

Meets as-needed and determines, drafts and files amicus briefs on behalf of the ALFN in cases deemed to have direct impact on practitioners and clients.

event planning

This committee assists in the planning of ALFN events by providing content suggestions, reviewing session topic submissions, and supporting ALFN Leadership in event programming and planning activities. The group also assists with client invitations and attendance outreach, sponsorship support, member engagement, and onsite training opportunities, while serving in an advisory capacity to ALFN Leadership when requested.

servicer advisory board

Members of the Advisory Board include 8-10 high-level servicing executives that will assist ALFN Leadership in supporting and identifying content for ALFN events, being an active advocate for the ALFN among their industry peers, and ensuring that the ALFN continues to meet the needs of our members and the default servicing community at large.

Events

answers

The ALFN's flagship event, ANSWERS, is held each July and, now in its 24th year, brings together more than 250 mortgage servicing professionals for education, networking, regulatory compliance discussions, and business development opportunities.

lead

The summit's objective is to serve as a conduit for participants to gain invaluable leadership knowledge from some of today's most esteemed business and legal leaders. Attendance at this event will be limited, and will include only the highest-level executives in the industry, along with select ALFN members who are eligible to attend.

onsite trainings

Day-long, servicer-specific seminars are coordinated periodically by servicer request. Training may also be conducted online.

intersect

Intersect is held each Fall in Dallas. This program drills down on industry trends, forecasts issues to come, and reinforces positive communication between your Foreclosure and Bankruptcy departments, legal counsel, borrowers, and investors. This program covers both Foreclosure and Bankruptcy issues and best practices exclusively, with a more in-depth approach to a higher-level learning environment.

willpower summit

This event, held each Spring, is the definitive summit for sharing, development and networking for women leaders in the industry. Men are also encouraged to attend and be involved.

core summit

This one-day annual summit focused on culture, opportunity, respect, and engagement is held each Spring following our WILLPOWER summit and is hosted by the ALFN CORE committee.

webinars

ALFN webinars regularly attract 100-200+ attendees and are offered free-of-charge to members and mortgage servicers. Archived presentations are available to view on-demand.

ALFN Law Firm/Foreclosure Trustee Membership Fees

Membership is for the Firm/Company including any in-house employees of the Firm/Company. Member shall be represented by any employee (director, officer or other in-house employee) designated by such Member. Renewal invoices for full annual dues are sent in January each year. New members (those that haven't had a prior membership in ALFN) — your annual dues will be prorated based on the calendar year and the month in which you join. Reinstating members (those that have been members before and are re-instating/re-joining the ALFN) are assessed full annual dues for the calendar year, no proration.

Initiation Fee – New & Reinstating Members Only

Initiation Fee	New Law Firm/Foreclosure Trustee members pay a one-time initiation fee upon being approved for membership and is based on the number of attorneys in your creditors rights practice. Former members reinstating your membership will pay 20% of the initiation fee for each year that your membership has been inactive.	
	1-5 Attorneys	\$3,500.00
	6-10 Attorneys	\$5,250.00
	11+ Attorneys	\$7,000.00

Member Annual Dues

Per State Dues	Dues are assessed for all states in which you perform, or advertise the ability to perform, creditor's rights legal services related to the financial services industry.	
	First State Dues	\$4,500.00
	All Additional States	\$450.00 per state
National Practice Fee	An additional flat fee will be paid for any national default related practices for any one of the following practice areas: Bankruptcy, Eviction, REO, Litigation, Title.	
	Flat Fee Per National Practice	\$1,000.00
	<i>(The National Practice maximum fee is \$3,000.00, and the fee only applies to any national practices where you perform services in all 50 states)</i>	
Non-Legal Support Services Fee	If the law firm/trustee or any combination of members or partners of the law firm/trustee owns 30% or more of a separate company that provides non-legal support services to the financial services industry, then an additional flat fee will be paid. This fee will be waived if the separate company is an Associate member of ALFN.	
	Flat Fee	\$2,500.00

ALFN Associate Membership Fee

Ancillary Service Providers, Non-Law Firm or Trustee

Membership is for the Firm/Company including any in-house employees of the Firm/Company. Member shall be represented by any employee (director, officer or other in-house employee) designated by such Member. Renewal invoices for full annual dues are sent in January each year. New members (those that haven't had a prior membership in ALFN) - your annual dues will be prorated based on the calendar year and the month in which you join. Reinstating members (those that have been members before and are re-instating/re-joining the ALFN) are assessed full annual dues for the calendar year, no proration.

