

# THE SUMMIT

ENCOURAGING PEAK PERFORMANCE IN THE FIDELITY PARTNERSHIP

June 2007

Volume 3 Issue 2

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THE SUMMIT

## MESSAGE FROM MATT

BY MATTHEW ROGINA  
VICE PRESIDENT, CUSTOMER/ATTORNEY RELATIONS

In conjunction with our 2007 theme, “Customer Focused Solutions,” FNFS’ goal has been to add value for our customers by improving our technology, creating employee incentive compensation plans more in line with our customer goals, and support a department specifically created to respond to customer concerns and escalations. This Customer Focus has resulted in a concentrated effort to maintain our relationships and performance with our customers – attorneys and clients alike.

To better accomplish this goal, we need to better understand customer expectations and increase our ability to resolve issues as they arise. One method for increasing and improving customer relationships is to continually reach out for feedback. With this in mind, we launched an Attorney Customer Satisfaction survey to our attorney network on February 5, 2007. The survey was created to gather feedback on various departments and functions such as: the Attorney Relations (Conference Tour, Guest Seminars, Attorney Roundtable and AttyFeedback), the Attorney Management teams, and FIS Desktop products. The reaction to this survey was impressive, with responses from 61 percent of the network. These responses provided valuable information, especially related to our Attorney Relations area.

Survey results regarding the AttyFeedback email box indicated high overall satisfaction, but there were concerns regarding the actual resolution responses from the email box. These concerns indicate potential for improvement. To help increase the satisfaction of issue resolution for these inquiries, we have initiated internal reporting to identify how many pieces of correspondence it typically takes to resolve a single issue and how many times the same issue is repeatedly raised by the same firm or firms. The goal with this monitoring is to identify what we may or may not be answering efficiently, correctly, or at the expectations of the network. Our goal is to

decrease the average correspondence on each issue and identify issues that are frequently repeated.

The survey results also identified some dissatisfaction with discussion topics for the Conference Tour calls and Attorney Roundtable discussions. While overall feedback regarding these programs was positive, a common sentiment was that additional energy should be focused on the information provided and discussed in these meetings. This type of feedback should create more opportunity and motivation for network firms to reach out to the Roundtable representatives to identify additional topics of discussion. Because we request topics for Roundtable meetings from network firms, one suggestion for improvement was to send a reminder announcement to the entire network to contact their Roundtable representatives to suggest their topics.

Surprisingly, we found that 64 percent of the attorney network did not know who the current members of the Attorney Roundtable were and 71 percent did not know how to access the Roundtable meeting details. In addition to listing the Roundtable meeting notes and member information on the FNFS Web Reporting site, we are now sending the Roundtable meeting notes via network update each month. We indicate in the announcement where on the Web Reporting site past meeting notes and contact information for the Roundtable members can be found. We also include this information in our quarterly Summit newsletter.

All feedback received regarding the Attorney Guest Seminars was favorable. Of the firms who have participated in the Attorney Guest Seminars, 90 percent felt that the seminar training objective was reached and that they received good participation from the staff. To date, only 15 percent of the network has participated in the Guest Seminar program and we look forward to this program’s continued success and additional

continued on next page

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# FIDELITY INFORMATION

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firm involvement. This has been a successful mechanism for firms, clients and FNFS staff to discuss state-specific trends and procedures and again build the relationships between those areas.

In addition to the responses tabulated above, a number of firms provided feedback that I would like to share. The general comments were most encouraging!

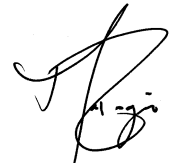
"The AttyFeedback email is a great tool to not only send inquiries but to also share thoughts and ideas."

"I think [AttyFeedback] is a valuable resource and plan to use it more often as we are adding clients in your network and our volume increases are quite strong."

"I like the frequency of the tour calls. Even though there is not always pertinent discussion every month, or 'hot topics,' the mere fact that we hold a call and have an opportunity to

communicate on a regular basis makes it much more comfortable and open."

On behalf of Fidelity National Foreclosure Solutions, I would like to thank the attorney network for taking the time to respond to the Attorney Satisfaction survey and encourage you all to participate again in the near future. It is our intention to continually ask for feedback on how we can improve our working relationships, better our partnerships, and create more success for all of us. Using these tools and listening to the voices of our customers will allow us to become even more Customer Focused.



Fidelity National Foreclosure Solutions, Inc. (FNFS) provides loan servicers with single-source solutions for managing foreclosures, bankruptcies, and related matters on a nationwide basis.

Possessing the expertise to manage diverse loan procedures and credit types, FNFS helps clients realize consistent pricing for default management services and reductions in the cost per loan serviced.

When clients refer a loan to FNFS, we manage and report on the loan until resolution. The individual requirements of each loan are identified and processed to ensure the most efficient outcome. Stringent internal time limits are placed on every important event and active monitoring is conducted to minimize the overall timeframe. This loan level data is reported to Fidelity partners on a daily basis using FIS Desktop, Fidelity's Web-based default management tool.

FIS Desktop is an industry-changing enterprise application that provides users with a single point of contact into technology-driven solutions, allowing clients to streamline their processes and manage all their document and invoicing needs online — ultimately reducing timelines and risk and saving resources.

FIS Desktop Process Management (previously NewTrak) gives users the ability to efficiently direct and deliver all relevant information, images, and services from one secure, real-time platform. Reconciliation of third-party information is simplified by utilizing a single, Web-based access point that bridges a client's third-party service providers and FIS. This

means quicker processing and cost savings, while virtually eliminating the risk of error.

Document Management (previously NewImage Express), FIS Desktop's end-to-end document imaging solution, essentially eliminates the need for paper by capturing, indexing, routing, archiving, and retrieving documents through secure Web-based connections. This customized enterprise

application manages a document's life cycle from data extraction and electronic generation, through preset routing protocols — ultimately automating a company's unique document structure.

FIS Desktop Invoice Management (previously NewInvoice) uses real-time, online services with

specialized modules to automate every aspect of the billing and invoicing processes. From presentment and processing to post-payment activities, Invoice Management's automation saves time and eliminates errors.

From referral to invoice, Fidelity National Foreclosure Solutions, Inc. and FIS Desktop provide unique, money-saving solutions for the mortgage community.

