

General Session 1 – The State of Loss Mitigation: New Programs, New Guidelines

Katy Ballroom

Wednesday, November 20, 2024

8:45 AM – 9:45 AM Central Time

This panel will discuss the newest entries in the loss mitigation waterfalls from the VA and HUD, specifically the VASP and FHA Partial Claim + Payment Supplement, and the latest Reg X amendments from the CFPB, as well as the unique opportunities and challenges these programs and regulations present in foreclosure and bankruptcy. Servicers will benefit from hearing about servicing issues and operational guidelines while law firms will gain an understanding of how these loss mitigation programs and guidelines may impact loans in foreclosure and bankruptcy.

Moderator:

- Marcy Ford, Esq., Managing Partner, Trott Law, P.C. - mford@trottlaw.com

Speakers:

- Alice Whitten, Esq., Associate General Counsel, Executive Director, Wells Fargo - alice.whitten@wellsfargo.com
- Candace Russell, Vice President – Post Sale, Carrington Mortgage Services, LLC - candace.russell@carringtonms.com
- Cindy Kern Woolverton, Esq., President, Millsap & Singer - CKernWoolverton@msfirm.com
- Ryan Bourgeois, Esq., General Counsel/Compliance Officer – Partner, BDF Law Group - ryanb@bdfgroup.com



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Marcy J. Ford is a Managing Partner with Trott Law, P.C., a premier default legal services firm with offices in Michigan and Minnesota. She is a member of the State Bar of Michigan, the Federal Bar Association, the Oakland County Bar Association, the American Bankruptcy Institute, the National Association of Chapter 13 Trustees, and a member and former board representative of the Consumer Bankruptcy Association of (Eastern District of Michigan). She served on the USFN Board for 11 years and was USFN President from 2012 to 2014. Marcy is currently a member of the ALFN's WILL Leadership team, is a frequent speaker and a published author. Marcy was honored on the *Crain's Detroit Business* "Women to Watch" list, has been recognized as a *dbusiness Magazine* "Top Lawyer" and was named as one of *HousingWire's* Influential Women in Housing.



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Alice Whitten is Managing Counsel - Senior Vice President in the Wells Fargo Legal Department in their Irving, TX office. She leads a team that provides guidance and support for consumer bankruptcy operations across the Wells Fargo enterprise, including mortgage, automobile, credit cards and student lending and supports FCRA, SCRA & MLA across the consumer lending enterprise. She has been with Wells Fargo since 2014.

Prior to joining Wells Fargo, she previously served as a Standing Chapter 13 Trustee in the Northern District of Texas for four years and was Senior Vice President – Associate General Counsel with AmeriCredit Financial Services, Inc. (now known as GM Financial) providing legal support for bankruptcy and default services operations.

Alice is a graduate of St. Mary's University School of Law (cum laude) in San Antonio, Texas and the University of Minnesota – Carlson School of Management. Alice is admitted to practice in Texas. She is currently the Co-Chair of the NACTT Automobile Committee and a Board Member for the NACTT Academy. She was a Council Member of the Bankruptcy Law Section Counsel of the State Bar of Texas from 2013-2015, and a Committee Member of the Committee on Case Administration and the Estate for the ABI Commission on Consumer Bankruptcy (2018-2019). She is currently the Co-Chair of the NACTT Automobile Committee and a Board Member for the NACTT Academy.



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Candace Russell is the Vice President of Post Sale at Carrington Mortgage. Candace has 17 years within the mortgage industry with a specialization in Post Default Government product. She currently manages post sale activities for Carrington including Property Preservation, Evictions, Title, HOA, VPR, and Risk/Recovery. Candace is proud to partake in the MBA's initiatives with MPOWER and MPACT as well as taking on the role of Chair for the MBA Loan Administration Committee. In her free time, Candace has established a local leadership group for women and minorities in the Mortgage industry. The group, "UR:Represented" is focused around increasing practical skills for development, identifying opportunities unique to our industry, and creating a support network of goal-oriented peers.



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Cynthia M. Kern Woolverton is a member with Millsap & Singer, LLC. Ms. Kern Woolverton joined the firm in 1998 and manages the firm's bankruptcy practice. Born and raised in St. Louis, Missouri, Ms. Kern Woolverton received her undergraduate degree from Northeast Missouri State University and her law degree from St. Louis University.

Ms. Kern Woolverton is licensed in Missouri, Illinois, Kansas and Kentucky. In addition, she is admitted to practice before the U.S. Eighth Circuit Court of Appeals, the U.S. Tenth Circuit Court of Appeals, the U.S. District Court for the Eastern District of Missouri, the U.S. District Court for the Western District of Missouri, the U.S. District Court for the Central District of Illinois, the U.S. District Court for the District of Kansas, the U.S. District Court for the Eastern District of Kentucky, and the U.S. District Court for the Western District of Kentucky. Ms. Kern Woolverton is a member of the State of Missouri, State of Illinois, State of Kansas, State of Kentucky, St. Louis County, Louisville and American Bar Associations.

Ms. Kern Woolverton frequently speaks on topics relating to foreclosure and bankruptcy practices and procedures for mortgage servicing and attorney organizations.



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Ryan Bourgeois is a Partner in the Foreclosure Department of the firm's Addison, Texas, location. A recipient of the James Cleo Thompson Scholarship, Bourgeois attended Texas Christian University, earning a finance degree in 2002 and his Juris Doctor degree from Southern Methodist University's Dedman School of Law in 2005. Bourgeois is licensed to practice before the United States District Courts for the Northern District of Texas and with the State Bars of Texas, Georgia, and Colorado. In addition, he is a member of the Texas, Georgia, and Colorado Bar Associations, Dallas Bar Association, and the American Bar Association.

Foreclosure Breakout Session 1 – Navigating the Complexities of Excessive Holds

Katy Ballroom

Wednesday, November 20, 2024

10:00 AM – 11:00 AM Central Time

Explore the best practices for managing lengthy holds across various scenarios such as moratoriums (COVID-19, VA, etc.), natural disasters (FEMA and insurance claims), litigation, bankruptcy, title curative processes, and active military situations. This session will examine the challenges and solutions from the perspectives of servicers, investors, and law firms, and delve into how these parties can work together effectively. The panel will provide actionable insights and foster dialogue on overcoming the obstacles posed by excessive holds, and helping attendees develop robust strategies for their organizations.

Key Discussion Points

Challenges Faced by Law Firms:

- Ongoing file management requirements during holds.
- Navigating court appearances in judicial states despite holds.
- Dealing with incomplete documentation or unexpected hold releases without proper documentation or information.
- Revenue loss and potential staff reductions.
- Managing a surge in file volume post-hold with limited resources.
- Strategies for enhancing collaboration with servicers.

Servicer Challenges:

- Avoiding unnecessary delays post-hold.
- Addressing bottlenecks in document execution and procurement.
- Communicating delays to investors effectively.
- Clarifying the servicer-investor relationship to enable proactive law firm support.

Best Practices:

- Mitigating post-hold delays through strategic planning.
- Carving out investor timelines during holds using tasks, system holds, and other tools.
- Offering proceed fees to law firms to maintain momentum.
- Enhancing servicer understanding of unnecessary holds and escalating issues when communication breakdowns occur.

