

About the American Legal & Financial Network “ALFN”

[View our latest membership directory \(Legalist\) with additional info. about ALFN and our members](#)*

Founded in November 2001 (with our industry launch in June 2002), the American Legal & Financial Network “ALFN” is a mutual benefit nonprofit corporation, incorporated under the Missouri Nonprofit Corporation Act, RSMo. Chapter 355, and formed as a business league (trade association) pursuant to Section 501(c)6 of the Internal Revenue Code. We are the largest legal services-based association in the mortgage servicing industry.

The ALFN is comprised of Law Firm/Foreclosure Trustee Members (law firms or foreclosure trustees that provide foreclosure, bankruptcy, eviction, debt collections, loss mitigation, litigation or other default related legal services to creditors) and Associate Members (service providers that provide ancillary services to other ALFN members and/or creditors/lenders/mortgage servicers). ALFN has additional opportunities for mortgage servicers, lenders, banks, credit unions, GSE's, rating agencies, chapter 13 bankruptcy trustees, mortgage servicing investors and others.

Our members' primary business is representing the interests and needs of the legal services and mortgage servicing industries, and providing best-of-class services to their clients. Our Law Firm/Foreclosure Trustee membership segment includes law firms of all sizes from smaller boutique firms to larger multi-state and multi-practice firms, who collectively provide legal services in all 50 states and some U.S. territories. With a special emphasis on creditors' rights legal issues, the majority of our Law Firm/Foreclosure Trustee members represent mortgage servicers, banks, lenders, credit unions, investors, Fannie Mae, Freddie Mac, HUD, VA, Ginnie Mae and others. Some of our law firm members do have other legal practice areas that are unrelated to creditors' rights. Our Associate members include title companies, software companies, process servers, consultants, asset management companies and others who provide ancillary services to the mortgage servicing industry.

The ALFN has created a network of highly experienced attorneys and service providers who are committed to educating those within the mortgage servicing industry on current practices and procedures, with an emphasis on creditors rights legal issues. We assume a leadership role in creating a forum where industry representatives can develop and coordinate ideas on current topics. The ALFN has created a network infrastructure in which members and other industry participants can unite to share ideas and take advantage of valuable educational resources.

Client Involvement & Opportunities

Not only does ALFN provide benefits and opportunities for our members, but we also cater to the needs of some of our members' clients, and other stakeholders in the mortgage servicing industry. These clients include any organization that uses law firms &/or foreclosure trustees for their legal services needs as it relates to creditors' rights, or who has oversight and influence over the creditors' rights legal services providers that may be used. Clients include banks, lenders, credit unions, mortgage servicers, mortgage servicing investors, GSE's (Fannie Mae & Freddie Mac), HUD (including FHA & Ginnie Mae), USDA, VA and regulatory entities (including FHFA, CFPB). Clients attend ALFN events to remain up-to-date on default servicing trends and regulatory compliance and creditors' rights legal issues, both on a jurisdictional and national level. We provide clients with networking opportunities at ALFN events, including opportunities to network with law firms, foreclosure trustees, chapter 13 trustees, rating agencies, GSE's, regulatory entities and others. Clients receive discounted or complimentary attendance to ALFN events, and may receive additional financial assistance with their travel expenses through our scholarship program. We also provide clients with

complimentary access to ALFN webinar presentations, an on-demand video archive of recorded presentations, speaking opportunities at ALFN events, and opportunities for ALFN committee participation. Clients also receive full access to all of the publications, e-updates, and other educational resources that the ALFN provides.

Our Vision

ALFN will be recognized as the forum of choice for the articulation of concerns and issues within the creditors' rights segment of the mortgage servicing industry.