## FIDELITY'S FIVE FUNDAMENTAL PRECEPTS

**Autonomy and Entrepreneurship**  
**Bias for Action**  
**Employee Ownership**  
**Minimize Bureaucracy**  
**Close Customer Relationships**

### FLORIDA OFFICE

601 Riverside Ave.  
Building 5, Floor 3  
Jacksonville, FL 32204  
904.470.7700  
904.470.7800 fax

### MINNESOTA OFFICE

1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
651.234.3500  
651.234.3600 fax

**FNFS & LPS MANAGEMENT**

SCOTT BARNES	FNFS President and COO	904.470.7703
LARRY DINGMANN	SVP Division Counsel	651.234.3506
STEVE GERTHS	SVP Business Development	651.234.3504
ED HILL	SVP FIS LPS	281.827.2676
JAMES IREDALE	Chief Technology Officer, FIS LPS	904.470.7704
LAURA MACINTYRE	COO/Sr. Managing Director, FIS Desktop™	651.234.3511
BARB NICKEL	SVP Controller	651.234.3587

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<http://thesummit.fndsportal.com>

**CONTACT US!****CUSTOMER/ATTORNEY RELATIONS**

LAKESHA ADAMS	904.470.7744
POLINA BELINSKAYA	904.470.7881
TERRI BOYETTE	904.470.7766
EMILY BRUCE	904.470.7850
SELENA EDWARDS	904.470.7837
KRIS HARVICK	904.470.7879
LINDSEY LESCH	904.470.7831
ANGELICA LOPEZ	818.257.5530
MELINDA LOYD	903.355.0199
GABBY MUKANDWA	904.470.7788
MATTHEW ROGINA	904.470.7731
BRIDGETTE SMITH	904.470.7894
RYAN VOGT	904.470.7851
KATHERINE ZORN	651.234.3723

# THE SUMMIT

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**EDITOR**

Lindsey Lesch

**ASSISTANT EDITOR**

Emily Bruce

**STAFF PHOTOGRAPHER**

Margaret Bowen

**CONTRIBUTING AUTHORS\***

Carrie Ward

Lisa Buck

Cecilia Owens

Jim Swindle

Jeffrey A. Kosterich, Esq.

\*The opinions expressed by contributing authors are those of the authors and do not necessarily reflect the opinions of Fidelity National Foreclosure Solutions, Inc.

Do you want to be featured in next quarter's issue of *The Summit*? We welcome all articles or comments about your company/firm.\*\* Tell us about changes, improvements, legislation that affects you — whatever you think will be interesting to readers of *The Summit*! The deadline for submissions for the next issue is **July 2**.

We also welcome your photos (digital photos set to the highest resolution are preferred). Send comments, photos, and story ideas to:

**E-mail:** [lindsey.lesch@fnfs.net](mailto:lindsey.lesch@fnfs.net)

**Phone:** 904.470.7831

**Fax:** 904.470.7800

\*\*Fidelity reserves the right to edit submissions for space constraints.



## FIRM SPOTLIGHT: BIERMAN, GEESING & WARD

by Carrie Ward

PARTNER - BIERMAN, GEESING & WARD, LLC

**B | G | W**

BIERMAN, GEESING & WARD, LLC

Bierman, Geesing & Ward, LLC, is a full service, AV-rated law firm representing the mortgage servicing industry in the areas of loss mitigation, foreclosure, bankruptcy, eviction, title, closings, and related litigation in Maryland, Virginia, and the District of Columbia. Headquartered just outside Washington, DC, in Bethesda, Maryland, the firm was founded in 1996 by Howie Bierman and Jake Geesing. The firm expanded in 2001 when Carrie Ward, managing partner in charge of the foreclosure practice at her previous firm, joined forces with Howie and Jake to form Bierman, Geesing & Ward, LLC (BGW). The firm currently consists of 10 attorneys and a professional support staff of over 60 hardworking, dedicated people. BGW is an active member of both the AFN and the USFN, and currently holds a seat on the 2007 Fidelity Attorney Roundtable.

At BGW, we believe our success is achieved by the commitment of our entire staff to work together toward one common goal, which is to provide our clientele with exceptional legal and customer service. The attorneys and staff manage the firm's workload with a combination of hard work and cutting-edge technology. Our management team engages in continuous training and retraining, and we have developed

our own internal reporting and case management system that provides us with both micro and macro control of our work flow. The firm's staff strives each day not only to excel in the area of timeline management, but also to work with our clients to find creative and cost effective solutions to the clients' needs.

Like Fidelity, BGW strives to take a proactive approach to finding innovative solutions to meet the needs of its clients. Our firm management team spends a great deal of time assessing our clients' issues, advances in technology, changes in the various segments of the servicing industry, and the ever-evolving legal landscape within the jurisdictions we practice, in order to maintain timeliness when it comes to best representing our clients.

The true testament to the fruits of BGW's labor can best be stated by some of the firm's clients as noted below:

**"LIKE FIDELITY, BGW STRIVES TO TAKE A PROACTIVE APPROACH TO FINDING INNOVATIVE SOLUTIONS TO MEET THE NEEDS OF ITS CLIENTS."**

"Countrywide enjoys a great business partnership with Bierman, Geesing & Ward. They consistently meet our performance standards and provide excellent customer service to our company."

- Dave Sunlin, SVP at Countrywide

continued on next page



LEFT:  
Bankruptcy Team



RIGHT:  
Presale Team

“BGW is one of OOMC’s top performing firms. They have received an A+ rating for all 3 jurisdictions in which they handle legal work.”

- Jim McGraw, Manager/Attorney Performance at Option One Mortgage Corporation

“We are proud to have Bierman, Geesing & Ward as part of the EMC attorney network. Our partnership with them meets all our requirements for performance, technology, and customer service.”

- Mary Jacque Thompson, Manager at EMC Mortgage Corporation

“Bierman, Geesing & Ward has provided AMC with excellent legal services. In January 2007, at our attorney summit, the firm received the award for Top Non-Judicial Timeline Performer!”

- Marie Pitts, Vendor Manager - Default Timeline Management at AMC Mortgage Services

At Bierman, Geesing & Ward, we truly appreciate the partnership we share with our clients and Fidelity, and we are committed to continue to work hard to effectively meet the challenges of the future.



BELOW: (L TO R) Howie Bierman, Carrie Ward, and Jake Geesing

## CLIENT SPOTLIGHTS: SLS AND HSBC MS



### SPECIALIZED LOAN SERVICING:

(L to R): Denise Hammond, DeJuan Joyner, Sara Zellermayer, Michael Barrett, Robin Borsi, Kelly Benningendorf, Malik Sparrow, Kris Harvick (FNFS).