Moderator:

- Annalise Hayes DeLuca, Esq., Partner, McMichael Taylor Gray, LLC - adeluca@mtglaw.com

Speakers:

- Elaina Moore, Esq., Attorney, The Mortgage Law Firm - Elaina.Moore@mtglawfirm.com
- Jason Vanslette, Esq., Managing Partner, Kelley Kronenberg - jvanslette@kklaw.com
- Katie Kramer, COO, Kluever Law Group - kkramer@klueverlawgroup.com
- Michael Merritt, Senior Vice President I Customer Care and Mortgage Default Servicing, BOK Financial - mmerritt@bokf.com



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Annalise Hayes DeLuca is the Florida Managing Partner at McMichael Taylor Gray, LLC. Over the last 12 years, Annalise has risen through the ranks of the legal profession from law clerk to Associate, to Partner, and ultimately her current role. In addition to her decade plus experience in all aspects of the mortgage and default services space, Annalise has helped to build a robust landlord-tenant practice over the past several years. She is also in her second term as Secretary of the Junior Professionals & Executive Group of the American Legal & Financial Network and is a regular contributor to industry publications.



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Elaina graduated cum laude from Southern Methodist University in 2005. She received her Juris Doctor from the University of Colorado in 2008. She later received her certificate in mediation from Abilene Christian University.

Elaina Moore has been practicing since 2010 and is a California and Texas licensed attorney with experience litigating cases across both states. She is also admitted to the Central and Northern California District Courts.

Elaina spent several years representing Fortune 500 banking clients before moving into insurance defense litigation and eventually opening her own solo practice. She is thrilled to have now joined The Mortgage Law Firm PLC as they open their Texas office. She now handles California and Texas cases related to title curative actions, judicial and non-judicial foreclosures, and creditors' rights defense litigation.



Jason Vanslette, Esq.

Managing Partner

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Jason Vanslette is an “AV” rated Partner and Business Unit Leader focusing his practice on Mortgage Foreclosure Litigation and assisting banks and other financial service providers with regulatory, enforcement, transactional and litigation matters. Jason is rated AV Preeminent by Martindale-Hubbell, which indicates a demonstration of the highest professional and ethical standards and is the highest rating a lawyer can receive.

Jason began his legal career as an Assistant Public Defender for the Office of the Public Defender – 9th Judicial Circuit in Orlando, FL. During that time, he provided criminal defense representation to more than 200 clients simultaneously and served as Lead Chair on more than 15 jury trials. He went on to work as an Attorney for a firm in Plantation, FL, where he provided Personal Injury Protection (PIP) defense representation to major insurance companies within the tri-county area. Prior to joining the firm, Jason worked as an Attorney for a firm in Fort Lauderdale, FL, where he provided legal representation to major financial institutions and mortgage servicers in various counties throughout the state, while focusing on non-jury trials and contested litigation.

Jason earned a Bachelor of Arts degree from Florida State University. He went on to earn a Juris Doctorate degree from Nova Southeastern University, Shepard Broad Law Center where he earned a spot on the Dean’s List for three consecutive years and received the Pro Bono Honors Award. While attending law school, he served as an executive board member for Law Student Advisor, Chief Executive and Host of WLAW Radio and member of the Nova Trial Association.



Katie Kramer

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As a crisis management expert in the hit TV show *Scandal*, Olivia Pope was widely regarded as “the Fixer” for every imaginable – and unimaginable – crisis. No matter how large or small the incident, she swooped in at the last minute to right the ship and restore order. At Kluever Law Group, our “Fixer” is Kathleen Kramer. While Kathleen neither hobnobs with the D.C. elite or takes down political empires (to our knowledge, anyways), she adroitly identifies issues and implements effective solutions like a seasoned crisis management expert.

Kathleen has over 13 years of Default Mortgage Servicing experience, where she specializes in client relations, process improvement, and compliance. She started her career as a foreclosure paralegal focusing on client and borrower escalations. After establishing a solid foreclosure knowledge base, Kathleen joined Bank of America, where she oversaw 53 law firms across 13 states. While at BOA, she successfully implemented several global initiatives through partnerships with investors, colleagues, and the bank’s attorney network.

In her current role as Chief Operating Officer of Default Operations, Kathleen relies on her compliance and customer service background to deploy “best practice” processes and procedures, aligned—as always—with client and investor requirements. She excels at understanding her clients' needs and the value of continually delivering top-notch service with exceptional timelines. She credits her success to having had the privilege of working alongside industry greats on both the servicing and law firm sides in Colorado, Minnesota, Illinois, and Texas.

In her spare time, Kathleen enjoys spending time with her puppy, relaxing at the lake, brunching with girlfriends, traveling the globe and, like her fictional alter ego Olivia Pope, enjoying a glass of wine after a long day of being the firm’s “fixer.”



Michael Merritt

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Michael manages the mortgage servicing contact centers and default servicing areas at BOK Financial including the Customer Service, Collections, and Loss Mitigation contact centers, the Loss Mitigation processing, Foreclosure, Bankruptcy, Claims, Post-Sale and Loss Analysis teams. Prior to joining BOK Financial, he oversaw mortgage sub-servicers at Goldman Sachs and led in a variety of areas at Mr. Cooper Mortgage primarily in Customer Care, Loss Mitigation, and First Line of Defense.

Michael holds a Master of Legal Studies in Risk Management from Texas A&M School of Law, an MBA from Texas Tech University and a bachelor's degree in Organizational Leadership from Arizona State University.

Bankruptcy Breakout Session 1 – Do I Have to Cancel my Sale? Foreclosure Sale Issues and Bad Faith Filers in Bankruptcy

MKT Ballroom

Wednesday, November 20, 2024

10:00 AM – 11:00 AM Central Time

The intersection of Chapter 13 and Foreclosure Sale Issues. This panel will discuss the following items; 1.) Who can actually stop a foreclosure sale with a bankruptcy filing? Spouses, heirs, and other issues, 2.) Can a debtor include a property if it has already been sold? 3.) Multiple filers, when does a subsequent bankruptcy not apply?

Bankruptcy is a federal protection designed to provide relief for the honest individual that has fallen on hard times. However, like many other laws, the bankruptcy process has blind spots that the deceptive individual (or entity) can exploit. Be it consecutive filers, entities hijacking bankruptcy proceedings, or other devious acts; this panel will provide an aerial perspective of different tactics individuals and entities have used to frustrate mortgage creditors.

Moderator:

- Nicole Noel, Esq., Shareholder, Kass Shuler, PA - nmnoel@kasslaw.com

Speakers:

- Aleksandra Fugate, Esq., Supervising Attorney - Bankruptcy, Woods Oviatt Gilman LLP - afugate@woodsdefaultservices.com
- Jeff Fraser, Esq., Bankruptcy Partner, Albertelli Law (ALAW) - jfraser@albertellilaw.com
- Kris Zilberstein, Esq., Partner - Managing Bankruptcy and Operations Attorney, ZBS Law, LLP - kzilberstein@zbslaw.com



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Nicole Mariani Noel is a Shareholder at Kass Shuler, PA., where she has been practicing in the fields of Bankruptcy, Creditors' Rights and Insolvency, Real Estate, Consumer and Business Litigation since 2009. She heads the Bankruptcy practice group for the firm and handles cases throughout the State of Florida, including the Northern, Middle and Southern Districts. She earned her JD and MBA degrees from Stetson University, and her Bachelors of Science degree from The Florida State University.

