



ALFN Member Advisory Committees' Guidelines

I. Scope

These guidelines and regulations apply to all member advisory committees of the ALFN.

II. ALFN Summary

All ALFN committee members and participants agree to support the Mission, Vision and Core Values of the ALFN.

About the ALFN

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.

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 include:

- **Hosting Educational & Networking Events** – We have 5 in-person events each year where we provide educational and networking opportunities for our members and clients: LEAD Summit, ANSWERS, INTERSECT (Foreclosure & Bankruptcy), WILLPOWER Summit, and IDEA Summit. In addition, we provide onsite training opportunities for mortgage servicers. We also host more than 10 online webinar presentations each year to provide additional eLearning opportunities, and those presentations are available for on-demand viewing on our webinar archive website.
- **Committees** – We have 9 committees where ALFN members and clients (mortgage servicers/GSE's/investors) can volunteer and get more involved in specific areas including: Advocacy Committee; Amicus Briefs Committee "Amicus"; Bankruptcy Committee "Bankruptcy"; Event Planning Committee "Events"; Inclusion Diversity Equity & Awareness "IDEA" Committee; Junior Professionals & Executives Group "JPEG" Committee; Mentorship Committee; Servicer Advisory Board "SAB" Committee; Women in Legal Leadership "WILL" Committee.

- **Advocacy** – We periodically host an advocacy day event in Washington DC where our members meet with members of Congress. ALFN also has a PAC, which is utilized for our advocacy efforts. We also frequently send comment letters to GSE's, regulatory entities such as CFPB, FHFA, HUD and others, to advocate for the best interests of our members on industry issues. 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.
- **Publications** – We have 4 primary publications that are offered in digital format, including WILLeD (quarterly magazine published by our Women in Legal Leadership “WILL” group that focuses on leadership issues for women), ANGLE (quarterly magazine that focuses on nationwide and state specific legal issues in the industry), Legalist (the ALFN’s Membership Directory updated four times each year) and Annual Awards (our awards publication showcasing ALFN annual award recipients each July). We also publish periodic Legal Updates by email to our database of 6000+ industry contacts.

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.

III. Membership

Committee membership is open to all ALFN members, as well as any ALFN approved participants (i.e. Mortgage Servicers, GSE's, Investors), with no age limits (except for JPEG), gender or title restrictions, or experience requirements. Multiple individuals from each member company are encouraged to join.

Members of the ALFN or approved participants may participate in committees unless they are removed by ALFN. There is no cost to join ALFN committees.

The current committees of the ALFN include the following: Advocacy Committee; Amicus Briefs Committee "Amicus"; Bankruptcy Committee "Bankruptcy"; Event Planning Committee "Events"; Inclusion Diversity Equity & Awareness "IDEA" Committee; Junior Professionals & Executives Group "JPEG" Committee; Mentorship Committee; Servicer Advisory Board "SAB" Committee; Women in Legal Leadership "WILL" Committee.

ALFN members and participants of each committee must abide by the terms of the [ALFN Code of Conduct & Code of Ethics](#).

ALFN Women in Legal Leadership (WILL) Committee members also follow the [WILL Committee Guidelines & Regulations](#), and the [WILL Code of Conduct](#).

Additional restrictions apply to the Junior Professionals & Executives Group (JPEG), as committee members (as well as individuals in any appointed or elected committee position) must be less than 40 years of age. JPEG members shall also follow the [JPEG Code of Conduct](#).

Additional restrictions also apply to the Servicer Advisory Board (SAB) Committee members. See the [Servicer Advisory Board Guidelines](#).

IV. Committee Participants Roles and Responsibilities

- **Communication:** Facilitate open and transparent communication among committee members and ALFN Leadership, ensuring timely exchange of information, ideas, updates and feedback.

- Issue Identification: Proactively identify and prioritize key issues, challenges and opportunities, leveraging collective expertise and insights.
- Strategic Advisory: Provide strategic guidance, recommendations, and actionable insights to inform ALFN Leadership decision-making and drive organizational initiatives related to the specific committees' mission and goals.
- Collaboration: Foster collaboration and partnership among the committee members to address common challenges, explore synergies, and achieve shared objectives.
- Teaching/Exchange of Knowledge: Discuss industry trends and educate ALFN members and participants on issues that the committee has insight on, and may recommend positions to ALFN Leadership on items of concern within the industry.

V. Leadership Structure, Eligibility & Authority

ALFN Leadership, where referenced in this document, shall mean the ALFN President & CEO &/or the ALFN Board of Directors.

Each committee shall perform the functions and discharge the duties given to the committee by the ALFN's President & CEO, or by resolution of the ALFN Board of Directors. Except as expressed by the ALFN Board of Directors by resolution, committees and any of its members shall have no authority to bind or obligate the ALFN. Committee members and their leadership serve in an advisory capacity to the ALFN Leadership, and do not hold decision-making authority. That decision making authority resides with ALFN Leadership. Any committee member thereof may be removed by the President & CEO, or by a majority vote of the Board of Directors at any time, with or without cause.

The ALFN President & CEO shall serve as an ex-officio member of each committee of the Corporation, and shall have the power to appoint all committee members, unless the Board of Directors provides otherwise by resolution.

To be eligible for any elected or appointed positions that are restricted to Law Firm/Foreclosure Trustee or Associate members, the individuals filling those positions must be an in-house W2 employee of an Law Firm/Foreclosure Trustee or Associate member in good standing. To be eligible for any elected or appointed positions that are restricted to Servicer/GSE participants, the individuals filling those positions must be an

in-house W2 employee of a Servicer or GSE participant, and in good standing with the ALFN. Individuals serving in any elected leadership team position (Chairs or Vice Chair), must be in a management or leadership position within their organization. See section V & VI below for additional eligibility requirements for each committee leadership position.