Our Core Values

- **Integrity** – We pursue our mission with enthusiasm, respect, honesty and fairness for our members. We uphold the values of the ALFN in every action and decision we make. We are committed to act in good faith, to comply with the rule of law and in accordance with our policies and standards. We will pursue strategies and thinking long term for the best interests of this association.
- **Excellence** – Striving to be the best at everything we do is something we all take pride in to deliver the highest level of customer service to our members. Our success is dependent on our employees and volunteer leaders to continue delivering consistent excellence across all platforms and association offerings.
- **Inclusiveness** – We take pride in our diversity to maximize the relationships we have between our members and the ALFN. Our intent is to represent our diverse population, which should be the catalyst for increased engagement and participation. We will continue to recognize ways in which we can become more diverse to include all individuals to help further our success.
- **Member Driven** – Focused and driven by the needs of our members, representing their best interests.

Our Mission

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.

Some of the ways in which we go about pursuing our mission:

- **Hosting Educational & Networking Events** – We have 5 in-person events each year where we provide educational and networking opportunities for our members and mortgage servicing clients. We provide financial assistance to approved mortgage servicers through our [Servicer Scholarship](#) program, which can cover their registration fee &/or travel expenses to attend ALFN events.
 - **ANSWERS – ALFN's Annual Conference** (225-400 people) – Held each July at destination-resort locations in some of the most beautiful areas in the United States. ANSWERS remains the key event for ALFN members and the Association's servicing partners to meet, network, grow their business, and deepen their relationships. ANSWERS is a mortgage servicing and regulatory compliance event that leads the industry in educational content and networking opportunities. ANSWERS brings together attendees from mortgage servicers, government-sponsored enterprises, national banking institutions as well as the ALFN's leading network of attorneys, trustees, and industry service providers. 5-6 hours of CLE credit is available. Scholarships are available for qualifying clients to cover the cost of registration and/or travel expenses.

- [INTERSECT \(Foreclosure + Bankruptcy\)](#) (140-220 people) – Held each Fall in Dallas. This one-day annual program covers the latest updates in foreclosure and bankruptcy, including a forecast of trends and issues to come. Our schedule includes detailed sessions on national issues, and will spotlight state-specific issues that have a broad impact on the industry. Sessions are structured for both basic and advanced levels. Intersect reinforces positive collaboration with your foreclosure and bankruptcy departments, legal counsel, service providers, borrowers and investors. 5-6 hours of CLE credit available. Scholarships are available for qualifying clients to cover the cost of registration and/or travel expenses.
- [IDEA Summit](#) (70-100 people) – Held each Spring in Dallas the day after our WILLPOWER Summit. This one-day annual program covers information that is presented by the ALFN's Inclusion, Diversity, Equity & Awareness "IDEA" Committee. Our schedule includes detailed sessions on important DEI issues, with opportunities for networking.
- [WILLPOWER - Women in Legal Leadership Summit](#) (100-150 people) – This annual women's leadership summit, held each Spring in Dallas, is hosted by the ALFN's largest member-driven committee, Women in Legal Leadership "WILL". This event is less about your typical industry topics, and more about building relationships and professional development alongside some of the industry's brightest thought leaders, connected by the same WILL of empowering women to lead. Men are also encouraged to attend and be involved.
- [LEAD – Executive Leadership Summit](#) (120-170 people) – The first LEAD summit is scheduled to take place at The Ritz-Carlton Bacara Resort in Santa Barbara, CA, from March 20 to 21, 2025. This new summit will be held each March at destination-resort locations in some of the most beautiful areas in the United States. LEAD is a two-day event designed to foster intimate discussions and networking among a select group of ALFN members and decision-makers in the mortgage servicing industry. We will showcase distinguished guest speakers, including those that are outside of our industry, who will impart their wisdom on leadership. 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. Participants will have the opportunity to learn from one another, share their leadership journeys, and forge substantial connections. Attendance at this event will be limited, and will include only the highest-level decision-making executives in the industry, along with ALFN members who are eligible to attend.
 - **Who can attend LEAD?**
 - **Clients** – Servicers, Investors, Fannie Mae, Freddie Mac, HUD and other invited clients. Each client may bring 1 guest that is their significant other. Only clients that receive a personal invitation from the ALFN are eligible to attend. ALFN will cover expenses for ground transportation, airfare, hotel and registration.
 - **Members**
 - **Law Firm & Foreclosure Trustee Members** – May send 1 individual per firm/company (must be an in-house W2 employee). Each member may decide who they want to send. If ALFN opens invitations to a 2nd individual from each firm/company, then this will be based off of the ASSURE Rewards Program and those that are in the program will have the opportunity to send a 2nd individual from their firm/company if we need additional attendees. Member attendees may bring 1 guest (must be a significant other).
 - **Associate Members** – Only associate members that are a sponsor of LEAD may attend. May only send 1 individual per sponsoring associate member company (must be an in-house W2 employee). Member attendees may bring 1 guest (must be a significant other).