Nicole participated in the 2016 NextGeneration program held by the Bankruptcy Judges during the National Conference of Bankruptcy Judges (NCBJ). She was honored to become a Fellow for the Florida Bar Leadership Academy. She was a former Co-Chair of the Bankruptcy Practice Group for the American Legal and Financial Network (ALFN), and formerly Co-Chaired the Case Law Update Subcommittee for the Real Property Finance and Lending Committee of the RPPTL Section of the Florida Bar. Most recently, she joined the Board of Directors for the Tampa Bay Bankruptcy Bar Association and Chaired the Pro Bono and Community Service Committee. Nicole was a recipient of the ALFN's Junior Professionals and Executives Group (JPEG)'s Picture the Future award in 2016.

Nicole is active in the community and frequently volunteers her time to speak at local Universities on topics which include ethical concerns facing young attorneys, time management, and first year law practice pointers. She has provided mentorship to younger lawyers and paralegals and has dedicated the last ten years to teaching in the paralegal studies programs of two local colleges. Nicole is an adjunct professor at St. Petersburg College teaching Bankruptcy and Civil Litigation.



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I am a graduate of the State of New York University at Buffalo Law School. I am licensed to practice in the state of New York. I have spent the last seven and a half years working at Woods Oviatt Gilman LLP and I have been the Supervising Bankruptcy Attorney for the past five years. In my current position, I represent Secured Creditors of the debtor in Chapter 7, 11 and 13 bankruptcy filings. I represent our clients in both, the regular bankruptcy process (including loss mitigation), as well as, in litigated matters such as adversary proceedings and appeals. In addition to Bankruptcy, I also represent clients in post-foreclosure evictions proceedings.

Prior to joining Woods Oviatt Gilman LLP, I worked with the Legal Aid Society, Thomson Reuters and the in-house Immigration Office at the University at Buffalo. I am originally from Bulgaria, but I have lived in many different countries throughout Europe and as a result I speak seven languages. I also played competitive tennis, and I came to the United States in 2007 on a tennis scholarship.



Jeffrey Fraser, Esq.

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Jeffrey is the partner over the firm's national bankruptcy department. In such role, Jeffrey works closely with each state's managing attorneys as it relates to training, legal strategy, and all facets of the firm's bankruptcy practice.

Jeffrey is an active participant in the Southern District of Florida's bankruptcy bar and was the 2019/2020 Chair of the Local Rule Committee and an inaugural member the district's Lawyer Advisory Committee (LAC), serving as the committee's Chair in 2020 and 2021. Jeffrey was also born in Jamaica and is a past president of the Jamaican-American Bar Association.

In recognition of his efforts, Jeffrey was selected by Super Lawyers as one of its "Florida Rising Stars" for 2019, 2020 and 2021. In addition, Jeffrey was named a 2017 Blackshear Fellow by the National Conference of Bankruptcy Judges (NCBJ), a 2020 American Bankruptcy Institute (ABI) 40 Under 40 honoree, and has published articles on consumer bankruptcy issues in the American Legal & Finance Network (ALFN) and Default Servicing (DS) News. Jeffrey has achieved the highest rating in both legal and ethical ability by Martindale-Hubbell and prides himself on practicing with humility, integrity, and appreciation.



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Ms. Zilberstein has 15 years of experience in the default industry more specifically within the Bankruptcy Court representing mortgage servicers, commercial lenders, and auto lenders. She has specialized in the litigation side of the Bankruptcy Court including but not limited to Adversaries, Motions for Relief, Objections to Claim, Appeals, and Chapter 11 cases. In addition, Ms. Zilberstein has written several articles and participated in numerous webinars and seminars. Ms. Zilberstein participates in industry conferences on a regular basis. Prior to entering the default industry, Ms. Zilberstein began her 26-year career in general liability insurance defense more specifically personal injury and construction defect gaining her extensive litigation experience.

Ms. Zilberstein received her Bachelor of Arts from the University of California San Diego in Economics with an emphasis in business and an emphasis in the environment in 1995. Ms. Zilberstein received her Juris Doctorate from California Western School of Law in 1998.

Ms. Zilberstein is licensed to practice in all state and federal courts in California, Washington, Texas, and Colorado, the District Court of Nebraska, as well as the 9th Circuit BAP and 9th Circuit. Currently, admission is pending in Arizona. Ms. Zilberstein has been a member of the ALFN Bankruptcy Practice Group since 2014 where she is currently the Secretary. In August 2016, Ms. Zilberstein was awarded a Martindale-Hubbell Rating of Preeminent. Later that same year, Ms. Zilberstein was identified by Angle Magazine as one of “16 Women Who Rocked 2016.” In January 2021, Ms. Zilberstein was one of DS News’ Top 25 Women of Law, and in February 2021 DS News included Ms. Zilberstein in the Honoring Excellence Among Female Legal Minds edition.

Foreclosure Breakout Session 2 – Foreclosures and the Aging Population

Katy Ballroom

Wednesday, November 20, 2024

11:15 AM – 12:15 PM Central Time

As our population ages, we encounter more legal issues with aging adults. This panel discussion will address reverse mortgages, title issues with deceased property owners, successors in interest (heirs), service of process on heirs and legal incompetents, evicting incompetent and/or vulnerable adults, and how foreclosure and probate courts intersect. Graphics on demographics, HECM's, evictions, and vulnerable adults to be included.

Moderator:

- Heidi Brown Carey, Esq., Owner/Member, Riley Pope & Laney, LLC - hcarey@rplfirm.com

Speakers:

- Adam Diaz, Esq., Partner, Diaz Anselmo & Associates - adiaz@dallegal.com
- Christian Etienne, Reverse Mortgage REO Subject Matter Expert - cetienne@gmail.com
- Molly Chapman, Esq., Partner, Davidson Fink LLP - mchapman@davidsonfink.com
- Michelle Gilbert, Esq., Managing Partner, Gilbert Garcia Group, PA - mgilbert@gilbertgrouplaw.com



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Heidi B. Carey of [Riley Pope & Laney](#), LLC represents mortgage banking creditors and manages the day-to-day operations of the firm's default servicing practice. Ms. Carey joined Riley Pope and Laney in 2008 and became a member of the firm in 2010.

Ms. Carey graduated magna cum laude from the Honors College of the University of South Carolina with a Bachelor of Arts in Music, a minor in Business, and a Performance Certificate from the School of Music in Cello. Upon graduation, she attended the University of South Carolina School of Law where she was Articles Editor of the South Carolina Environmental Law Journal. She began her law practice representing clients in business litigation and commercial real estate matters.

In 1998 she became in-house counsel to Fleet Mortgage Group, Inc. and Washington Mutual Bank managing mortgage banking litigation nationwide and advising corporate clients on a wide range of mortgage servicing issues relating to customer service, tax payments, hazard insurance, foreclosures, collections, loss mitigation, mortgage insurance, and bankruptcy. While at Fleet Mortgage, she was also a member of the Fleet Mortgage Corp. Privacy Task Force for implementation of practices and procedures to comply with the newly enacted Gramm-Leach-Bliley Financial Privacy Act.