An ALFN Member Organization (Law Firm/Foreclosure Trustee or Associate Member) may not hold more than one position within the Leadership Team of a committee. An individual can only serve in an elected or appointed position on one ALFN committee/group at the same time, unless approval is given by the ALFN President & CEO or the ALFN Board of Directors in special circumstances.

The Leadership Team for each committee (except for WILL) includes 1 Chair, 1 Vice Chair and 1 Servicer/GSE Chair (or 2 Servicer/GSE Co-Chairs), as well as an ALFN Staff Liaison and 1-2 ALFN Board Liaison(s). Additionally, the Leadership Team may include a non-voting Chair Emeritus. A Chair Emeritus position may be used when needed, which is filled for a single term of 1 year by the immediate past Chair (this position only exists when a committee or group doesn't have a Vice Chair that moves up to Chair and serves their 4 full years on the leadership team).

Elected Leadership Team Positions

- A. Chair** – The Chair is responsible for driving the work of the committee. They work closely with the entire Leadership Team to accomplish the goals that have been set by the ALFN Leadership. Responsibilities of the Chair include:
- Shall serve as the presiding officer and lead all leadership and member meetings and calls.
 - Develop agendas for the leadership and membership calls.
 - Work with the leadership team to develop the goals for the group that are suggested to ALFN Leadership.
 - Oversee the work of the Subcommittees of the group and works closely with the leadership team.
 - Facilitate Subcommittee meetings, as needed.
 - Assist the Subcommittees in setting their goals for each term and executing on same.
 - Otherwise provide general leadership for the group.
- B. Vice Chair** – In the absence of the Chair, the Vice Chair shall perform the duties of the Chair and shall have all of the powers of and be subject to all restrictions upon the Chair. The Vice Chair is responsible for assisting the Chair with the work of the committee. They work in conjunction with the Chair and Leadership Team to accomplish the goals that have been set by the ALFN Leadership.

The Vice Chair assumes the position of Chair at the end of the Chairs term. Responsibilities of the Vice Chair include:

- Assist with conducting the leadership and member meetings and calls.
- Work with the Chair to facilitate the development of agendas and goals and works with the Chair to provide general leadership of the group.
- Work with the ALFN Staff Liaison to coordinate solicitation of new leadership team members and confirmation of whether existing members desire to run for other leadership positions.
- Assist the Chair, as needed, in facilitating committee meetings.
- Otherwise provide general leadership for the group.

C. Servicer/GSE Chair or Co-Chairs – The Servicer/GSE Chair (or Co-Chairs) is responsible for representing the interests of Investors, Lenders, and Servicers within the Financial Servicing Industry. Responsibilities of the Servicer/GSE Chair (or Co-Chairs) position include:

- Assist the Chair and Vice Chair to facilitate development of agendas and goals.
- Work in conjunction with other members in the Leadership Team to create content and methods to increase investor, lender, and servicer participation.
- Otherwise provide general leadership for the group.

D. Chair Emeritus - The Chair Emeritus is a non-voting position, and is responsible for providing leadership continuity and experience to the committee. The Chair Emeritus will provide important context and historical perspective to the committee. Responsibilities of the Chair Emeritus include:

- Attend all leadership and member meetings and calls.
- Work with the Leadership Team to develop the goals for the group that are suggested to ALFN Leadership.
- Otherwise provide general advice and experience to the group.

Appointed Leadership Team Positions

A. ALFN Staff Liaison – The ALFN Staff Liaison is appointed from the ALFN staff by the ALFN CEO. Responsibilities of the ALFN Staff Liaison include:

- Work closely with the committee Leadership and ALFN Board Liaison(s) to ensure that calls are scheduled, regular communication with the group is maintained, and performs other administrative tasks for the committee.

- Schedule committee leadership & member meetings using ALFN's Microsoft Teams Account, to ensure that four meetings are held per year for each committee.
- Fill in for and assumes responsibilities of the Secretary in the Secretary's absence, when the Associate Member Chair is not available to fill in for the Secretary in the Secretary's absence..
- Distribute the agenda and call information for all Leadership & committee member meetings.
- Assist the Subcommittee Co-Chairs to ensure they are conducting meetings as needed with their Subcommittee members.

B. ALFN Board Liaison(s) – There will be 1-2 ALFN Board Liaisons appointed by the ALFN Board to work closely with the committee Leadership and ALFN Staff Liaison to provide group oversight, ensure the group's activities are consistent with the goals and objectives of the ALFN, provide strategic leadership to the group, ensure eligibility for upcoming elections, approve and confirm election results, and act as a conduit to the ALFN Board.

Appointed Leadership Positions – Not Members of the Leadership Team

A. Secretary – The Secretary maintains written records for the group. Responsibilities of the Secretary include:

- Takes minutes for all Leadership team and member calls, to include attendance tracking for all participants.
- Distributes minutes from all Leadership Team and Member calls to the Leadership Team.

B. Subcommittee Co-Chairs – Each Subcommittee Co-Chair works under the direction of the Chair and works closely with the ALFN Staff Liaison and Board Liaisons to oversee the work of their respective Subcommittee. Responsibilities of the Subcommittee Co-Chairs include:

- Serving as Co-Chair on no more than one Subcommittee.
- Work with the ALFN Staff Liaison, and schedules Subcommittee calls when needed to accomplish the Subcommittee's work.
- Take minutes of their Subcommittee calls and submit to the Subcommittee Leadership.
- See more on the responsibilities of the Subcommittee Co-Chairs under the "Subcommittees of the Group and Responsibilities" section below.