### HSBC MORTGAGE SERVICES

#### FNFS ONSITE STAFF

Back (L to R): Jim Coad, Raquel Clark, Latoya Davis, Sylvia Thomas, Maya Stevenson, Lenydia Benton. Front (L to R): Gloria Karau, Maricel Borromeo



### HSBC MORTGAGE SERVICES

Back: Jim Coad (FNFS)

Front (L to R): Victor Fuentes, Marla Howard, Lynn Ross, Robert Wright, Lisa LaPointe.



## FIS LOAN PORTFOLIO SOLUTIONS

Loan Portfolio Solutions, LLC is proud to announce that Laura MacIntyre has been promoted to COO and Senior Managing Director of FIS Desktop™. Laura brings over 14 years of experience from FNFS and, more recently, as the manager of Invoice Management. LPS has expanded Laura's responsibilities to include Process Management and Document Management. We look forward to her innovative solutions to our expanding client needs and growing company products and services. We anticipate continued growth and success under her leadership. Please join us in welcoming Laura to her new role.



### FIS DESKTOP™

Loan Portfolio Solutions' exclusive FIS Desktop™ application provides the technology to make enterprise workflow management smoother through fully-integrated electronic document, invoice, and process management tools.

### DOCUMENT MANAGEMENT

FIS Desktop's end-to-end document management solutions virtually eliminate the need for paper by seamlessly capturing, indexing, routing, archiving, and retrieving documents through a secure, Web-based connection. Features include:

- Centralized and decentralized scanning solutions
- Automated document routing and tracking protocols
- Online search tools that reduce storage and retrieval costs

### INVOICE MANAGEMENT

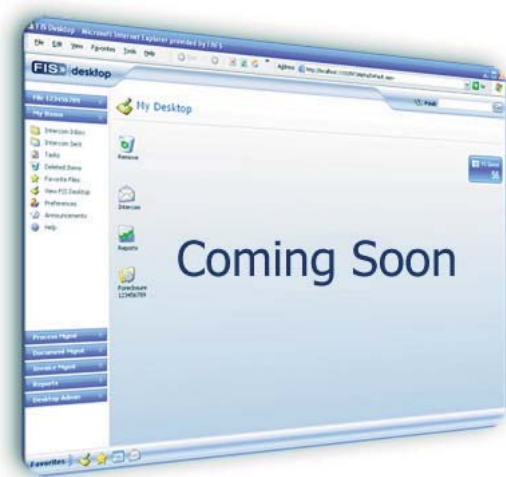
FIS Desktop's electronic invoice management solutions save time and eliminate error by automating every aspect of the invoice approval process. Invoice Management offers specialized modules to simultaneously manage many of the unique requirements of default-related mortgage invoices including:

- Advance/credit reconciliation
- Servicer-created invoice (utilities, taxes, HOA-related, etc.)
- Electronic Payment (ACH) (coming in Q4)

### PROCESS MANAGEMENT

FIS Desktop's workflow and process management solutions allow for:

- Customizable decision and workflow engines that conform to existing or specific business processes
- Effortless communication and reporting capability
- Minimized duplication of efforts



## AUTOMATED CLEARING HOUSE

Vendors using Invoice Management currently receive payments via check. Invoice Management will soon enable them to receive payments via ACH (Automated Clearing House), which will automatically deposit funds into the vendors' accounts. Invoice Management is targeting this new functionality for MSP clients by the end of the year. Clients subscribing to ACH will have the ability to send payments via ACH, checks or both. Vendors currently receiving checks from MSP Servicers who then sign up for ACH will have the ability to receive their payments electronically.

Vendors who select this service will be required to complete a registration process in Invoice Management and supply the required banking information (routing and account numbers). Only users with administration rights will have the ability to sign up or change this information.

Servicers will benefit from a reduction in costs associated with dispensing checks, and vendors will enjoy decreased turnaround time in receiving payments.

## DOCUMENT MANAGEMENT 2.0

Development is underway on a project to convert documents from the legacy Document Management system to FIS Desktop™ Document Management 2.0. Document Management 2.0 is built on the .net 2.0 platform and SQL 2005 database engine. The new application provides enhanced functionality, performance, scalability, and availability. As part of the development process, FIS-LPS Technologies developers traveled to Microsoft's Redmond testing labs in Washington state for a 2-week lab engagement, where Microsoft technicians performed load and stress tests on the new application. Microsoft concluded that Document Management 2.0 is highly scalable and responsive. Conversion of the first client is scheduled to begin in August and be completed by late December. When the conversion is finished, Document Management 2.0 will contain over 13.5 terabytes of data. If these pages were printed and stacked, they would be 20 miles high, or 3 times the height of Mt. Everest!

## MILESTONE BILLING

Invoice Management and Process Management are currently integrated for users to submit invoices. Further integration is in development to allow servicers to create custom billing matrices for their vendors through Milestone Billing. Using the data available in Process Management, Milestone Billing will provide accurate bills based on loan events completed by vendors. This new product will be available for Process Management users this fall.

## EMPLOYEE SPOTLIGHT: SELENA EDWARDS

by Terri Boyette

Her picture has appeared in every issue of *The Summit*, she met Denzel Washington, and she was proposed to in front of 70,000 people at the Jacksonville Jaguars inaugural game. Who is she? She is Selena Edwards, the FNFS Attorney Relations manager.

Selena began her career with Fidelity in September 2005. "After my predecessor transferred departments, I was the entire Attorney Relations team," Selena said, recalling how she managed 130 attorney conference calls. Now, she has a 2-person team who manage 300 attorney conference calls monthly. "I have a terrific team of 2 people who take pride in what they do. They display a passion to assist our attorney network with their inquiries, as I do." In addition to the attorney calls, Selena also manages the Attorney Guest Seminars, Attorney Roundtable functions, and the AttyFeedback email box.

When Selena first started at Fidelity, her biggest challenge was learning the day-to-day functions of each department in order to provide assistance to the attorney network. To tackle this initial hurdle, Selena trained with each department to gain insight into their processes and procedures. Selena has since passed this information along to her team. Recently, she took on the challenge of the Attorney Customer Satisfaction survey. The survey was comprised of a series of questions ranging from technology, attorney management and the Attorney Relations team. "The survey was an important opportunity for us to hear the voice of the customer. The results will aid us in moving toward better communications and accommodate the attorney network needs and expectations," she said.