Since 2001, Ms. Carey has practiced residential foreclosure and bankruptcy law and supervised and managed both paralegals and attorneys. She is a frequent speaker at default servicing and on-site lender training events. Ms. Carey is a member of the [South Carolina Bar](#) and the [Richland County Bar Associations](#) and admitted to practice before all South Carolina state courts and the United States District Court for the District of South Carolina. She is AV rated by Martindale Hubbell, is listed in the Best Lawyers in America for Mortgage Banking Foreclosure Law and has been recognized several times as part of the Legal Elite of the Midlands for foreclosure by the Greater Columbia Business Monthly magazine.

Ms. Carey continues her musical career as a tenured cello section member of the South Carolina Philharmonic, and serves at Eastminster Presbyterian Church. Ms. Carey, her husband Ken, and their two children reside in Columbia, South Carolina.



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Adam Diaz is a Partner at Diaz Anselmo & Associates, P.A. in Ft. Lauderdale, FL. He is AV Rated by Martindale-Hubbell which is the highest peer rating for Ethical Standards and Legal Ability. Adam has concentrated his practice in the areas of mortgage foreclosure and real estate, bankruptcy, consumer protection actions and commercial litigation. He is admitted in all Federal Courts in Florida as well as the United States Court of Appeals for the Eleventh Circuit. Adam is also licensed to practice in Illinois, Ohio, and Wisconsin. Adam has been instrumental in advancing the law in the Bankruptcy Courts for Creditors and obtained one of the first opinions providing that a Debtor cannot cramdown multiuse residential property.



Christian Etienne

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Christian Etienne is well versed with more than 25 years of detailed experience in real estate, title insurance, default mortgage servicing, REO management, eviction and possessory efforts, asset disposition, and vendor management. A successful executive and industry subject matter expert, Etienne is highly proficient in regulatory requirements, operational best practices, managing teams, business partners and processes. Over the past decade, Etienne and his teams have managed and liquidated more than 70,000 real estate assets nationwide for a variety of GSEs, large banking institutions, private equity portfolios, and a variety of other clients.



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Molly Chapman is a Partner at Davidson Fink LLP in the firm's default servicing department, where she concentrates her practice in foreclosure, loss mitigation, and real estate. Prior to joining Davidson Fink, Ms. Chapman worked for a Western New York law firm handling residential foreclosures, loss mitigation, and motion practice. Ms. Chapman has also previously worked for a Western New York law office specializing in family law, matrimonial law, municipal law, and motion practice. Prior to that Ms. Chapman practiced in Southern California at a law office specializing in family law and matrimonial law.



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Michelle Gilbert is admitted to the Florida Bar (1986), Washington, D.C. Bar (2020), Middle District of Florida (1988), Northern District of Florida (2005), Southern District of Florida (2006), U.S. Supreme Court (2000), and U.S. Court of Appeals for the Eleventh Circuit (2003). She matriculated at the University of South Florida (B.A., 1982, cum laude), and the University of Notre Dame Law School (J.D., 1985). She is a member of the following associations: Greater Tampa Association of Realtors; Bay Area Real Estate Council, Inc.; Hillsborough County Bar Association (Real Property, Probate and Trust Law; Solo and Small Firm; Diversity; and Military and Veteran Sections); Florida Bar (Standing Committee on Technology; Real Property, Probate and Trust Law; Business; and Solo and Small Firm Sections- Executive Council, Treasurer 2023-25); American Legal and Financial Network; Legal League 100 (Vice Chairperson, 2016-19; Advisory Council Member, 2014-19; Special Initiatives Working Group, 2017- present); National Association of Default Professionals, Educational Council; and The Fund, Westcor and Doma Title Agent.

She has managed the firm's expansion into probate, estate planning, guardianship, immigration, commercial collections, and business/civil law and litigation, and oversees Sapphire Title & Escrow Company, launched in 2015. Michelle places great value on serving her community. She volunteers with her parish, St. Lawrence Catholic Church and School, with St. Peter Claver and St. Joseph elementary schools, and with various groups supporting children, animal, veterans and affordable legal services initiatives. She is on the advisory board of St. Peter Claver Catholic School, a historically African American Tampa school.

Bankruptcy Breakout Session 2 – All About Proofs of Claim

MKT Ballroom

Wednesday, November 20, 2024

11:15 AM – 12:15 PM Central Time

This session is all about proofs of claim, starting with the basics and progressing to a more detailed discussion of proofs of claims. Some questions that we would address are; 1.) Can they be filed late? 2.) What can I include in the POC? What about prior servicer balances? 3.) What happens when I don't have the documents filed in time? 4.) Serious escrow issues 5.) Common POC litigation 6.) Should a total debt claim be filed or not? When the loan matures during the bankruptcy. 7.) What is TILL and does it vary in jurisdictions?

Moderator:

- LeAnn Covey, Esq., SVP/Shareholder, Clunk, Hoose Co., LPA - lcovey@clunkhoose.com

Speakers:

- Beverly Burden, Esq., Chapter 13 Trustee EDKY - bburden@ch13edky.com
- Chase Miller, Esq., Senior Associate Attorney, McCabe Weisberg & Conway, LLC - chasemiller@mwc-law.com
- Michael Schroeder, Esq., Principal, Law Office of Michael J. Schroeder - mike@lawmjs.com
- Travis Menk, Esq., Partner - Bankruptcy, Brock & Scott, PLLC - travis.menk@brockandscott.com
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LeAnn has been with the firm since 2003, first as paralegal and then as an attorney when she passed the bar in 2008. She works in our Ohio office. LeAnn currently heads the Bankruptcy Department, a position that she has held since 2010, and routinely practices in the federal courts of Ohio, Kentucky, and West Virginia. She is also the current Director of Policy and Compliance at the firm and enjoys working directly with our clients to meet their needs and expectations. During her time at the law firm, she has had the opportunity to work in many departments and has experience with foreclosure, litigation, loss mitigation, and collections. She has spoken on various foreclosure and bankruptcy topics locally in Ohio and at national conferences. LeAnn is an active member of her community and currently serves on the board of trustees for the local theater company, Stow Players, as its President and as a member of the Stow Arts Commission. She also enjoys coaching students in speech related competition events and volunteers her time to the Stow-Munroe Falls High School speech and debate team.



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Beverly M. Burden, Lexington, Kentucky, has served as the Chapter 13 Trustee for the Eastern District of Kentucky since 1999. Before her appointment as trustee, she clerked for the late Bankruptcy Judge Joe Lee. She has presented at numerous national, regional, and local bankruptcy seminars, and strives to share practical information that consumer bankruptcy attorneys can use. She writes a blog for practitioners in the Eastern District of Kentucky at www.ch13edky.wordpress.com and is the Chair of the Biennial University of Kentucky Consumer Bankruptcy Law Conference. Ms. Burden is a member of the National Association of Chapter Thirteen Trustees (NACTT) and serves on the Board of Directors of the NACTT Academy for Consumer Bankruptcy Education (www.considerchapter13.org). She served on the Chapter 13 Advisory Committee to the ABI Commission on Consumer Bankruptcy. Ms. Burden received her J.D. from the University of Kentucky College of Law in 1983 and holds a B.B.A. degree in Accounting. She is a Fellow in the American College of Bankruptcy (2017).



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Chase Miller is a Senior Associate attorney in McCabe, Weisberg & Conway, LLC's Wilmington, Delaware office. He has been licensed to practice law in the State of Delaware since 2009. His law practice has focused on Creditor's Rights since 2010. He regularly represents creditors with foreclosure matters in Delaware's Court of Chancery and Superior Court, as well as bankruptcy matters in the United States Bankruptcy Court for the District of Delaware. He graduated from the University of Delaware in 2006 with a degree in History and Widener University School of Law in 2009.