VI. Committees Leadership Team & Appointed Positions – Eligibility Requirements

A. Advocacy Committee

- Elected Leadership Team
 - Chair (Law Firm/Foreclosure Trustee member, must be an Attorney)
 - Vice Chair (Law Firm/Foreclosure Trustee member, must be an Attorney)
 - Servicer/GSE Chair or Co-Chairs (must be a Servicer/GSE, can be an Attorney or Non-Attorney)
 - Chair Emeritus (Immediate Past Chair) (Law Firm/Foreclosure Trustee member, must be an Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee member, can be an Attorney or Non-Attorney)
 - Events, Content & Social Media Subcommittee – 2 Co-Chairs (Law Firm/Foreclosure Trustee member, can be an Attorney or Non-Attorney, 1 Co-Chair must be an Attorney)

B. Amicus Briefs Committee

- Elected Leadership Team
 - Chair (Law Firm/Foreclosure Trustee member, must be an Attorney)
 - Vice Chair (Law Firm/Foreclosure Trustee member, must be an Attorney)
 - Servicer/GSE Chair or Co-Chairs (must be a Servicer/GSE, Attorney preferred but can be a non-Attorney)
 - Chair Emeritus (Immediate Past Chair) (Law Firm/Foreclosure Trustee member, must be an Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee member, can be an Attorney or Non-Attorney)

C. Bankruptcy Committee

- Elected Leadership Team
 - Chair (Law Firm/Foreclosure Trustee member, must be an Attorney)
 - Vice Chair (Law Firm/Foreclosure Trustee member, must be an Attorney)

- Servicer/GSE Chair or Co-Chairs (must be a Servicer/GSE, can be an Attorney or Non-Attorney)
- Chair Emeritus (Immediate Past Chair) (Law Firm/Foreclosure Trustee member, must be an Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee member, can be an Attorney or Non-Attorney)
 - Events, Content & Social Media Subcommittee – 2 Co-Chairs (Law Firm/Foreclosure Trustee member, must be an Attorney)

D. Event Planning Committee

- Elected Leadership Team
 - Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Vice Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Servicer/GSE Chair or Co-Chairs (must be a Servicer/GSE, can be an Attorney or Non-Attorney)
 - Chair Emeritus (Immediate Past Chair) (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)

E. Inclusion Diversity Equity & Awareness (IDEA) Committee

- Elected Leadership Team
 - Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Vice Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Servicer Co-Chairs - 2 Co-Chairs (must be a Servicer/GSE, can be an Attorney or Non-Attorney)
 - Chair Emeritus (Immediate Past Chair) (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)

- Events, Content & Social Media Subcommittee – 2 Co-Chairs (Law Firm/Foreclosure Trustee or Associate member or Servicer/GSE, can be an Attorney or non-Attorney. 1 Co-Chair must be an Law Firm/Foreclosure Trustee or Associate Member)
- Membership Subcommittee – 2 Co-Chairs (Law Firm/Foreclosure Trustee or Associate member or Servicer/GSE, can be an Attorney or non-Attorney. 1 Co-Chair must be an Law Firm/Foreclosure Trustee or Associate Member)
- Resource Guide & Strategic Partnerships Subcommittee – 2 Co-Chairs (Law Firm/Foreclosure Trustee or Associate member or Servicer/GSE, can be an Attorney or non-Attorney. 1 Co-Chair must be an Law Firm/Foreclosure Trustee or Associate Member)

F. Junior Professionals & Executives Group (JPEG) Committee

- Elected Leadership Team
 - Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Vice Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Servicer/GSE Chair or Co-Chairs (must be a Servicer/GSE, can be an Attorney or Non-Attorney)
 - Chair Emeritus (Immediate Past Chair) (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Events, Content & Social Media Subcommittee – 2 Co-Chairs (Law Firm/Foreclosure Trustee or Associate member or Servicer/GSE, can be an Attorney or Non-Attorney, 1 Co-Chair must be an ALFN Law Firm/Foreclosure Trustee or Associate member)
 - Membership Subcommittee – 2 Co-Chairs (Law Firm/Foreclosure Trustee or Associate member or Servicer/GSE, can be an Attorney or Non-Attorney, 1 Co-Chair must be an ALFN Law Firm/Foreclosure Trustee or Associate member)

G. Mentorship Committee

- Elected Leadership Team

- Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Vice Chair (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Servicer/GSE Chair or Co-Chairs (must be a Servicer/GSE, can be an Attorney or Non-Attorney)
 - Chair Emeritus (Immediate Past Chair) (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)

H. Servicer Advisory Board (SAB) Committee

- Appointed Leadership Positions
 - ALFN Board Liaison
 - ALFN Staff Liaison

I. Women in Legal Leadership (WILL) Committee

- Elected Leadership Team
 - Law Firm/Foreclosure Trustee Member Chair (Law Firm/Foreclosure Trustee member, can be an Attorney or Non-Attorney)
 - Law Firm/Foreclosure Trustee Member Vice Chair (Law Firm/Foreclosure Trustee Member, can be an Attorney or Non-Attorney)
 - Associate Member Chair (Associate member, can be an Attorney or Non-Attorney)
 - Servicer/GSE Chair or Co-Chairs (must be a Servicer/GSE, can be an Attorney or Non-Attorney)
 - Chair Emeritus (Immediate Past Law Firm/Foreclosure Trustee Member Chair) (Law Firm/Foreclosure Trustee member, can be an Attorney or Non-Attorney)
- Appointed Leadership Positions – Not Members of the Leadership Team
 - Secretary (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Editorial Subcommittee - 2 Co-Chairs (Law Firm/Foreclosure Trustee or Associate member, can be an Attorney or Non-Attorney)
 - Events, Content & Social Media Subcommittee – 2 Co-Chairs (1 Co-Chair dedicated to Social Media)(must be an Law Firm/Foreclosure Trustee or Associate member

or Servicer/GSE, can be an Attorney or Non-Attorney, 1 Co-Chair must be an ALFN Law Firm/Foreclosure Trustee member)