- [Onsite or Online Training for Mortgage Servicers](#) - We provide 1-2 day onsite or online training opportunities for mortgage servicers, led by ALFN member attorneys. The first onsite training that we conduct for a mortgage servicer is complimentary. Training programs are entirely customizable, we're able to train on various origination & servicing topics, and work closely with mortgage servicers to gather input and prepare content specific to an organization's needs. The overall goal of the program is to ensure that each training session addresses the specific needs and goals of the participating mortgage servicer, and designed to complement your current in-house training programs.
- [Webinars](#) - We host more than 10 online webinar presentations each year to provide additional eLearning opportunities, ranging from 30-300+ attendees on each webinar. ALFN Webinars cover a host of industry topics, emerging legal issues, or game-changing appellate decisions, regulatory guidance, newly enacted laws, practice building issues, diversity and inclusion issues, and much more. ALFN Webinars offer attendees up-to-the-minute education and industry intel and act as one of the single best marketing tools for those hosting and leading an ALFN Webinar. ALFN Webinars are free for members and mortgage servicers, and those presentations are available for on-demand viewing on our webinar archive website (login at ALFN.org to access our webinar video archive).
- [Committees](#) – We have 9 committees/groups where ALFN members and mortgage servicers can volunteer and get more involved in specific areas. [Click here](#) to view the leadership of each committee. Click here to view the [ALFN Committee Guidelines](#).
 - [Servicer Advisory Board](#) - Members of the Advisory Board include 8-10 high-level servicing executives that will assist ALFN Leadership in identifying content for ALFN events, providing input on ways that the ALFN can further enhance our standing as a leader within the servicing community, being an active advocate for the ALFN among their industry peers, soliciting attendance and support from other servicing leaders for ALFN events, discussing issues that impact ALFN members and servicers, and ensuring that the ALFN continues to meet the needs of our members and the default servicing community at large.
 - [Event Planning Committee “Events”](#) - This committee assists in the planning of ALFN events, and providing content suggestions and reviewing session topic submissions that are received, to then present to ALFN Leadership for approval. Members of the committee develop innovative marketing strategies to increase the recognition and industry support of ALFN's existing educational/training programs, and collaborate to determine appropriate messaging and marketing campaigns. The committee responsibilities also include assisting with servicer invitations and confirming servicer attendance at ALFN events, and acting in an advisory capacity to ALFN Leadership when requested on any other event planning activities. This committee also suggests topics and content for ALFN webinar presentations. In addition, committee members will help develop additional ALFN Onsite (or Online) training programs for mortgage servicers. The group meets monthly and may schedule additional calls as necessary.
 - [Amicus Briefs Committee “Amicus”](#) – Monitors appellate cases with the potential for major industry or practitioner impact. The group reviews and approves submitted cases as well as coordinates position development, authorship, and submission of amicus briefs on behalf of the ALFN. The Amicus Briefs Committee meets quarterly and as cases are suggested and thereafter as necessary. Review the guidelines ALFN utilizes when reviewing and filing Amicus Curiae Briefs, which also contains an application to complete if you are interested in proposing a case for ALFN to consider filing an Amicus Brief ([PDF format](#))([WORD format](#)).
 - [Complex Litigation, Legislative & Regulatory Policy Committee “Advocacy”](#) - ALFN's key litigation issues, government relations and advocacy-oriented group. The group focuses on four strategic areas: emerging federal legislative issues; emerging state legislative issues; regulatory rule-making, implementation, and comment; and, legislative events and publications. The group meets quarterly, and is responsible for authoring articles for the ALFN ANGLE digital magazine,