Chase previously spoke at the Delaware Consumer Bankruptcy CLE Program, an annual program sponsored by the United States District Court for the District of Delaware, the United States Bankruptcy Court for the District of Delaware, and the Federal Bar Association. He is a member of the Delaware State Bar Association. He enjoys playing golf in his spare time and competes in many regional events.



Michael Schroeder

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Michael J. Schroeder, the Principal of the Law Office, received his Bachelor of Arts Degree from Drake University in 1979 and his Juris Doctorate Degree from Drake Law School in 1983. While at Drake University, Mr. Schroeder authored *Manuscript Collections* which was published at 44 *The Annals of Iowa* 551 (Winter 1979) and *Review of H. Grant: Insurance Reform: Consumer Protection in the Reform Era* which was published at 45 *The Annals of Iowa* 586 (Winter 1981). While at Drake Law School Mr. Schroeder was the Copy Editor of The Gavel Newspaper (1980-81); a semifinalist in the Drake Mock Trial Competition (1982); was a member of the Drake Law Review and served as Case Notes Editor of the Drake Law Review (1982-83). His case note, *Lien Avoidance in Bankruptcy*, was published at 31 *Drake Law Review* 240 (1981).

Mr. Schroeder was admitted to practice to the State Bar of Iowa in 1983 (*Iowa SBN 8054*) and to the State Bar of Texas in 1987 (*Texas SBN 17817380*). He is also admitted to practice before the United States District Courts for the Northern and Southern Districts of Iowa, the United States District Courts for the Northern, Eastern, Southern, and Western Districts of Texas, the United States Court of Appeals for the Fifth Circuit, and the United States Supreme Court.

Mr. Schroeder's memberships include the Iowa State Bar Association, the State Bar of Texas, the Dallas Bar Association, the Federal Bar Association, the American Legal & Financial Network, the National Association of Chapter 13 Trustees, the American Land Title Association, and the Texas Land Title Association. He is a lifetime founding member of the American Legal & Financial Network.

Mr. Schroeder is AV Peer Review Rated in The Bar Register of Preeminent Lawyers (Preeminent, Distinguished Martindale-Hubble 2020- 2023).

Mr. Schroeder has also lectured on various bankruptcy, foreclosure, and title issues to several mortgage lending groups, including the Mortgage Bankers Association, the Texas Mortgage

Bankers Association, the American Legal & Financial Network, and the State Bar of Texas. He is an active member of several legal and mortgage finance related trade groups including the MBA, TMBA, DBA, FWMBA, ALFN, NACTT, FBA, ABI, TLTA, ALTA, and UTA.



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Travis is a Partner in the Charlotte Office in the Bankruptcy Department. He is licensed to practice in North Carolina (2007), South Carolina (2010), Georgia (2013), and Tennessee (2013) and is licensed in each of the Federal Districts for those states as well as the 4th, 6th, and 11th Circuit Court of Appeals and the United States Supreme Court. Travis has worked as a Creditor's Rights attorney for 15 years in the areas of Bankruptcy, Foreclosure, Litigation and Collections.

Travis Graduated in 2003 from Stanford University with a B.S. in Management Science & Engineering with a concentration in Financial and Decision Engineering. He obtained his Juris Doctor and graduated Cum Laude from the University of Illinois in 2006.

Travis is a board member for the South Carolina Bankruptcy Law Association (SCBLA) and has spoken numerous times for that Association as well as for ALFN over the years on a variety of topics within Bankruptcy. Travis's primary hobby these days is spending time with his family and 3-year-old son Oliver.



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Christopher A. DeNardo is Vice Chair of the Bankruptcy Practice Group for LOGS Legal Group, LLP. He is a member of the Montgomery and Pennsylvania Bar Associations and is admitted to practice law in Pennsylvania, New Jersey, and New York, as well as all Federal District Courts in Pennsylvania and New Jersey as well as the Third Circuit Court of Appeals. In addition, he is a licensed title agent.

Mr. DeNardo has been practicing law for over twenty years and has several years' worth of valuable experience representing lenders in creditors' rights and bankruptcy issues as well as foreclosures, evictions, and other real estate transactions. He also has experience in title curative issues such as quiet title actions, reacquisition of properties after tax sale, and drug seizures. Mr. DeNardo is a frequent lecturer to lenders and government officials regarding both foreclosure and bankruptcy practice in Pennsylvania, as well as foreclosure mediation. He is a past co-chair one of the lenders' representatives sitting on the Philadelphia Foreclosure Steering Committee, which is responsible for the development of the Philadelphia Mortgage Foreclosure Diversion Pilot Program, the foreclosure mediation program that has garnered international attention and become the template for similar programs for Courts throughout the United States.

Foreclosure Breakout Session 3 – Foreclosure Case Law Update

Katy Ballroom

Wednesday, November 20, 2024

1:00 PM – 2:00 PM Central Time

The purpose of this session is to discuss recent foreclosure cases that deal with residential mortgages or present issues impacting the servicing of residential mortgages during a foreclosure. We will discuss recent cases from around the country concerning federal regulation (FDCPA, TILA, CFPB compliance). We will also look at the Depository Institutions Deregulation and Monetary Control Act ("DIDMCA"), which Congress passed in 1980 and had an enormous impact on the lending community. However, parts of DIDMCA are now being employed as defenses to foreclosure, and more states are opting out of DIDMCA meaning that there can be impacts on lending, interest rates and foreclosure enforcement in some jurisdictions.

Moderator:

- Deanne Stodden, Esq., Partner, Messner Reeves, LLP - dstodden@messner.com

Speakers:

- David Rodstein, Esq., Partner, Miller, George & Suggs, PLLC - drodstein@mgs-legal.com
- Manny Newberger, Esq., Founding Shareholder & Vice President, Barron & Newberger, PC - mnewburger@bn-lawyers.com
- Stephen Hladik, Esq., Partner, Hladik, Onorato & Federman, LLP - shladik@hoflawgroup.com



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Deanne's practice encompasses all areas of real estate law, business law, banking law and creditor's rights. The majority of her legal career has focused on the representation of large and small financial institutions and other creditors in residential and commercial foreclosures, loan workouts, deficiency actions and real estate-related litigation. Deanne has significant experience negotiating and documenting loan transactions involving real estate. She drafts and negotiates leases, license agreements, cell tower leases and enjoys working with small businesses and entrepreneurs on entity formation, organization documents and contracts. In addition to her work, Deanne is active in the legal community and is a frequent author and speaker on a variety of real estate law and creditor's rights topics. Deanne is currently a member of the Colorado Bar Association Ethics Committee and is a liaison to the Colorado Bar Association Real Estate Section Council. In addition, Deanne is the Managing Editor of the Colorado Bar Association/CLE Colorado Real Estate Practice books and collaborates with the other authors to teach the 13-week course in real estate law to new lawyers, paralegals and other attendees.



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David Rodstein is a Partner at Miller, George & Suggs in Fort Lauderdale, Florida and manages the firm's Commercial Litigation practice. David handles a broad spectrum of real estate and business matters, including high-risk mortgage foreclosures, fraud and civil appeals. David has represented clients at every trial and appellate level in Florida's state and federal courts. David litigates, lectures, and publishes on high-impact mortgage foreclosure issues, including statute of limitations, statute of repose and standing to foreclose.