- Membership Subcommittee – 3 Co-Chairs
 - 1 Law Firm/Foreclosure Trustee Member Co-Chair (must be an Law Firm/Foreclosure Trustee Member, can be an Attorney or Non-Attorney)
 - 1 Associate Member Co-Chair (must be an Associate Member, can be an Attorney or Non-Attorney)
 - 1 Servicer Co-Chair (must be a Servicer/GSE, can be an Attorney or Non-Attorney)

VII. Elections & Term/Term Limits

- A. Term** – ALFN committees operate on an annual term spanning from January 1-December 31 each year. There is no specific term for members of each committee, as each individual member remains active unless they are removed by the ALFN or are otherwise no longer eligible for continued membership. The Committee Membership for each respective committee elects their leadership team positions by electronic ballot. Committee leadership team members serve 2-year terms. The Secretary and Subcommittee Co-Chairs are appointed by their respective committees leadership team, and are appointed to serve 2-year terms.
- B. Term Limits** – The Chair and Vice Chair are limited to one 2-year term and may not be re-elected into their same leadership positions once their term(s) has ended. Vice Chair automatically assumes the position of Chair after their 2-year term has concluded, to serve an additional 2-year term as Chair. The Servicer/GSE Chair (or Co-Chairs) serves an initial 2-year term, and can be re-elected to serve an additional 2-year term. Leadership team members are restricted to a max of 4 years on the leadership team (except for the Chair Emeritus who serves 1 additional year). The Secretary and Subcommittee Co-Chairs serve an initial 2-year term, and can be re-appointed to serve an additional 2-year term. 4 years of service in any non-leadership position doesn't impact an individual's ability to run for a leadership team position for an additional 2-4 years, provided they meet the eligibility criteria described herein. Any individual seeking to nominate him/herself for any elected or appointed position must complete the appropriate application.
- C. Elections** – Elections and Appointments will be held once every two years between October-November. The open positions will be announced to the committee in September, and interested applicants

will be given 30 days to submit applications for consideration. Applicants will be directed to review the Committee Guidelines & Regulations and confirm they can fulfill the duties of the position they are running for before completing the application process. Only 1 ballot should be completed per organization in each committee leadership election where the organization is eligible to vote, even if multiple individuals are serving on the same committee from the same organization. Committee members must be in good standing with the ALFN, and must be a member of the committee as of the date and time that the committee leadership election starts, to be eligible to vote. The newly elected or appointed members of each committee will be announced in December and shall officially begin their term on January 1st.

D. Employment Position Changes – Should any elected or appointed member of any committee change employers during their term on a committee, they must advise the ALFN Staff Liaison and Board Liaison(s) on or before the start date with their new employer. They will be eligible to request to remain on the committee for the remainder of their term provided that the new employer is a member of the ALFN and the new position satisfies the requirements to maintain their position on the committee. Should an elected or appointed committee member become unemployed, upon request and approval from the ALFN Board, they may continue to serve for a period of up to 6 months while searching for new employment, as a participant of the group. The ALFN reserves the right to grant or deny these requests for any reason, and will advise the individual of their final decision.

E. Removal & Vacancies – Any member or participant may be removed by the ALFN President & CEO, or by a majority vote of the ALFN Board of Directors at any time, with or without cause. The ALFN President & CEO or Board of Directors may appoint leadership team members (or non-leadership committee members) where vacancies may occur, or where it is deemed necessary.

VIII. Meetings & Attendance Requirements

A. Committee Member Meetings

There will be a minimum of four (4) Committee Member Meetings for each ALFN committee per annual term. Member meetings may be held by video conferencing, teleconference or in-person. To the extent possible, member meetings will be recorded and disseminated to the Committee Membership. Committee members are encouraged to attend all meetings. The ALFN Staff Liaison or ALFN

Board Liaison(s) of the group must be present in order to conduct a committee member meeting.

B. Committee Leadership Team Meetings

There will be a minimum of four (4) Leadership Team Meetings for each ALFN committee per annual term. Leadership team meetings may be held by video conferencing, teleconference or in-person. All Leadership Team Members (and the Secretary) will be given an opportunity to provide availability for the meetings prior to scheduling. Leadership Team Members (and the Secretary) are expected to attend all Leadership Team Meetings and Committee Member Meetings, but we understand that situations may arise that would prevent your attendance from time to time. Leadership Team Members (and the Secretary) must attend at least two (2) Leadership Team Meetings and two (2) Committee Member Meetings per annual term. The ALFN Staff Liaison or ALFN Board Liaison(s) of the group must be present in order to conduct a leadership team meeting.

Leadership Team Members are expected to commit to attending any events that the committee coordinates.

C. Subcommittee Meetings

There will be a minimum of four (4) Subcommittee Meetings for each Subcommittee per annual term. Subcommittee meetings may be held by video conferencing, teleconference or in-person. All Subcommittee Members will be given an opportunity to provide availability for the meetings prior to scheduling. Subcommittee Members are expected to attend all Subcommittee Meetings and Committee Member Meetings, but we understand that situations may arise that would prevent your attendance from time to time. Subcommittee Members must attend at least two (2) Subcommittee Meetings and two (2) Committee Member Meetings per annual term.

Appointed Leadership members are expected to commit to attending any events that their respective Subcommittee coordinates, or any that are applicable for the committee as a whole.

IX. Subcommittees and Responsibilities

Subcommittees for each ALFN committee may change from time to time, with approval of the Leadership team of the applicable committee.

Subcommittee leaders are appointed by their respective Committees Leadership Team. Members of each Subcommittee must be members of the Committee to participate.

Subcommittee leaders shall solicit all members of the Committee to gather submissions from those individuals that are interested in serving as a member of a Subcommittee. These submissions should include a description of the individuals experience related to the Subcommittee they are interested in, and what strengths they bring to the Subcommittee. There should be no more than 10 Committee Members involved as members of any Subcommittee. Subcommittee Members will be approved by the Committees Leadership Team.