hosting webinars and submitting topics for educational presentations that pertain to issues of interest from this committee. The group builds on recent regulatory, vendor management, and file volume issues affecting ALFN members operating primarily in the mortgage default space. This group also focuses on complex litigation issues covering all aspects of default services and creditors' rights legal issues. Areas include foreclosure, REO, title, bankruptcy, class action, and other related complex litigation affecting the clients of ALFN member firms.

- [Junior Professionals & Executives Group “JPEG”](#) - ALFN's award-winning young professional's network. JPEG focuses on career and business development and discusses issues including networking, marketing, practice area resources, public speaking and professional growth. JPEG organizes networking events, web-events and publishes an annual profile of stand-out young professionals, *JPEG: Picture the Future*, which is now part of the ALFN Annual Awards publication. To join the JPEG group, young professionals must be under 40 years of age. JPEG meets quarterly.
- [Women in Legal Leadership “WILL” Committee](#) - ALFN's industry-leading group designed for women in the mortgage servicing industry. WILL hosts [an annual summit](#) in Dallas each Spring, offers its 300+ members quarterly teleconferences, mini-events at ANSWERS and throughout the year, and publishes its quarterly magazine, WILLED. WILL meets quarterly.
- [Inclusion Diversity Equity & Awareness “IDEA” Committee](#) - ALFN values the individual differences within our member community, and the benefits that diversity and inclusion bring to our association. We continue providing access to opportunities regardless of race, ethnicity, gender, religion, age, sexual orientation, nationality, disability, appearance, geographic location, or professional level. IDEA meets quarterly, and also helps to host an annual one-day summit ([IDEA Summit](#)) in the Spring.

The committee will work to:

- Promote greater diversity in the ALFN by helping recruit, support, and retain members and group participants from diverse backgrounds
 - Assist the ALFN Board of Directors and CEO in the implementation of strategic initiatives proposed by the committee
 - Promote participation in activities supporting diversity and inclusion in our member communities
 - Communicate diversity and inclusion initiatives, actions, and results to ALFN members and group participants
- [Bankruptcy Committee](#) - Focuses on recent cases, bankruptcy rules changes and other issues affecting mortgage servicers. The committee focuses on national, industry-wide issues, local bankruptcy rules and rule changes, new debt collection strategies, standing, and MERS, among others. The committee meets quarterly, and is responsible for coordinating two ALFN webinars annually; hosting one guest speaker teleconference; and authoring/coordinating digital content for the ALFN, its magazine, and contributing other legal updates for distribution. The committee is also responsible for helping plan the ALFN's Bankruptcy content during the Annual Intersect Conference in Dallas each Fall.
 - **Mentorship Committee** - Mentorship and the exchange of ideas offers valuable experience to both the mentor and the mentee. ALFN provides a system for members and clients to learn more about each other and themselves through networking opportunities and through a formal mentorship program. Mentors and mentees are paired based on mutual goals or professional/personal experiences, allowing both the mentor and the mentee to grow and thrive through the mentorship experience. This new committee is launching in late 2024/early 2025.