Associate Member Annual Dues

Premier	\$10,000.00
Partner	\$6,600.00
Advocate	\$4,400.00

Legal Services Flat Fee

If an associate member is 30% or more owned by lawyers or any combination of members or partners of a law firm that provides legal services to the financial services industry, an additional fee will be assessed. This fee will be waived if the law firm is a member of ALFN.

Legal Services Flat Fee	\$2,500.00
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For new member inquiries visit alfn.org



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Here, you won't find vendors. You'll find partners.

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www.firsttitleservices.com

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MJ Connections

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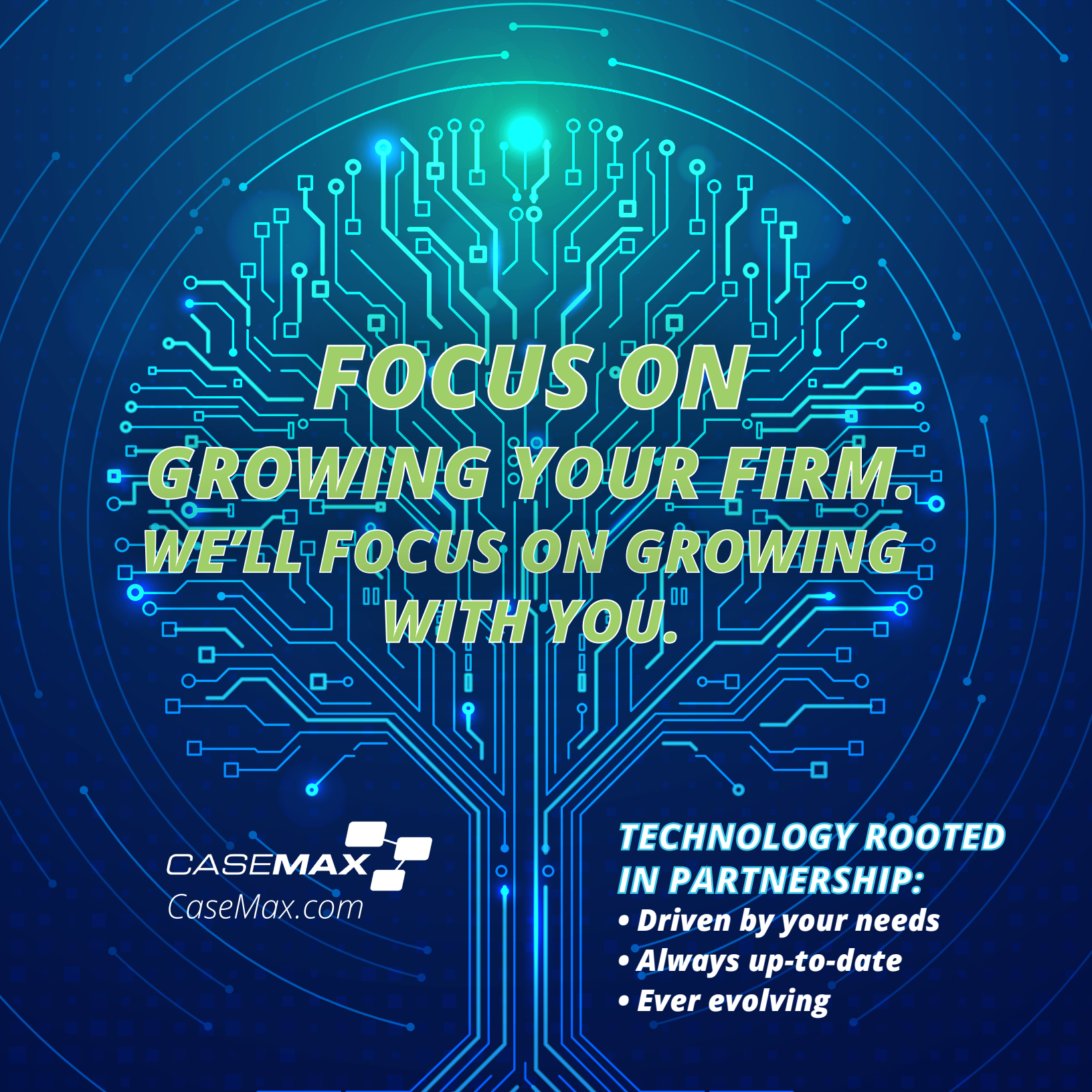
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A handwritten signature in black ink, reading "N. Mendiratta". The signature is fluid and cursive, with a horizontal line extending from the end of the name.

Neeraj Mendiratta, President

J

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