Current Subcommittees Include the Following (see Section V & VI for Eligibility):

- A. Editorial Subcommittee** – Led by two (2) Co-Chairs and are responsible for assisting in any publications for the committee. They work together with their Subcommittee members to:
- Coordinate any committee publications.
 - Work with ALFN Staff Liaison to select target publication dates and set deadlines for article submission, editing, and final date to provide edited articles to ALFN to meet the target publication dates.
 - May select an editor (from the Co-Chairs or other Editorial Subcommittee member) for each issue to write the “Letter from the Editor”
 - Determine the theme for each issue.
 - Select/solicit article topics for each issue.
 - Review and edit all submitted articles for each issue.
 - Submit the content of each issue to the ALFN Staff Liaison for approval and final edits.
 - Review each issue draft and provide feedback to the ALFN Staff Liaison.
- B. Events, Content & Social Media Subcommittee** – Led by two (2) or three (3) Co-Chairs with one Co-Chair dedicated to Social Media. They are responsible for coordinating events and webinars, authoring and/or soliciting articles for publication, and publishing social media content throughout the year. They work together with their Subcommittee members to:
- Research and suggest speakers for member meetings or committee presentations to the Leadership Team.

- Suggest content for member meetings or committee presentations to the Leadership Team.
- Solicit committee members to author articles for ALFN publications.
- Solicits committee members to sponsor the events hosted by the committee, and purchase ads in committee publications.
- Propose event and presentation themes for any committee events to the Leadership Team.
- Assist the Leadership Team in organizing Social Events for the Leadership Team and/or Committee Members at ALFN and other Industry Events.
- Work with all Subcommittees and the Leadership Team to compile and post social media content on ALFN and/or Committee social media pages.
- Post social media content on all ALFN events, all new editions of the committees publications, and other content as applicable to the Committee members.

C. Membership Subcommittee – Led by three (3) Co-Chairs: 1 Law Firm/Foreclosure Trustee Member Co-Chair, 1 Associate Member Co-Chair, 1 Servicer Co-Chair. They are responsible for maintaining and increasing membership in the committee in their respective member and participant segments. They work together with their Subcommittee members to:

- Recommend to ALFN leadership any goals the committee has for membership growth in the upcoming year by October 1 of each year.
- Launch a membership drive to increase Committee Membership numbers.
- Prepare surveys to gather information about how the Leadership Team can help provide value to the Committee Members.

X. Committee Member Benefits

- A.** May attend any special committee presentations that can include special content/speakers, and group webinars.
- B.** May attend committee functions and events.
- C.** Author articles in ALFN publications.
- D.** Participate in any committee in-person events.
- E.** Be recognized as a member of the Committee, and may indicate your involvement in your professional bios/resumes.
- F.** Participate as a candidate in receiving any applicable awards given by the ALFN to committee members.
- G.** Submit panel pitches and speaker interest forms to participate in ALFN educational events.

- H. Receive additional recognition and value for your participation in committees through the [ALFN ASSURE member rewards program](#).

XI. Committee Overviews, Goals & Objectives

A. Advocacy Committee (ADVOCACY)

The Advocacy Committee is 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 may schedule calls as necessary. The group 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.

Annual Advocacy Committee Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4 Committee Member Meetings, 4 Leadership Team Meetings, and 4 Subcommittee Meetings for each Subcommittee.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **Event Sponsors** – Solicit committee members to sponsor ALFN events, with a focus on those events where the committee is hosting or co-hosting a reception or other event.
- **e-Updates** – Sending ALFN any Complex Litigation, Regulatory Policy and Legislative focused issues that are pertinent to our members and servicers as they occur, so we can send email updates to the industry on these important and impactful issues. Send a brief write-up of the issue(s), with a few sentences that clearly explains the impact to mortgage servicing, our members and servicers.
- **Advocacy Day** – Assist ALFN Leadership to organize and host Advocacy Day for ALFN Members, Servicers and other

invited guests in Washington, DC when this event may be held next.

- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **Attendance at ALFN events** – Encourage Advocacy Members to attend ALFN events.
- **Membership & Participation Growth** - Solicit the industry and utilize social media to increase Advocacy Membership. Membership drive to invite all ALFN Members to encourage everyone on their staff to join Advocacy.
- **ALFN Spring & Summer ANGLE Issue** – Submit Complex Litigation, Regulatory Policy and Legislative focused articles to publish in the ALFN Spring ANGLE publication, with this issue devoted to Legislative & Regulatory Issues. In Addition, submit articles for the Summer Issue, with this issue devoted to Default Servicing Issues and Compliance.
- **Social Media** – Develop and post content on ALFN social media pages to promote the group and its activities. At least 1 post per month.
- **Webinars** – Host at least 2 group webinars during the year.
- **Speakers** - Encourage Advocacy Members to submit speaker forms and panel pitches to participate in ALFN events.
- **Volunteer** - Encourage Advocacy Members to volunteer at ALFN Events and at the ALFN booth at other industry events such as MBA. Encourage members to apply for Advocacy Leadership and other Appointed Committee Positions and get involved with any subcommittees.
- **Survey** – Coordinate surveys and send to Advocacy members about their experience in the group each year, what they want to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.