- **Advocacy** – We periodically meet with regulatory entities and guarantors in the mortgage servicing industry such as the CFPB, FHFA, HUD, VA, USDA, and the GSE's, to advocate for the best interests of our members on industry issues, and to provide our comments during any policy or rulemaking. ALFN also has drafted several Amicus Briefs where we have an opportunity to educate the court where our involvement may help in obtaining a favorable decision from the court for our members and clients. In addition, ALFN also has a PAC which has a limited amount of funds that are utilized for our advocacy efforts with members of Congress.
- **Publications** – Each of our four publications is available in digital-only format as an e-publication, distributed to the ALFN's industry list of 6000+ contacts, made available on the ALFN events mobile app at all ALFN events, published on ALFN social media pages, and available on the ALFN website. Printed copies are not made available as ALFN is committed to practices that protect our environment.
 - **WILLed** - Quarterly magazine published in February, April, July & November by our Women in Legal Leadership "WILL" group that focuses on leadership and other issues that impact women.
 - **ANGLE** - Quarterly magazine published in February, April, July & November that focuses on nationwide and state specific legal issues, as well as regulatory and other important default servicing issues.
 - **Legalist** - ALFN's Membership Directory published in February, April, July & November each year.
 - **Annual Awards** - Awards publication that is published annually for our ANSWERS conference each July to recognize ALFN award recipients.
- **Legal Updates** - Published electronically by the ALFN on behalf of its members and sent via email to our database of 6000+ industry contacts. Practitioners across the industry are encouraged to sign-up for the ALFN's Legal Update distribution list which is complimentary to all ALFN members and mortgage servicing personnel. ALFN Legal Updates are published via the ALFN.org Blog Monday through Friday during normal business hours and Legal Update email blasts are sent to the full ALFN contact database.

Additional Member Benefits & Opportunities

- **ALFN Branded Credit Card** - Signature Federal Credit Union offers credit union membership to our member's all over the country, as well as an ALFN branded Visa credit card with our logo, which gives back to our organization and gives you 1 point for every \$1 you spend to redeem for travel and merchandise. The card has no annual fee, no balance transfer fees, no foreign transaction fees, and has a very low interest rate. The ALFN Branded Credit Card is available to all of your employees.
- **Annual Awards** – Each year at ANSWERS (ALFN's Annual Conference) we present the following awards to members of the ALFN and Mortgage Servicer/GSE recipients. Nominations open in April or May each year.
 - **Picture the Future Awards** - The Picture the Future program is one of the ALFN's most highly sought after opportunities, and the competition gets tougher each year. All nominations are received during a two to four-week period from Law Firm/Foreclosure Trustee and associate members, as well as from mortgage servicers. Individuals can either self-nominate and/or be nominated by a third-party. Several candidates have multiple nominations and provide information that attests to the impact these young leaders are making in our industry and their communities through education, volunteerism, entrepreneurship and continued leadership.

Candidates undergo a blind review by our review committee so that they can be judged solely on the merits of their applications. All references to firm or company names, individual names, gender or other identifiers are removed prior to being reviewed by the committee. The ALFN Board of Directors and Executive Leadership then make final selections based on the feedback submitted by each review committee participant. The ALFN has a difficult task in selecting just ten to thirteen award recipients each year from the many nominations we receive. The individuals that are selected join a growing and very select group of young professionals to be recognized with this award.

- **Member Service Awards** - The Member Service Award is given to members who have gone above and beyond in their volunteerism and support of the ALFN throughout the past year. Each ALFN Members level of support is determined by a member companies' participation in certain ALFN activities such as leadership positions held, committee involvement, authoring articles and contributing content, amicus brief drafting, attending and speaking at events and webinars, sponsoring events, advertising in publications, and others.

For the award eligibility, we count the total number of volunteer credits each member company has achieved over the past year (August 1 – July 31) in the ASSURE Member Rewards Program. This award isn't based solely on \$ spent, but the time and effort a member company has spent in supporting ALFN activities.

The 2 Law Firm/Foreclosure Trustee members and the 2 Associate members with the highest level of support in the ALFN over the past year receive this award and recognition.

- **Industry Achievement Awards** - Award recipients are ALFN members and mortgage servicers (including GSE's) whose overall achievements and work within the mortgage servicing industry has helped provide opportunities in advancing the legal services and mortgage servicing industries, through education, training, leadership, mentoring or acting as a role model. Award recipients have displayed the highest level of professionalism and leadership, and who have been a continued advocate for the industry and ALFN for an extended period of time.

Up to 6 ALFN Industry Achievement Awards are given each year at ANSWERS (including up to 5 awards for ALFN members, and 1 mortgage servicer or GSE award). The ALFN Board of Directors conduct a throughout review of all award candidates to determine the final award recipients.