David has over 20 years of litigation experience and has earned Martindale-Hubbell's highest rating, AV Preeminent, for legal ability and ethical standards every year since 2018. He has also been a Florida Trend Legal Elite honoree every year since 2020.

David is an active ALFN member, serving as Chair of the Amicus Briefs Committee and as a contributing member of the Complex Litigation, Legislative & Regulatory Policy Group. He is also an active member of the Florida Bar Real Property and Probate Law Section, in which he chairs the subcommittee on Legislation and Government Regulation of Lending, serves on the Foreclosure and Debtor/Creditor Rights Subcommittee and has served on special subcommittees such as Best Practices for Remote Proceedings, Partition Actions, and Stale Mortgages. David is also an active member of the Florida Bar's Appellate Practice Section.

David is a graduate of the University of Pennsylvania with honors and the Washington & Lee University School of Law with distinction in trial advocacy. He served as law clerk to Supreme Court of Virginia Justice Lawrence L. Koontz, Jr.

David is especially proud of the disputes he has shut down *before* they became lawsuits, in addition to the many victories and favorable settlements he has won for clients.



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A well-known author and speaker on the FDCPA and other consumer protection laws, Mr. Newburger is known nationally for his expertise in consumer and commercial law, consulting on FDCPA, FCRA, and TCPA compliance across the globe and both defending and consulting on the defense of individual and class consumer litigation across the United States. In addition to his practice with the firm Mr. Newburger has taught consumer protection law as an adjunct professor at the University of Texas school of law since 1999.

Mr. Newburger has defended individual and class actions across the country. His regulatory experience includes the defense of enforcement investigations and actions by federal and state regulators including the CFPB, the FTC, and numerous state attorneys general, debt collection regulators, and consumer regulators. He has also served as national counsel for multiple entities, managing the defense of litigation throughout the United States. Mr. Newburger has done operational and compliance consulting and compliance training for creditors, debt buyers, law firms, and collection agencies throughout the U.S. and in India, the Philippines, and Canada. He has also served as *amicus curiae* counsel at the Supreme Court and multiple U.S. Circuit Courts of Appeals in a number of high-profile cases affecting the credit and collection industry.

Mr. Newburger is board-certified as a specialist in consumer and commercial law by the Texas Board of Legal Specialization. A Fellow of the American College of Consumer Financial Services Lawyers who was recognized by Collections & Credit Risk magazine in 2009 as an “Industry Champion”, Mr. Newburger has been honored to receive the National Creditors Bar Association’s Don manny and Member of the Year Awards and the Commercial Law League of America’s President’s Cup. He has received numerous awards for his efforts on behalf of legal services to the poor.

Mr. Newburger is a member of the National Creditors’ Bar Association and the American Bar Association. He is a past Chair of the Commercial Law League of America’s Fair Debt Collection Practices Act Committee, a past Chair of the State Bar of Texas’ Consumer and Commercial Law Section, and a past Chair of the Texas Board of Legal Specialization’s Exam

and Advisory Commissions on board certification in consumer and commercial law. The Texas Supreme Court has appointed him to multiple task forces charged with writing foreclosure rules in Texas, and he served on the editorial committee for the State Bar's Texas Collection Manual – Third Edition.



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Stephen M. Hladik, Esquire, is a principal in Hladik, Onorato & Federman, LLP. Formerly a Deputy Attorney General in charge of the Harrisburg office of the Pennsylvania Bureau of Consumer Protection, Steve brings a broad range of experience to his mortgage foreclosure, bankruptcy, tax sale and UDAAP legal practice. A graduate of the Pennsylvania State University, Steve's interest in history and politics grew into a desire to study law while taking a constitutional law class, among others, as an undergraduate. Steve pursued and obtained his law degree from Widener University, with honors, where he was named Internal Managing Editor of the Law Review.

An Eagle Scout and New Jersey native, Steve gained significant expertise in lending law enforcement in the Pennsylvania Attorney General's Bureau of Consumer Protection, handling UDAP, FDCPA, RESPA and TILA cases. Prior to joining Hladik, Onorato & Federman, LLP, Steve was the Pennsylvania managing attorney for one of the nation's largest creditor's rights firms, practicing mortgage foreclosure and bankruptcy law.

Steve routinely teaches Continuing Legal Education courses on mortgage law, bankruptcy law, title law, real estate tax sale law, FDCPA and CFPB regulations, and related lending law compliance issues. Steve also serves the mortgage servicing industry as the Vice Chairman of the Advisory Council of the Legal League 100 and having previously chaired the Government Affairs Committee of the Legal League 100. Steve also actively participates on various committees of the ALFN.

In addition to his legal practice, Steve was elected to three terms as a School Director on the North Penn School Board, and served as Chairman of the Finance Committee, where he oversaw implementation of a \$225 million budget. Prior to service on the School Board, Steve was a member of the Towamencin Township Planning Commission for six years. Steve also served as the Vice President of the AKL Education Foundation and is currently the Vice President of the National Executive Council of Alpha Kappa Lambda Fraternity.

Steve is admitted to practice before the Supreme Courts of Pennsylvania, New Jersey, and New Mexico, the U.S. Court of Appeals for the Third Circuit and the U.S. District Courts for the Eastern, Middle and Western Districts of Pennsylvania, New Jersey, New Mexico, and Puerto Rico. He is a member of the Montgomery County, Pennsylvania, New Jersey, Federal and American Bar Associations. Steve also served two terms as the Co-Chair of the Business, Banking and Corporate Counsel Committee of the Montgomery County Bar Association.

Bankruptcy Breakout Session 3 – Bankruptcy Case Law Update

MKT Ballroom

Wednesday, November 20, 2024

1:00 PM – 2:00 PM Central Time

The purpose of this session is to discuss recent bankruptcy cases that deal with residential mortgages or present issues impacting the servicing of residential mortgages during a bankruptcy case. This session would discuss case law updates from Chapter 11's, Chapter 5's and real estate issues.

Moderator:

- Mike McCormick, Esq., Senior Partner, McCalla Raymer Leibert Pierce, LLC - Michael.McCormick@mccalla.com

Speakers:

- Keri Ebeck, Esq., Partner, Bernstein-Burkley, P.C. - kebeck@bernsteinlaw.com
- Beverly Burden, Esq., Chapter 13 Trustee EDKY - bburden@ch13edky.com



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Michael is a senior partner in the bankruptcy department at McCalla Raymer Leibert Pierce, LLC in Atlanta, Georgia, where he assists in the bankruptcy representation for dozens of mortgage lenders and servicers nationwide. He has been with the firm since 2004. Before moving to the Atlanta area in 2004, and then to the Memphis area in 2008, Michael had a debtor practice with Bond, Botes & McCormick, P.C. in Biloxi, MS and practiced civil and commercial litigation with Dukes, Dukes, Keating & Faneca, P.A. in Gulfport, MS. He is a native of Toronto, Canada and received his undergraduate degree from the University of Western Ontario. He graduated from Wake Forest University School of Law in 1994 and is admitted to practice in Alabama, Arkansas, Georgia, Kansas, Mississippi, Missouri, and Tennessee.

Michael is a frequent speaker and author on various topics related to bankruptcy, including the handling of escrow accounts during a bankruptcy proceeding, and form changes impacting mortgage servicers. He has also appeared as an expert witness in several bankruptcy cases on behalf of mortgage servicers.