Prior to working at Fidelity, Selena gained 13 years of mortgage industry experience. She worked in various

mortgage banking departments such as: hazard insurance, escrow, transfers & acquisitions, foreclosure claims, shipping, warehousing, secondary marketing, and client services. She was also the director of a non-profit organization for lending to low-to-moderate income homebuyers. As a result of her work in the mortgage industry, Selena became a licensed signing agent, earned her mortgage broker license, and was appointed as a Notary of the Public. She was also the recipient of the CEO Excellence Award at a local credit card company and received an all-expense paid Alaskan cruise.

Selena is a regular contributor to *The Summit* and will now be contributing two new features: "State Your Case," and "Did You Know?" In "State Your Case," attorneys will have the opportunity to comment on industry trends. These questions will be listed in *The Summit* and responses will be featured in the subsequent issue. In "Did You Know?" FNFS

operations will provide information and updates regarding frequently asked questions (see page 15).

With all that Selena has accomplished, it is no wonder that her team members, Polina Belinskaya and Lakesha Adams, describe Selena as "a great mentor" and "a real go-getter."

"PRIOR TO WORKING AT FIDELITY, SELENA GAINED 13 YEARS OF MORTGAGE INDUSTRY EXPERIENCE."



(L to R): Jimmie Edwards (husband), Denzel Washington, Selena Edwards.





## EMPLOYEE ANNIVERSARIES

### MAY

Laura Coppens	Christian Hewitt	Christopher Spence
Diana Daw	Abby Huot	Eboni Williams
Connie Dysart	Tonya Knowles	Carlos Villalpando
Jonathan Fleetwood	Marc LaValle	Wendi Wagner
Pam Gaspard	Joshua Murphy	
Jeffrey Hansen	Michael Sandborg	

1 YEAR

### JUNE

Evan Brull	Dino Lucero	Katy Soderberg
Valarie Crawford	Amy McBain	Matthew Terrill
Shannon James	Christopher Owens	Sylvia Thomas
Amber Kaiser	Shannon Prescott	

1 YEAR

### JULY

Thomas Brown	Nicholas Davis	Hak Kim
Orenda Chua	Ming Ding	Glen Schwickerath

1 YEAR

### MAY

7	Paul Do
8	Christopher Black
8	Douglas Combs

### JUNE

6	Michael Kelehan
10	Liquenda Allotey
10	Theron Green

### JULY

6	Robyn Colburn
6	Jason Dreher
6	Paul Hunt
6	Kathleen Zrust
7	Pam Kammerer
7	Fanessa Fuller
9	Pam Anderson
14	Susan Murvartian-Carstensen
14	Angela Morris

5 YEARS  
OR MORE

# THE ATTORNEY SUMMIT

by Emily Bruce

The 6th Annual Attorney Summit will be held June 13-15 in Minneapolis, Minnesota and will feature new awards and demonstrations of initiatives from FNFS, including FIS Desktop™.

The golf tournament will return this year to the Legends Golf Course, but the conference has changed venue to the Marriott City Center in downtown Minneapolis to accommodate the ever-increasing turnout. "Saturday Night Live" alum Kevin Nealon will provide entertainment.

Be prepared to grab your sunglasses and sunblock for the 2008 Summit as it makes its way to Jacksonville, Florida for the first time. Preparations are already underway to ensure a memorable time for our attendees. We are excited to hold the golf event at the renowned Valley Course at TPC Sawgrass. The Valley has hosted numerous professional tournaments and recently underwent improvements to strengthen this hidden gem's position as one of the best courses in the state. Accommodations will be at the amenity-filled Sawgrass Marriott, just minutes from Jacksonville's beautiful beaches.

Next year's Attorney Summit is expected to sell out, continuing the trend of previous Summits. Registration information will be available in spring 2008.

In addition to the APR Incentive Award Winners, Fidelity will recognize winners in the following categories at the 2007 Attorney Summit:

## **"ROOKIE OF THE YEAR" AWARD**

Awarded to a firm with superior performance and service that has been part of the FNFS Attorney Network and receiving referrals for under 2 years.

## **"PERFORMANCE EXCELLENCE" AWARD**

Awarded to firms earning a green rating for "best in state," according to Stage Performance measurements, for 12 consecutive months in either Bankruptcy or Foreclosure.

## **"SERVICE EXCELLENCE" AWARD**

Awarded to firms with outstanding service scores who are selected by the FNFS staff.

## **"SUMMIT" AWARD - NEW!**

This prestigious award honors firms who earned a "green" rating for 12 consecutive months in both Bankruptcy and Foreclosure.

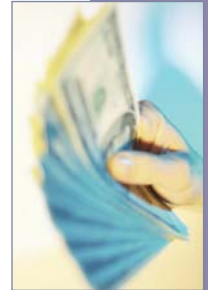


## APR INCENTIVE WINNERS

### Q1 - 2007 WINNERS BANKRUPTCY

AL	Shapiro & Pickett, LLP
DE	Draper & Goldberg, PLLC
DE	Whittington & Aulgur
IA	Petosa, Petosa, Boecker & Nervig
IL	Kluever & Platt LLC
KY	Lerner, Sampson & Rothfuss
IN	The Law Firm of Krisor & Associates
LA	Jackson & McPherson, LLC
LA	Shapiro and Mentz, LLP
MA	Doonan, Graves & Longoria, LLC
MD	Friedman & MacFadyen, PA
MD	Shapiro & Kreisman, LLC
MS	Adams & Edens, PA
MS	Morris, Schneider & Prior, LLC
MS	Shapiro & Massey, LLP
NE	Kozeny & McCubbin, LC
NJ	Pluese, Becker & Saltzman, LLC
OK	Shapiro & Cejda, LLP
PA	Goldbeck McCafferty & McKeever
PA	McCabe Weisberg & Conway
PA	The Law Offices of Barbara A. Fein, PC
TN	Morris, Schneider & Prior, LLC
WV	Daniel J. Mancini and Associates

Each quarter, FNFS distributes financial incentive awards to the top 10 performing firms in Foreclosure and Bankruptcy in the form of \$20 per billable file, with the next 10 firms receiving \$10 per billable file. To date, FNFS has distributed over \$402,000 to top performing firms in quarterly incentive payouts.