At large nominations are accepted by members of the ALFN and mortgage servicers or GSE's. Candidates either self-nominated or are nominated by other individuals with knowledge of their background, achievements and contributions to the industry. Each ALFN Section (Committee/Group) is eligible to submit 1 nomination annually on behalf of their specific group.

- **ASSURE Member Rewards** - ALFN membership is a big investment, and our goal is to maximize your results and help ensure that each member is getting what they need out of their membership. Our programs, events, and publications rely on member volunteerism and sponsorship/advertising support, so that's what the ASSURE program takes into consideration: your level of volunteerism and sponsorship/advertising dollars. The greater the volunteer participation, the lower the sponsorship threshold becomes to reap the benefits of the ASSURE program. Members participating in the ASSURE Program and who successfully meet their combined volunteer credit and/or sponsorship/advertising spend goal will be invited to a special ASSURE event during ANSWERS. ASSURE Level II & III members receive enhanced listings in the online member directory at ALFN.org, and Level III members receive additional benefits in the form of enhanced listings in the Legalist (ALFN's Membership Directory Publication). If additional attendees are allowed to attend LEAD from each member firm/company, only members of the ALFN ASSURE Member Rewards program will get

that opportunity. Tracking occurs between July 31 and August 1 the following year (1 full year). Each year after ANSWERS the slate is swiped clean and the program restarts for every member. Credits in the program are awarded based on membership for Law Firm/Foreclosure Trustee and associate members and are awarded from participation by the member company (not by individual).

- **[Sponsorship & Advertising Opportunities](#)** - At ALFN we have a long history of always putting our members first. We do that by creating, modifying, and continually reassessing our impressive list of product and service offerings built around our events, publications, and industry educational tools.

The creative ways in which we put our members' brands in the hands of clients and potential clients means that ALFN members always remain top-of-mind when looking for partners in the mortgage servicing space.

Sponsorships range from top level event partnerships, to itemized or event-specific opportunities throughout our flagship event, ANSWERS, to our Dallas-based educational events including INTERSECT, WILLPOWER Summit, and IDEA Summit. Top level sponsorship opportunities will also be available for associate members during our Annual Executive Leadership Summit, LEAD.

Live events aren't the only way the ALFN creates opportunities. Our quarterly digital magazines, ANGLE & WILled, contain half-page or full-page advertisement opportunities. You can also upgrade your member listing in our Legalist member directory publication, and purchase ads in our Annual Awards publication. We also have banner ad opportunities on ALFN.org and in our event mobile apps.

Members can also earn branding and positioning power by hosting ALFN webinars that attract an average of 150+ mortgage servicing industry attendees.

No matter how the mortgage servicing landscape changes, one thing remains the same: your business is our business. Let's work together to expand, promote, and improve the awareness of ALFN members and their exceptional industry experience.

- **[Annual Sponsorship Agreements & Discounts](#)** - Receive discounts of 15%-32.5% on events, and 30%-65% on advertising, when you sponsor two or more events in the calendar year through an annual agreement, and spend more than \$5,000. It pays to bundle opportunities and maximize your branding with ALFN.
- **[Member Discounts](#)** – Each member is provided with enrollment in the member discount program through EC Purchasing. This gives members of our association discounts on office products, computer hardware, mobile phones and data plans, shipping, travel and much more. Members also receive discounts on printing and promotional products through our partner [PrintCOR Solutions](#), and discounts on any graphic design services through our graphic designer [Rosangel Design](#).
- **[Speak](#)** - We are looking to select individuals who are excellent public speakers, engaging and interactive with their presentations all while being entertaining and educational, and who are recognized experts in their field. We utilize ALFN member speakers at all of our in-person events throughout the year, and during our online webinar presentations. Complete our Speaker Form under the Events menu on ALFN.org and apply to get involved as a speaker at an upcoming ALFN event.
- **[Career Center](#)** – Post your job-openings or search for openings throughout the industry with complimentary access to our career center at ALFN.org.