Michael is a member of numerous local and national bankruptcy organizations, including the American Bankruptcy Institute, and the National Association of Chapter 13 Trustees (associate member). He is co-chair of the Escrow Subcommittee of the NACTT Mortgage Committee and Vice Chair of the ALFN Bankruptcy Committee and served on the Committee on Case Administration and the Estate of the ABI Commission on Consumer Bankruptcy Law. He is also recognized by the American Board of Certification as a Consumer Bankruptcy Specialist. Mike served as a member of the American Legal & Financial Network's board of directors from 2012-2020.



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Keri is a partner and co-manager in the Bankruptcy & Restructuring practice group of Bernstein-Burkley, P.C. in Pittsburgh, Pennsylvania. As a Partner, she handles commercial, consumer, and real estate bankruptcy matters, as well as she is the co-manager of the bankruptcy group. Keri is certified by the American Board of Certification in consumer bankruptcy. Keri is the past Chair of the Allegheny County Bar Association Bankruptcy and Commercial Law Section, which is responsible for studying bankruptcy and commercial law and informing its members of proposed changes to related legislation. Keri is immediate past Treasurer of the Allegheny County Bar Association and is also the immediate past Chair of the Finance and Investment Committees for the Allegheny County Bar Association.

A member of the American Legal & Financial Network (ALFN), Keri was awarded the 2022 American Legal Financial Network's Industry Achievement Award and is a past ALFN 2017 JPEG: Picture the Future Award, which recognizes stand-out young professionals for their achievements and commitment to the mortgage servicing industry. She is the immediate chair of the ALFN's Bankruptcy and a member of its Women in Legal Leadership Committees and is a member of Legal League 100.

Keri is also a member and the finance committee chair of the Judith K. Fitzgerald Western Pennsylvania Bankruptcy American Inn of Court and a member of the Turnaround Management Association. She is licensed in Pennsylvania and New Jersey and is admitted to practice before the U.S. District Court for the Eastern, Middle, and Western Districts of Pennsylvania; the U.S. District Court of New Jersey; the U.S. District Court for the Northern District of Ohio; the U.S. District Courts of Northern and Southern Districts of Indiana; the U.S. District Courts for the Eastern, Northern, Southern, and Western Districts of Texas; the Third Circuit Court of Appeals; and the U.S. Supreme Court.

Keri has spoken on bankruptcy and collection topics nationally at the ALFN Answers annual conference as well as ALFN's Bankruptcy conference since 2013. Keri also speaks, plans sessions and moderates regularly for the Allegheny County Bar Association, NBI and Pennsylvania Bar Institute on bankruptcy, collections and repossessions. Keri has also

presented several on site client seminars as well as hosted webinars for clients, prospective clients and industry representatives on bankruptcy and collections. Keri was recently recognized in the 2021, 2022 and 2023 edition of Pennsylvania Best Lawyers for Bankruptcy.



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Beverly M. Burden, Lexington, Kentucky, has served as the Chapter 13 Trustee for the Eastern District of Kentucky since 1999. Before her appointment as trustee, she clerked for the late Bankruptcy Judge Joe Lee. She has presented at numerous national, regional, and local bankruptcy seminars, and strives to share practical information that consumer bankruptcy attorneys can use. She writes a blog for practitioners in the Eastern District of Kentucky at www.ch13edky.wordpress.com and is the Chair of the Biennial University of Kentucky Consumer Bankruptcy Law Conference. Ms. Burden is a member of the National Association of Chapter Thirteen Trustees (NACTT) and serves on the Board of Directors of the NACTT Academy for Consumer Bankruptcy Education (www.considerchapter13.org). She served on the Chapter 13 Advisory Committee to the ABI Commission on Consumer Bankruptcy. Ms. Burden received her J.D. from the University of Kentucky College of Law in 1983 and holds a B.B.A. degree in Accounting. She is a Fellow in the American College of Bankruptcy (2017).

General Session 2 – The View from a Servicers Perspective

Katy Ballroom

Wednesday, November 20, 2024

2:15 PM – 3:15 PM Central Time

Join us for an engaging discussion with a panel of mortgage servicers as they discuss the latest issues in default servicing, and hear their expectations and desires regarding servicer representation. Information and materials shared during this session are confidential to allow for a full and open dialogue between the panelists and session participants. All attendees of this session have signed a non-disclosure agreement as part of their event registration.

Moderator:

- Randy Miller, Esq. President, Randall S. Miller & Associates - rmiller@rsmalaw.com

Speakers:

- Beth Northrop-Day, Esq., Vice President | Assistant General Counsel, U.S. Bank - beth.northropday@usbank.com – Speaking on Servicers view of a low volume environment.
- Jodie Cooper, SF Legal – Mortgage Default Counsel Oversight – Lead Associate, Fannie Mae – jodie_cooper@fanniemae.com
- Steven Higgins-Prelle, Vice President, Slaterock Asset Management, LLC - shiggins@owslp.com
- Robin Gardner, Default Management Manager, loanDepot - rgardner@loandepot.com



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Randall S. Miller, Randy as he is called by his friends, graduated from Michigan State University in 1987 with a B.S. in Political Science/Pre-Law. He earned his J.D. at the Detroit College of Law in 1992. After spending over a decade as a trial attorney, Randy started his law firm, Randall S. Miller & Associates in 2002. The firm is now in the States of Colorado, Illinois, Michigan, Minnesota, Wisconsin and Wyoming. Randy is also the CEO of U.S. Default Management, a back office solutions provider, helping save servicers millions of dollars per year. His current focus is on their new Universal Attorney Audit Platform, which benefits servicers and attorneys alike. Schweitzer Title Agency, LTD is another of Randy's companies, providing national title solutions, as well as handling closing/escrow matters. He formerly sat on both the Executive Board and Executive Committee of the Association of Trial Lawyers of America, and headed its PAC Task Force. He also served on the Executive Board of the Michigan Association for Justice. As a member of the State Bar of Michigan Representative Assembly, an elected position that he held until being term limited out, he chaired its Drafting Committee where he had the ability to redraft Michigan's attorney ethics standards.



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Steven brings valuable and well-rounded experience within the Mortgage and Servicing industry. He has done it all. His career began with over 15 years in mortgage origination, after which he moved on to Foreclosure, Bankruptcy, and Litigation on the Attorney Services side. Steven then made the jump to Servicing- running the Title and Litigation Department. While working in Servicing, he also attended Trials and Mediations, giving him a unique perspective on issues within our industry. Currently, Steven oversees mortgage servicing for a private investor portfolio of over 10,000 loans. He has previously been a moderator and panelist with the ALFN Answers Conference as well as a 2018 Recipient of the ALFN JPEG Picture the Future award.



Beth Northrop-Day, Esq.

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Beth Northrop-Day is a Vice President and Assistant General Counsel with U.S. Bank having joined the Bank in August 2014. Beth is lead attorney in the areas of Default Management Servicing Control and Default (Servicing) Operations, which includes but is not limited to Audit and Issues Management, SPOC & MAP, Loss Mitigation, Contested Foreclosure, Title issues, Probate, REO, Eviction, Property Preservation, Third Party Risk Management/Oversight, and Business Line Controls Management. In addition, she has experience in the management of highly contested litigation in the mortgage space and has worked closely with various entities regarding compliance with state and federal based laws, rules and regulations.