B. Amicus Briefs Committee (AMICUS)

The ALFN Amicus Briefs Committee 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. [Policy and Procedures for Review & Filing of Amicus Curiae Briefs.](#)

Annual Amicus Briefs Committee Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4 Committee Member Meetings, 4 Leadership Team Meetings, and 4 Subcommittee Meetings for each Subcommittee.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **Event Sponsors** – Solicit committee members to sponsor ALFN events, with a focus on those events where the committee is hosting or co-hosting a reception or other event.
- **e-Updates** – Sending ALFN any Litigation and Appeal Issues that are pertinent to our members and servicers as they occur, so we can send email updates to the industry on these important and impactful issues. Send a brief write-up of the issue(s), with a few sentences that clearly explains the impact to mortgage servicing, our members and servicers.
- **Amicus Brief Issues** – Keep the ALFN leadership aware of any issues that are suitable for amicus brief consideration by the ALFN.
- **Draft Briefs** – Participate in drafting amicus briefs, &/or assisting to find ALFN Attorneys to participate as drafters.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **Attendance at ALFN events** – Encourage Amicus Members to attend ALFN events.
- **Membership & Participation Growth** - Solicit the industry and utilize social media to increase awareness of the Amicus group, and publicizing when amicus briefs are drafted and filed by ALFN. Membership drive to invite all ALFN Members to encourage Attorneys to join Amicus.
- **ALFN ANGLE Issues** – Submit articles to publish in the ALFN ANGLE publications, with a focus on issues pertinent to each issues' theme.
- **Webinars** – Host at least 2 group webinars during the year.
- **Speakers** - Encourage Amicus Members to submit speaker forms and panel pitches to participate in ALFN events.
- **Volunteer** - Encourage Amicus Members to volunteer at ALFN Events and at the ALFN booth at other industry events such as MBA. Encourage members to apply for Amicus Leadership and other Appointed Committee Positions and get involved with any subcommittees.

C. Bankruptcy Committee

The ALFN 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 by teleconference and may schedule other calls as needed. The committee 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 ALFN Intersect conference in November.

Bankruptcy Committee Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4 Committee Member Meetings, 4 Leadership Team Meetings, and 4 Subcommittee Meetings for each Subcommittee.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **Event Sponsors** – Solicit committee members to sponsor ALFN events, with a focus on those events where the committee is hosting or co-hosting a reception or other event, including the Intersect conference.
- **e-Updates** – Sending ALFN any Bankruptcy focused issues that are pertinent to our members and servicers as they occur, so we can send email updates to the industry on these important and impactful issues. Send a brief write-up of the issue(s), with a few sentences that clearly explains the impact to mortgage servicing, our members and servicers.
- **Bankruptcy Intersect** – Assist ALFN Leadership to organize the bankruptcy portion of the Intersect conference each November, with a focus on increasing attendance numbers from the prior year, gaining Servicer participation and attendance, suggesting session topics and content, and helping to manage the event.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **Attendance at ALFN events** – Encourage committee members to attend other ALFN events.

- **Membership & Participation Growth** - Solicit the industry and utilize social media to increase committee membership. Membership drive to invite all ALFN Members to encourage everyone on their staff to join the committee.
- **ALFN Winter ANGLE Issue** – Submit Bankruptcy focused articles to publish in the ALFN Winter ANGLE publication, with this issue devoted to Bankruptcy Issues.
- **Social Media** – Develop and post content on ALFN social media pages to promote the group and its activities. At least 1 post per month.
- **Webinars** – Host at least 2 BK focused webinars during the year.
- **Speakers** - Encourage committee members to submit speaker forms and panel pitches to participate in ALFN events.
- **Volunteer** - Encourage committee members to volunteer at ALFN Events and at the ALFN booth at other industry events such as MBA. Encourage members to apply for Leadership Positions and get involved with any subcommittees.
- **Survey** – Coordinate surveys and send to committee members about their experience in the group each year, what they want to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.

D. Event Planning Committee

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.

Event Planning Committee Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host monthly meetings for: Committee Member Meetings,

Leadership Team Meetings, and Subcommittee Meetings for each Subcommittee.

- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **Client Attendance at ALFN events** – Invite servicers, GSE's and investors to attend ALFN events.
- **Onsite (or Online) Servicer Training** – Solicit mortgage servicers to host onsite or online training events.
- **Social Media** – Post content provided by the ALFN to your social media pages to support ALFN events and other activities.
- **Speakers** - Encourage committee members to submit speaker forms and panel pitches to participate in ALFN events.
- **Session Topic Submission Review** – Review submitted session topics for applicable ALFN events, and assist in providing recommendations on those the committee believes should be selected. Committee recommendations will be reviewed by ALFN Leadership who will make final decisions.
- **Webinars** – Suggest webinar topics and content.
- **Volunteer** - Encourage committee members to volunteer at ALFN Events and at the ALFN booth at other industry events such as MBA. Encourage members to apply for Leadership Positions and get involved with any subcommittees.
- **Survey** – Coordinate surveys and send to committee members about their experience in the group each year, what they want to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.

E. Inclusion, Diversity, Awareness & Equity (IDEA)

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.

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

Annual IDEA Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4 Committee Member Meetings, 4 Leadership Team Meetings, and 4 Subcommittee Meetings for each Subcommittee.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **Event Sponsors** – Solicit committee members to sponsor ALFN events, with a focus on those events where the committee is hosting or co-hosting a reception or other event, including the IDEA Summit.
- **ALFN ANSWERS Session** – Assist ALFN to assign speakers and develop the D&I session at ANSWERS. IDEA Leadership Chair to moderate.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **Attendance at ALFN events** – Encourage IDEA Members to attend ALFN events.
- **WILLed Magazine** – Submit articles for the WILLed Magazine quarterly publication.
- **IDEA Member Meetings/Webinar Content** – Host at least four (4) Member Meetings annually with guest speakers and content relevant to the IDEA Members.
- **Membership & Participation Growth** - Solicit the industry and utilize social media to increase IDEA Membership. Membership drive to invite all ALFN Members to encourage everyone on their staff to join IDEA.
- **Social Media** – Develop and post content on IDEA Facebook, LinkedIn, and other social media pages to promote the group and its activities. At least 1 post per month.