### Q1 - 2007 WINNERS FORECLOSURE

CO	Aronowitz & Ford, LLP	NY	McCabe, Weisberg & Conway, PC
DE	Wittstadt & Wittstadt, PA	OH	Shapiro & Felty, LLP
IA	Dunakey & Klatt PC	OH (C)	Shapiro & Felty, LLP
IN	Bleecker Brodey & Andrews	OH	Stephen D. Miles
KY	Manley Deas Kochalski, LLC	OH (C)	Stephen D. Miles
ME	Shapiro & Morley, LLP	OR	Shapiro & Sutherland, LLC
MI	Fabrizio & Brook, PC	TN	Apperson, Crump, Duzane & Maxwell PLC
MO	Sandberg, Phoenix, & von Gontard, PC	VA	Bierman, Geesing & Ward, LLC
MO	South & Associates, PC	VA	Friedman & MacFadyen, PA
MS	Morris Law Firm	WI	Vollmar and Huismann, SC
NY	Jonathan D. Pincus		

(C) = Cuyahoga County

## APR FEEDBACK



"I just reviewed the announcement and the new sample report for the APR and wanted to take a moment to thank your efforts in making the APR an industry standard that provides relevant grading information for both our internal operations and which clients can use in determining their choice of counsel. The comparison of performance within a servicer is a great addition.

I appreciate the APR as it provides my employees an outside measure of performance and reinforces our message that clients truly care about performance.

The quality of legal representation is of paramount importance as well and I appreciate your continuing efforts to capture and report on quality issues as well. It is a challenge, but given your collective success on the APR, one that I am sure you can overcome."

- **Mike McKeever**, Goldbeck McCafferty & McKeever





## DEPARTMENT SPOTLIGHT: CUSTOMER RELATIONS

by Kristopher Harvick

MANAGER, CUSTOMER RELATIONS

The Customer Relations department at FNFS was created to support the client offices, increase communication and resolution of issues and build a working relationship with our client partners. This has been accomplished through regularly scheduled conference calls, frequent site visits, reporting to identify issue trends/resolution timeframes, increased staff and regional format, and our overall relationship with the FNFS Operations.

When a new client transitions from the implementation stage to live production with FNFS, any unresolved items are transferred to the Customer Relations team. The team coordinates with the client to schedule regular calls and assist with any issues that may arise during that period and going forward in the relationship. The calls range from weekly to monthly and are an opportunity for representatives from each office, from coordinators to Senior Vice Presidents, to discuss open issues or areas of concern, new procedures, ideas related to current processes, trending of performance, areas for performance improvement and areas where good performance deserves acknowledgement. The interaction helps to create an atmosphere of open discussion and confidence that concerns will be resolved.

The Customer Relations team is also responsible for coordinating regular visits to client offices in addition to client visits to the FNFS Florida and Minnesota offices. During client visits, designated representatives from FNFS management travel to client offices to identify areas for improvement. While there may not be any operational issues to address, visits to client offices frequently uncover areas where FNFS may be able to offer increased efficiency and see the work from the client's perspective. Any deliverables taken from these visits are then handed off to the Customer Relations

team for tracking and resolution and any open items are discussed on the weekly calls.

Reporting and tracking abilities have made it possible for the team to understand what issues are creating significant concerns across all client offices and which require more attention due to age and complexity. In the past year, the team has resolved 1,127 issues. This includes projects requiring support from IT and Process Management development teams.

**"IN THE PAST YEAR,  
THE TEAM HAS  
RESOLVED  
1,127 ISSUES."**

This success has been due in part to several initiatives. First, we recently lowered the number of issues handled per manager. Second, we added two managers to the team located in Texas and California. With this additional support from a regional perspective, the team is able to attend more onsite visits to client offices. This creates the opportunity for weekly calls to be held

onsite and allow the managers to sit with staff and review daily functions. These changes have given the team an opportunity to identify and address problems on the spot, increase the relationship between the managers and their local clients, create increased focus on each item and improve the support of FNFS' regionally diverse client offices.

The Customer Relations team acts as a third party by working with all departments within FNFS to track and resolve any concerns that may arise at our client offices. The team is responsible for understanding the basic functions within each department in order to appropriately resolve issues. To maintain and further each team member's knowledge of operational functions, each one has ongoing meetings with department managers to better understand their challenges and responsibilities. Once issues are assigned, the Customer Relations team drives each item to completion through regular follow-up with both internal staff and client contacts.

continued on next page

This team has established a direct line of communication with each FNFS client, as we encourage clients to contact their Customer Relations representative to address concerns. Testaments to the dedication of this team are the feedback received from our client contacts:

"I wanted to take a moment and let you know how much I appreciate the Customer Relations team. Being in a similar role myself, as the Vendor Manager here at HSBC Mortgage Services, I understand the sometimes difficult position you can be in to maintain a positive and productive working partnership between two separate yet united companies. Working to maintain good relations between business partners is a behind-the-scenes job, and is often times not recognized for its importance. Therefore, I want to thank the Customer Relations team at Fidelity National Foreclosure Solutions, Inc. [Our Customer Relations representative] keeps me informed, and in-line with our biweekly issues conference calls. I would be lost without [their] help."

- Lynn Ross, Unit Manager Strategic Alliance QACM  
HSBC Mortgage Services

"Kudos to the Customer Relations team. If it weren't for their polite, but on-the-ball, follow up calls and/or emails, I wouldn't be as prepared for our weekly calls. In our environment, we have new issues to resolve left and right. They have always taken good care of us by ensuring our questions are answered promptly and encouraging us to reciprocate. I now look forward to our weekly calls and feel we have covered a significant number of issues each meeting."

- Jamie Bilot, Bankruptcy Supervisor  
Wells Fargo Home Mortgage

"THE OVERALL KEY TO  
SUCCESS ... HAS BEEN  
THE RELATIONSHIPS  
WE HAVE WITH ALL  
OUR CUSTOMERS."

There are several factors which determine the success of the Customer Relations department, but the overall key to success within the FNFS Customer Relations department has been the relationships we have with all our customers. We believe that the greatest potential for our team's continued improvement and growth is within our close customer partnerships and ability to effectively resolve concerns.



CUSTOMER RELATIONS: BACK (L to R): Gabby Mukandwa, Matt Rogina (VP), Katherine Zorn, Ryan Vogt (manager), Kris Harvick (manager).  
FRONT (L TO R): Bridgette Smith, Melinda Loyd (manager), Angelica Lopez (manager).



# FORECLOSURES: NATIONWIDE EPIDEMIC?

by Lisa Buck, Cecilia Owens and Jim Swindle  
MICKEL LAW FIRM, P.A.

Foreclosure filings are up 35 percent nationwide from a year ago, according to RealtyTrac, and the numbers are rapidly increasing.

## **The top 5 states account for half of the nation's total:**

The 5 states with the most foreclosure filings in March 2007 were California, Florida, Texas, Michigan and Ohio, together accounting for 50 percent of the nation's total. Foreclosure activity increased on a year-over-year basis in all 5 of these states. They all documented foreclosure rates above the national average, but foreclosure activity decreased from the February to March in Florida and Michigan.