Beth has eliminated or reduced significant legal risks and exposure through getting in front of problem files, issues, etc. She understands the risks and is often able to resolve a dispute with outside the box thinking that leads to settlements. Beth focuses a significant amount of time on ensuring the Bank complies with all regulations, rules, federal agencies, etc. She develops and implements strategic positions to help her law firms and the Bank process defaulted loans properly and with the goal of helping the Bank's customers.

Beth participates in a variety of conferences and does not hesitate nor shy away from speaking at an event on default related issues or items. She has spoken at Legal League, ALFN conferences and WILLPOWER. Most recently, she spoke at a Bradley Arant industry summit where she shared her experiences and expertise in handling highly contested litigation and views on creatively handling and managing those matters.

Beth received the COSE award 6 months after joining the Bank in 2014. The COSE Award is the Circle of Service Excellence award given to those who not only exceeded expectations within a certain role or function but went above and beyond their standard role to challenge the status quo, create new and innovative results and lead a project to its successful conclusion.

Beth participates in activities for St Jude's Children's hospital, Feed my Starving Children and several Battered Women's Clinics. She has also participated in clothing drives for battered women's shelters. She's spoken to and helped encourage and listen to women trapped in

abusive relationships and shared her story to help encourage other to stand for themselves or to ask other to help them stand until they can stand on their own.



Jodie Cooper

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Jodie Cooper has a Bachelor of Science in Speech Communication and is a certified Attorney Assistant. She began her career as a civil litigation paralegal, transitioning in 2002 to the mortgage industry. Since then, she has held a variety of roles focusing on default servicing with Countrywide Home Loans, Bank of America, and Caliber Home Loans. In August 2017 Jodie joined Fannie Mae as a paralegal in their single-family litigation department, moving to the MDC firm management team in February 2019. As a firm manager with both legal and servicing experience she has a unique understanding of how firms, servicers, and Fannie Mae work together. She enjoys problem solving and engaging with people, sharing her knowledge while also endeavoring to learn more herself.



Robin Gardner

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Robin Gardner joined loanDepot.com LLC in February of 2021 but she has been in Mortgage Servicing for almost 30 years. Robin started as the Default Management Support Supervisor helping to create policy and procedures for the newly created Default Servicing team. Robin was then promoted to Default Management Manager over the Support and Foreclosure teams. Robin also manages the Attorney Network for loanDepot and helps to make sure all processes are running smoothly. Robin has helped make sure timelines are met and industry standards are kept up to date. Robin is a dedicated employee who focuses on making sure her team is the best it can be.

Katy Ballroom
Wednesday, November 20, 2024
3:30 PM – 4:45 PM Central Time

This session will offer insights on the state of the U.S. economy and foreclosure market as the year comes to a close, and what to expect in 2025. The panel will focus on the default servicing market, with information on mortgage delinquencies; how housing market dynamics will impact the distressed housing market; what to expect in terms of defaults and foreclosures; and disposition strategies for properties in the foreclosure process.

Moderator:

- Rick Sharga, President & CEO, CJ Patrick Company – rick.sharga@cjpatrick.com

Speakers:

- Brett Behrens, SVP Loan Servicing Operations, BSI Financial Services - bbehrens@bsifinancial.com
- Nolan Turner, Managing Director, Carrington Holding Company, LLC - nolan.turner@carringtonms.com
- Justin Nezda, EVP of Special Servicing, Selene Finance, LP - justin.nezda@selenefinance.com
- Phil Pluister, Esq., VP of Bankruptcy, Shellpoint Mortgage Servicing - phillip.pluister@shellpointmtg.com



Rick Sharga

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Rick is the Founder & CEO of CJ Patrick Company, a market intelligence and advisory firm for companies in the real estate and mortgage industries.

One of the country's most frequently-quoted sources on real estate, mortgage and foreclosure trends, Rick has appeared on CNBC, CBS News, NBC News, CNN, ABC News, FOX, Bloomberg and NPR. Rick is a founding member of the Five Star National Mortgage Servicing Association, on the Board of Directors of the National Association of Default Professionals and was twice named to the Inman News Inman 100, an annual list of the most influential real estate leaders.

Rick has over 20 years of experience in the real estate and mortgage industries, including roles as the EVP/Market Intelligence at ATTOM Data, EVP for Carrington Mortgage Holdings, EVP at RealtyTrac, and as the Chief Marketing Officer of Ten-X and Auction.com, the leading online real estate marketplace.



Nolan Turner

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Nolan Turner is the Managing Director of Carrington Mortgage Holdings where he leads the firm's strategic initiatives, institutional business outreach, growth and revenue objectives, and industry / government partnerships across Carrington's continuum of companies.

Nolan has touched a plethora of business and finance operations throughout his career with a special emphasis on Mortgage Lending (Wholesale, Retail and Correspondent), Mortgage Servicing, and Default Management (REO disposition, Property Preservation, Title & Settlement Services). Nolan has hands on experience in Capital Markets, RMBS Securitization, and both the buy and sell side of whole loan trading, Non-Performing / Re-Performing Loans, and Mortgage Servicing Rights. Prior to joining Carrington in 2010, Nolan held executive leadership roles within the Investment Bank at Wachovia / Wells Fargo, Wholesale Mortgage Operations at World Savings, and Real Estate Development Operations for East-West Partners.

Nolan graduated with honors from the University of Nevada and holds undergraduate degrees in international business and psychology and was a PhD Candidate in behavioral science (cognitive psychology). Nolan has also completed extensive MBA coursework in International Business at IE Business School in Madrid, Spain and Quantitative Analytics at the University of Chicago Booth School of Business. Nolan has served on countless committees and boards within academia and the mortgage industry and is a graduate of the Mortgage Bankers Association (MBA) Certified Mortgage Banker (CMB) Program, MBA Future Leaders Program, and is a Housing Wire Rising Star award winner. Nolan is a board member of the Texas Mortgage Bankers Association and the current Chairman of the Texas MBA Mortgage Servicing Committee. In his spare time, Nolan enjoys a host of outdoor activities (hiking, mountain climbing, fishing, snowboarding / skiing, golf) and has traveled widely, visiting more than 91 countries. Nolan was born and raised in the Reno / Lake Tahoe area and currently resides in Southlake, TX.



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Justin Nezda is the EVP of Special Servicing with Selene Finance LP, a Dallas-based residential mortgage company providing servicing, special servicing, title, and due diligence services. Nezda is responsible for the leadership of the default, loss mitigation, property preservation, REO, and EBO functions within the firm. In his 20 years of mortgage servicing, Nezda has specialized in operational and legal strategy development, process improvement, and technical implementation, most recently with Caliber Home Loans.



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Brett Behrens is a seasoned financial services executive with over 25 years of experience in portfolio management, real estate, loan origination, and servicing. As Senior Vice President at BSI Financial Services, he has excelled in overseeing agency and non-agency servicing, driving profitability, and implementing key performance metrics to improve operational efficiency. Brett's background includes leading business development and portfolio management for major clients, founding a specialized lending company, and holding senior roles in loan servicing and default management. Known for his expertise in client relations, team leadership, and strategic process improvements, Brett consistently delivers strong client satisfaction and profitability across multi-location teams. He holds a bachelor's degree in business management from SUNY Plattsburgh and has completed additional training under the S.A.F.E. Act.



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