- **Webinars** – Host at least 2 D&I focused webinars during the year, with special guest speakers.
- **Speakers** - Encourage IDEA Members to submit speaker forms and panel pitches to participate in ALFN events.
- **Volunteer** - Encourage IDEA Members to volunteer at ALFN Events and at the ALFN booth at other industry events such as MBA. Encourage members to apply for IDEA Leadership and other Appointed Committee Positions and get involved with any subcommittees.
- **Survey** – Coordinate surveys and send to IDEA members about their experience in the group each year, what they want to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.

F. Junior Professionals & Executives Group (JPEG)

The ALFN's Junior Professionals and Executives Group (JPEG), is a young professionals network created to help legal and financial professionals under 40 years of age gain exposure and opportunities to career-building relationships through mentorship, collaboration with peers of all generations, as well as professional development and leadership opportunities.

JPEG was launched in August 2013 and currently has nearly 200 members, including mortgage servicers, and is the second largest practice group in the ALFN. JPEG helps young professionals who may need direction toward volunteer opportunities and networking at the national level where the competition is fierce for the few slots that offer career development, exposure and positioning. JPEG coordinates networking mixers, regular teleconferences, webinars, and publishes an annual profile of emerging leaders, while operating as a platform for JPEGs to access other leadership roles within the Association and to position themselves as subject matter experts through authorship and education.

In mid-2015 [JPEG was awarded a Gold Power of A award](#) from the American Society of Association Executives (ASAE), recognizing JPEG as one of the most innovative association programs in the country.

Annual JPEG Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4 Committee Member Meetings, 4 Leadership Team

Meetings, and 4 Subcommittee Meetings for each Subcommittee.

- **Continue Recognition of Young Leaders through the Annual JPEG Picture the Future Awards** – Solicit the industry for candidates and submit nomination forms, with a goal of receiving at least 20-30 candidate nominations. ALFN decides the number of award recipients based on the number of candidates received. Award recipients are limited to ALFN members, with the exception of a few awards given to Mortgage Servicers/GSE participants. ALFN Members and Mortgage Servicer/GSE participants will be judged separately.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **Picture the Future Publication** – Solicit JPEG members to have their companies [purchase ads](#) in the Annual Awards Publication. Goal of at least 5 ads purchased. Separate congratulatory ads for award recipients are only allowed by the companies the award recipients are employed by.
- **Event Sponsors** – Solicit JPEG members to sponsor ALFN events, with a focus on those events where JPEG is hosting or co-hosting a reception or other event.
- **Picture the Future Awards Presentation at ANSWERS** – Assist ALFN to coordinate any presentation of these awards at the ANSWERS conference in July, typically held during a lunch or breakfast.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **ALFN Committee's Networking Reception at ANSWERS** – Be present and help support this networking reception during ANSWERS, which is designed for ALFN committee leaders and member participants to network together with all ANSWERS attendees.
- **JPEG Attendees at ANSWERS, WILLPOWER Summit, IDEA Summit & INTERSECT** – Solicit young professionals to register for each of these events, and take advantage of the JPEG discount (JPEG members receive a 20% discount if they are attending an ALFN event with another fully paid registrant from their same company at WILLPOWER, IDEA Summit & INTERSECT, and 30% at ANSWERS). Goal is to have at least 10 JPEG members utilize this discount at each of the ALFN events.
- **ANGLE** – JPEG members should author at least 4 articles in ALFN publications throughout the year. Content should follow

the theme of each ANGLE issue (see the submission guidelines on [this page](#)).

- **JPEG Section in ALFN Summer ANGLE Issue** – Submit 3-5 articles on issues pertaining to young professionals to publish in the ALFN Summer ANGLE, with a special section in this issue devoted to JPEG.
- **Social Media** – Continue activity on the JPEG social media pages (facebook, LinkedIn, etc.), to promote the group and its activities. At least 1 post per month.
- **Webinars** – Host at least 2 young professional focused webinars during the year, with special guest speakers.
- **Membership Growth** - Solicit the industry to get additional members in the group through a membership drive campaign, and encouraging servicers and members to sign-up and participate.
- **Speakers** - Encourage JPEG members to submit speaker forms to participate in ALFN events, and submit panel pitches for ALFN event sessions. Goal is to see at least 2 panel pitches for each event (ANSWERS and INTERSECT events), and at least 5 speaker interest submissions for each event.
- **Volunteer** - Encourage JPEG members to volunteer at the MBA Servicing Conference at the ALFN Exhibit booth. Goal is to have at least 2 members of JPEG participate in volunteering at the booth. Encourage members to apply for JPEG Leadership and other Appointed Committee Positions and get involved with any subcommittees.
- **Survey** – Coordinate surveys and send to JPEG members about their experience in the group each year, what they want to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.

G. 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 committee will oversee the mentorship program of the ALFN, develop content for current and future participants, coordinate mentorship program mentor/mentee connections, and ensure that

participants understand the responsibilities of involvement as well as the importance of confidentiality in their mentoring relationships.

Annual Mentorship Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4 Committee Member Meetings, 4 Leadership Team Meetings, and 4 Subcommittee Meetings for each Subcommittee.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **Mentorship Program Participation** – Monitor and manage the ALFN Mentorship Program, and work to increase participation. Ensure that participants understand the responsibilities of involvement as well as the importance of confidentiality in their mentoring relationships.
- **ALFN Committee's Networking Reception at ANSWERS** – Be present and help support this networking reception during ANSWERS, which is designed for ALFN committee leaders and member participants to network together with all ANSWERS attendees.
- **Attendance at other ALFN events** – Encourage committee members to attend ALFN events.
- **Member Meetings/Webinar Content** – Host at least four (4) Member Meetings annually with guest speakers and content relevant to the committee members.
- **Speakers** - Encourage committee members to submit speaker forms and panel pitches to participate in ALFN events.
- **Volunteer** - Encourage committee members to volunteer at ALFN Events and at the ALFN booth at other industry events such as MBA. Encourage members to apply for Mentorship Leadership and other Appointed Committee Positions and get involved with any subcommittees.
- **Survey** – Coordinate surveys and send to committee members about their experience in the group each year, what they want to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.