California reported 31,434 foreclosure filings in March 2007, the most of any state and an increase of 36 percent from the previous month.

Florida reported 14,303, according to the U.S. Foreclosure Market Statistics for March 2007.

## **Nevada and Colorado post top foreclosure rates:**

Nevada's foreclosure activity increased 29 percent from February to March, causing the state to register the nation's highest state foreclosure rate for the 3rd consecutive month. Nevada reported 4,738 foreclosure filings during the month, more than triple the number reported in March 2006 and a foreclosure rate of one foreclosure filing for every 183 households – more than 4 times the national average.

Las Vegas documented the nation's 2nd highest metro foreclosure rate of one foreclosure filing for every 139 households – more than 5 times the national average. Reports show that there was one foreclosure for every 88 houses during the past 12 months nationwide.

**Arkansas foreclosure rates up 20 percent:** Arkansas had 1,324 foreclosures in February 2007, up almost 20 percent from February 2006, according to RealtyTrac. Arkansas' foreclosure rate is higher in the metropolitan areas. In the 6-county Little Rock metropolitan area, statistics show one foreclosure for every 55 households in the past 12 months. The areas surrounding Fayetteville (home of the University of Arkansas) had one for every 85 households in the past year. The projections for the nation do not look good.

Real estate owners Steve Pinter and his son Eric Pinter, of Steve Pinter Realty in Little Rock, buy homes that are nearing the foreclosure process, usually direct from the owners to avoid the foreclosure processes. If the Pinters are unable to reach the owners pre-foreclosure, they purchase these properties at the foreclosure sales auctions. They repair these homes and “lease to own” them to potential homeowners who may need to re-build their credit. They are

just one of the real estate companies in the metropolitan area of Little Rock that collaborate with people who need a fresh start.

While it's a good time to be a potential home buyer, those trying to sell homes may face a challenge. In March 2007, home sales dropped off by 10 percent in Arkansas, according to the Arkansas Realtors Association's March 2007 Housing Market Report. In the once-hot northwest Arkansas

market, Fayetteville experienced a 17 percent decline. In central Arkansas, home sales in the metropolitan area of Little Rock decreased nearly 9 percent.

There does not seem to be any relief in sight for home owners in Arkansas or nationwide. Foreclosures will continue to increase in the near future, according to the statistics already reported. To accommodate the volume of referrals it has been receiving, Mickel Law Firm, P.A., in Arkansas, has increased its staff and is working diligently for its clients to keep foreclosure sales on time and done to the highest standards.

“WHILE IT'S A GOOD  
TIME TO BE A  
POTENTIAL HOME  
BUYER, THOSE TRYING  
TO SELL HOMES MAY  
FACE A CHALLENGE.”



ABOVE (L TO R): Cecilia Owens, Jim Swindle, Lisa Buck.





## STATE YOUR CASE

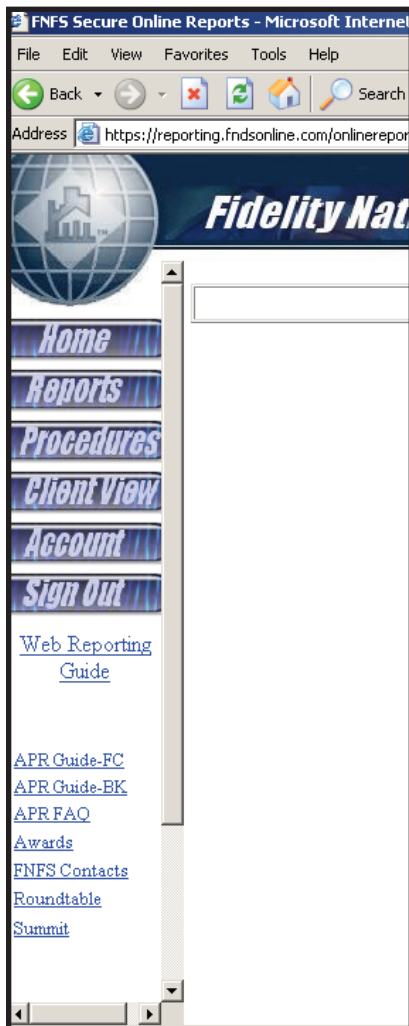
The comments, suggestions, and opinions of the attorney network and customers really matter to us! As the mortgage industry continues to evolve with new business cycles, strategies, and industry standards, we would like everyone to share their thoughts on these changes. In order to accomplish this, we will pose a mortgage industry question in *The Summit* newsletter each quarter to obtain feedback on a particular topic. The question that we would like to pose for this issue is:

**What is your biggest challenge in processing the increased number of foreclosures in your state or within your company?**

Please share your comments in 100 words or less by submitting your response to the attention of Lindsey Lesch at [Lindsey.Lesch@fnfs.net](mailto:Lindsey.Lesch@fnfs.net). We welcome any other questions that you would like to have posed to the attorney network.

## DID YOU KNOW?

This new section features information and updates regarding frequently asked questions from FNFS operations. Submit any questions you would like to see answered in the “Did You Know?” section to [AttyFeedback@fnfs.net](mailto:AttyFeedback@fnfs.net).



Did you know that several guides and helpful links are on the left-hand side of the homepage of the Web Reporting site? These links contain valuable information and are available for your convenience/reference. Links on this site include:

**APR GUIDE-FC** – This guide explains each page of the Attorney Performance Report (APR) for foreclosure. This guide includes descriptions for each stage included in the foreclosure APR, explanations of the APR Color Coding system, and updates for the foreclosure APR.

**APR GUIDE-BK** – This guide explains each page of the Attorney Performance Report (APR) for bankruptcy. This guide includes descriptions for each stage included in the bankruptcy APR, explanations of the APR Color Coding system, and updates for the bankruptcy APR.

**APR FAQ** – This document includes frequently asked questions and answers regarding the Attorney Performance Report. Question categories include qualifications, APR period, access to APR information, data normalization, stage/activity measurement, scoring/rating measurement, accountability, and Attorney Roundtable.

**AWARDS** – This document includes a list of the Attorney Incentive Award winners for each quarter of the year.

**FNFS CONTACTS** – NEW! This recent addition is a link to a Microsoft Excel version of the FNFS contact matrix. In addition to the monthly distribution of the FNFS contact matrix, the most recent version of the matrix will be posted on this link.