H. Servicer Advisory Board (SAB)

The Advisory Board is dedicated to fostering collaboration, enhancing communication, and identifying strategic opportunities with the mortgage lending, servicing and investment sectors of the financial services industry. By bringing together executives from leading mortgage lenders, servicers, and investors, the Advisory Board aims to address challenges, share insights, and drive positive change to support the overarching goals of the ALFN.

Members of the Advisory Board 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, be an active advocate for the ALFN among your industry peers, solicit attendance and support from other servicing leaders for ALFN events, discuss issues that are impacting ALFN members, and ensuring that the ALFN continues to meet the needs of our members and the default servicing community at large. This group will also play a large role in helping to plan and attend the newest ALFN event in conjunction with the ALFN Event Planning Committee and ALFN Leadership: LEAD – ALFN Annual Executive Leadership Summit.

The purpose of the Advisory Board is to serve as a consultative body, providing expertise, guidance, and strategic direction to the ALFN and its Board of Directors. The duties of the Advisory Board are solely advisory and extend only to its submission of advice and recommendations to the ALFN, which shall be nonbinding on the ALFN. The Servicer Advisory Board shall not have any decision-making role or ability to create or implement policies within the ALFN.

Annual SAB Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4-6 meetings held each year.
- **LEAD Summit Planning** – Assist ALFN Leadership and the Event Planning Committee in planning the LEAD Summit.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **ALFN Committee's Networking Reception at ANSWERS** – Be present and help support this networking reception during ANSWERS, which is designed for ALFN committee leaders and member participants to network together with all ANSWERS attendees.

- **Attendees at LEAD Summit, ANSWERS, WILLPOWER Summit, IDEA Summit & INTERSECT** – We encourage committee members to attend and solicit your servicing colleagues to attend ALFN events.
- **Speakers** - Encourage committee members to submit speaker forms and panel pitches to participate in ALFN events.
- **Survey** – Coordinate surveys and send to committee members about their experience in the group each year, what they want to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.

I. Women in Legal Leadership (WILL)

The purpose of the ALFN's Women in Legal Leadership Group (WILL), is to provide a forum to network, to share ideas, and to receive management and other training and education. WILL cultivates women leaders, empowering them to rise not only within their law firms, companies, or institutions, but in their membership associations, the industry, and beyond.

WILL was launched in May 2015 and reached over 100 members within the first two months and continues to increase its membership numbers. WILL Members can take part in quarterly conference calls, networking and mentorship opportunities, can join the group's subcommittees, and can run for leadership positions within the group. WILL publishes *WILLed*, its magazine on topics relevant to women in the industry. WILL also holds an annual WILLPOWER Summit to bring its members together to participate in training and educational workshops, as well as further networking opportunities. WILL also holds various other events throughout the year.

Everyone in the ALFN is welcome to participate in all WILL activities.

Annual WILL Goals & Objectives:

- **Meetings** (video conferencing, teleconference or in-person) – Host the required number of meetings throughout the year as follows: 4 Committee Member Meetings, 4 Leadership Team Meetings, and 4 Subcommittee Meetings for each Subcommittee.
- **ALFN Industry Achievement Awards** – Submit one nomination each year from the committee for an individual the committee believes should receive this ALFN annual award.
- **Event Sponsors** – Solicit committee members to sponsor ALFN events, with a focus on those events where the

committee is hosting or co-hosting a reception or other event, including the WILLPOWER Summit.

- **ALFN WILLPOWER Summit** – Assist ALFN Leadership to organize and host this annual event for ALFN Members, Servicers and other invited guests in Dallas in April/May each year, with a focus on increasing attendance numbers from the prior year, gaining Servicer participation and attendance, suggesting session topics and content, assisting with keynote speakers, and helping to manage the event. Donate and solicit for donations for the annual WILLPOWER charity auction.
- **ALFN In-Person Event Committee Meetings** – Lead any scheduled committee meetings at in-person ALFN events, and solicit committee members to attend.
- **ALFN Committee’s Networking Reception at ANSWERS** – Be present and help support this networking reception during ANSWERS, which is designed for ALFN committee leaders and member participants to network together with all ANSWERS attendees.
- **Attendance at other ALFN events** – Encourage WILL Members to attend ALFN events.
- **WILLed Magazine** – Produce the WILLed Magazine quarterly, with content written by WILL Members. Increase authorship from non- Leadership Team WILL Members.
- **WILL Member Meetings/Webinar Content** – Host at least four (4) Member Meetings annually with guest speakers and content relevant to the WILL Members.
- **Membership & Participation Growth** - Solicit the industry and utilize social media to increase WILL Membership. Membership drive to invite all ALFN Members to encourage everyone on their staff to join WILL.
- **Social Media** – Develop and post content on WILL Facebook, LinkedIn, and other social media pages to promote the group and its activities. At least 1 post per month.
- **Webinars** – Host at least 2 women leadership focused webinars during the year, with special guest speakers.
- **Speakers** - Encourage WILL Members to submit speaker forms and panel pitches to participate in ALFN events.
- **Volunteer** - Encourage WILL Members to volunteer at ALFN Events and at the ALFN booth at other industry events such as MBA. Encourage members to apply for WILL Leadership and other Appointed Committee Positions and get involved with any subcommittees.
- **Survey** – Coordinate surveys and send to WILL members about their experience in the group each year, what they want

to see the group achieve over the next year, and what they would like to get from their involvement with the group in the future.