**ROUNDTABLE** – This link include notes from the most recent Attorney Roundtable meeting. More information on the Attorney Roundtable is contained in the APR FAQ.

**SUMMIT** – This is a link to *The Summit* Web site, where all issues of *The Summit* newsletter are available for review.



## NEW HOME EQUITY THEFT PREVENTION ACT

by Jeffrey A. Kosterich, Esq.

JEFFREY A. KOSTERICH & ASSOCIATES, PC

As a result of New York State's vigilance in protecting its citizenry from predatory loan practices, a new statute was implemented. The New Home Equity Theft Prevention Act went into effect on February 1, 2007. The statute was designed to protect homeowners whose mortgages are in arrears from phony rescue scams. A large portion of the statute has to do with purchase and sale contracts and the ability of the homeowner, under certain circumstances, to rescind conveyances within 2 years of the recording of the deed. However, part of the new law (Section 1303 of the Real Property Actions and Proceedings Law) imposes very specific requirements with respect to notices that a foreclosing lender and its attorney must give to defaulted borrowers. The following addresses those issues affecting our industry, namely the foreclosure process.

The foreclosing lender and/or attorney must comply with the statute and be able to provide proof of compliance with these notice requirements in order to obtain title insurance.

1 - The New RPAPL §1303 decreed by the Act mandates that a foreclosing party provide later delineated notice to a mortgagor regarding assistance and information about the foreclosure process.

2 - The Notice must contain the following verbiage: "New York State Law requires that we send you this notice about the foreclosure process. Please read it carefully. Mortgage foreclosure is a complex process. Some people may approach you about "saving" your home. You should be extremely careful about any such promises. The State encourages you to become informed about your options in foreclosure. There are government agencies, legal aid entities

and other non-profit organizations that you may contact for information about foreclosure while you are working with your lender during this process. To locate an entity near you, you may call the toll-free helpline maintained by the New York State Banking Department at 1-877-BANK-NYS or visit the Department's Web site at [www.banking.state.ny.us](http://www.banking.state.ny.us). The State does not guarantee the advice of these agencies."

This notice must be delivered with the Summons and

Complaint. In addition to the specific text, there are further requirements regarding the notice. It is mandated to be in bold 14-point type, on its own page, separate from any pleadings, and on colored paper other than the color of the summons and complaint. Even the title itself elicits special attention; it has to be in 24-point bold type.

We believe compliance with the statute is a necessity at this point and, in time, we anticipate litigation problems for any and all

lenders, attorneys, etc., who fail to properly comply with this new statute. As this is a new statute, not much else can be determined at this point other than the likely development of new areas of litigation regarding compliance. In the meantime, it is our suggestion that the statute be complied with as drafted.

**"THE FORECLOSING  
LENDER AND/OR  
ATTORNEY MUST COMPLY  
WITH THE STATUTE ...  
IN ORDER TO OBTAIN  
TITLE INSURANCE."**



JEFFREY A. KOSTERICH, ESQ. is a partner at Jeffrey A. Kosterich & Associates, PC located in Tuckahoe, New York.



## NOTICE THE NETWORK

**FNFS management would like to thank the following firms/individuals for their consistent efforts to increase the success of our partnerships:**

“I would like to compliment Sue Trudo and her staff at **Codilis & Associates** (IL) for the excellent relationship they have with me and my Illinois Attorney Management team. Each person we communicate with in that office responds quickly and with very high professionalism. I also have special compliments for Kristen Cancialosi. Everyone on my staff who has been in contact with Kristen has nothing but nice things to say about her. We look forward to continuing our partnership with Codilis & Associates.”

- Liquenda Allotey, Foreclosure manager - Regions 3 & 4

“I'd like to recognize **Trott and Trott** (MI) and **Singer Tarpley & Jones** (KS) for their outstanding efforts in dealing with delinquent tax matters. Both firms are in close contact with us in regards to deadlines and they frequently follow up to ensure proper communication and handling for their clients.”

- Christine Anderson, AVP Special Assets - Title Management

“I would like to recognize Roy Diaz of **Smith, Hiatt & Diaz**. I brought an issue to Roy's attention regarding an improper use of intercoms from one of his staff members, hoping to avoid future conflicts. Roy wasted no time in addressing the situation from his end, and then he called me to let me know he had taken action. He had nothing but good things to say about Fidelity and the relationship between Fidelity and the attorneys in the network – he was quite the cheerleader in fact!”

- Melissa Black, Special Assets supervisor

“I would like to compliment Reneau Longoria from the firm **Doonan, Graves, and Longoria**. Reneau is very receptive to anything Fidelity requests. She is always willing to help out by offering her opinion or suggested direction.”

- Andrew Devitt, Bankruptcy Timelines supervisor

“Kathleen Conger at **Trott and Trott** has always made herself available for questions from myself or my staff concerning foreclosure. Kathleen is very thorough with her answers and very quick to respond to emails and phone calls.”

- Jeanelle Gray, Customer Support manager

“The Bankruptcy Support team would like to thank **Shapiro and Burson** in Maryland, most specifically their bankruptcy supervisor, Kimber Bratsch. She is fantastic about following up on the items we need and, in the majority of cases, has them to us well in advance of the date we're given to expect. She is one of the friendliest, most helpful people with whom we could ever hope to work, and the firm in general has been extremely responsive to our needs.”

- Jack Junier, Bankruptcy Support manager

“My team would like to recognize, Tammy Shapiro at **Rosicki & Associates** as she is extremely helpful, patient, and understanding. She always provides clear explanations in her requests to FNFS and provides items we request from her on time, without my team having to follow up with her.”

- Amy McBain, Document Execution supervisor

“I would like to recognize Lisa Rafacz at **Dutton and Dutton** as she had a big hand in accomplishing the firm's improvement from “yellow” to “green” in IL. Lisa works directly with my IL state rep, Tracey Aldaco, and always provides the details needed to resolve issues. She is quick to respond to any inquiry Tracey has.”

- Nate Miller, Bankruptcy Timelines supervisor



# ATTORNEY GUEST SEMINARS

Fidelity National Foreclosure Solutions, Inc.

A Division of Fidelity National Default Solutions



## CODILIS & ASSOCIATES

(L to R): Chris Maset (FNFS), Andrew Devitt (FNFS), Cristi Emerson (FNFS), Whitney Lewis (FNFS), Greg Moody, Joe Circelli.



## MCCABE, WEISBERG & CONWAY

(L TO R): Polina Belinskaya (FNFS), Rita Buschner, Selena Edwards (FNFS), Claudia Mbaya (FNFS), Marc Weisberg, Margaret Gairo (FNFS), Lakesha Adams (FNFS).



## TIFFANY & BOSCO AND NATIONAL DEFAULT SERVICING

(L TO R): Mark Bosco, Olivia Todd, Chris Hymer (FNFS), Jolene Morris, Wendy Van Luvén.



## FEIWELL & HANNOY

(L TO R): Doug Hannoy, Polina Belinskaya (FNFS), Mike Feiwell, Lakesha Adams (FNFS), Selena Edwards (FNFS).



## ARONOWITZ & FORD

(L TO R): Katherine Zorn (FNFS), Cristina Emerson (FNFS), Beth Altenbach (FNFS), Whitney Lewis (FNFS), Nathan Miller (FNFS), Athena Lovato, Andre Friedman (FNFS), Christina Allen (FNFS), Joel Mecklenburg, Stacey Aronowitz.



## ZUCKER, GOLDBERG & ACKERMAN

(L TO R): Mike Ackerman, Chris Gordon (FNFS), Pam Beck-Janssen, Selena Edwards (FNFS).

## NEW TO THE FIDELITY PARTNERSHIP

Fidelity National Foreclosure Solutions welcomes the following clients and firms to the Fidelity partnership from February, March, and April.

### CLIENTS

Invoice Management	Bayview Financial
Invoice Management	GMAC Mortgage
Process Management	GMAC Mortgage

### FIRMS

AK/GA/HI/ID/MI/MT/ OR/TX/UT/VA/WA	ReconTrust Company, NA
CA	The Estle Law Firm
DC	Cohn, Goldberg & Deutsch
FL	Golson Law Firm
NY	Knuckles & Komosinski, PC
PA	Peter E. Meltzer and Associates, PC
RI	Korde & Associates
WI	Cummisford Law Office, LLC

## 2007-2008 ATTY ROUNDTABLE SELECTION

Each year, 8 firms from across the nation are selected to represent the Attorney Network on the Attorney Roundtable to provide valuable feedback to our company and our clients. Each member serves a term of 12 months (terms are staggered so 4 new firms join every 6 months). Through this group, we maintain representation across the USFN and AFN, large firms and small firms, judicial and non-judicial, as well as North, South, East, and West regions.

As a result of the staggered terms, 4 firms are rotating off the Roundtable this June. Fidelity would like to thank Shapiro & Kirsch, Sirote & Permutt, Tiffany & Bosco, and Trott and Trott for their previous representation in the Roundtable. Their support was greatly appreciated. Please join us in welcoming our newest roundtable members effective June 2007.

NEW MEMBERS	CONTACT	PHONE
Barrett Burke Wilson Castle Daffin & Frappier, LLP	Robert Frappier	972.341.0572
Shapiro & Sutherland, LLC	Kelly Sutherland	360.260.2253 x281
McCarthy & Holthus, LLP	Kevin McCarthy	619.685.4806
Castle Meinhold & Stawiariski, LLC	Caren Castle	303.865.1405

CONTINUING FIRMS	CONTACT	PHONE
Bierman, Geesing & Ward	Carrie Ward	301.469.3510
Fein Such Law Group	Alan Such	973.538.4700 x110
Hughes Waters & Askanase	Carolyn Taylor	713.328.2804
McCabe, Weisberg & Conway	Margaret Gairo	215.790.1010



**MN ACTIVITIES COMMITTEE:** BACK (L TO R): Jennifer Yorek, Barb Halverson, Frankie Lundell, Araceli Garcia. FRONT (L TO R): Matt Kelsey, Eric Morrison. NOT SHOWN: Deana Acosta, David Stanfield, Richard Olasande, Mellisa Ziertman.

## MINNESOTA FOODSHARE DRIVE

For the 4th consecutive year, the FNFS Minnesota office participated in the Minnesota Annual March Foodshare Campaign, designed to help replenish foodshelves around the state. This year, the overflowing barrels at the FNFS office contained over 602 pounds of food. The staff also contributed monetary donations for the first time. Second Harvest Heartland, the local food bank, was able to buy in bulk, with each dollar buying about 5 pounds of food. By offering passes to staff for a "Casual Day" for \$2, three times throughout the month of March, the FNFS MN office was able to collect \$1,113. Barb Halverson, who helped organize the drive, noted, "Employees were generous in helping their neighbors who are going through tough times to provide healthy meals for their families."



## JUVENILE DIABETES RESEARCH FOUNDATION

This April, the Fidelity National Financial corporate office organized a casual day for a \$5 fee to raise money for the Juvenile Diabetes Research Foundation. The total raised among the divisions in the Jacksonville campus was \$3,000 with \$420 of that donated by FNFS staff.



## PEAK PERFORMANCE AWARD WINNERS

The Peak Performance Award program was created to recognize superior employee performance at FNFS. Employees are nominated for noteworthy performance, customer praise, suggestions or improvements, or completion of additional tasks. Peak Performance Award winners have taken it upon themselves to improve our company through their exceptional work ethic, creativity, and customer service.



Peter Read

In April, an FNFS client sent an email to FNFS management praising Peter Read. The email was sent in appreciation for Peter's consistently prompt responses to the client's inquiries. "He is so professional and helpful. He is definitely a keeper." Peter is a Foreclosure supervisor in our MN office.



Billie McShee

Billie McShee, a Special Assets team lead in the Jacksonville office, earned a Peak Performance Award for her "initiative and strong work ethic." Billie took initiative to manage an additional portfolio in preparation of loan transitions for one client. Manager James Richards describes Billie as "an invaluable asset to Fidelity."



Alex Rubenstein

Alex Rubenstein, an associate in BK Attorney Management in our MN office, was recognized for his dedication when assisting a Network firm. "Alex will do everything to get the job done. If he does not know the answer, he finds it. You have a stellar employee and I hope that he remains our contact for a long time."



Jaime Gover

Jaime Gover, a Title Management supervisor in our MN office, received kudos from a Network firm in April. "We just wanted to take a few minutes to recognize Jamie Gover and her outstanding efforts with our firm." The firm related that Jaime's superior communication skills have improved teamwork between Fidelity and their firm.



Eboni Williams

A Network firm emailed Chrys Houston, Special Assets manager, applauding Eboni Williams' stellar customer service. "In a day and age where the importance of customer services seems to have been forgotten, Fidelity is lucky enough to have a staff member who continues to care. Eboni is always professional, courteous, and efficient." Eboni is a Special Assets lead in our Jacksonville office.