

2009 AFN Member Directory



New Growth for a *New Beginning*

Now more than ever servicing professionals need far-sighted leadership, focused education and reasoned legal advice. AFN members are nationally recognized leaders in their fields.



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www.e-afn.org

Introduction

On behalf of the Board of Directors, the Executive Team and all of our individual members, I want to say that it gives me great pleasure to provide you with the year 2009 American Legal & Financial Network® (AFN®) Member Directory.

Mission and Vision

The mission of the American Legal & Financial Network® (AFN®) is to serve the Legal and Residential Mortgage Banking Professional through leadership, education and professional development. The AFN is a national network of legal and residential mortgage banking professionals and leads the industry as a provider of strategic and timely education. The AFN offers the residential mortgage banking community high quality, robust educational and training resources. AFN's educational and training programs are designed to help its members meet the ever present challenges our industry presents. AFN's membership roster includes professionals from the following segments of the residential mortgage banking community: Legal, Residential Mortgage Bankers and Investors, Risk Evaluation, Investment Research, Consulting, Land and Title, Technology and Asset Protection.

Our History

In October of 2001, Garry McCubbin, Esq., and Wes Kozeny, Esq., determined to create a different kind of professional organization. Beginning as an effort to bring residential mortgage industry professionals together, today's AFN is the largest national organization of its kind and has become a sweeping industry phenomenon.

Our Present

AFN members live and work within the residential mortgage banking community. Our members recognize that we are privileged to live and work in an industry that is constantly growing and changing. Our organization teems with talented and highly energetic professionals who are overflowing with new ideas, innovations and approaches. Attorneys, residential mortgage bankers, and service providers alike are part of this dynamic, and by working together we have become the preeminent source for strategic information, quality education, positive innovation and change.

Our Future

Those of us who are working in the residential mortgage banking industry are witnessing significant changes. The AFN will remain focused upon providing the best in education and working with our members to make this industry of ours a better place for all of its stakeholders.

"Change your thoughts and you change your world," Norman Vincent Peale (1898 - 1993).

Join Us

As the largest and principal legal training and education organization in the U.S., we seek members who will provide our residential mortgage banking colleagues the training necessary to thrive in a business environment of increasing interdependency and change. We seek to foster a dynamic educational environment where the ever present changes in our industry offer our partners an opportunity to learn and grow. We see the AFN as a leader in education, connection, innovation, and industry wide coordination.

AFN = Your Partner for Success

If your education, training or business needs are not getting the attention they deserve, let's talk. We invite you to review the information provided within our website, learn about our services, read about our accomplishments and then contact our COO, Matt Bartel, for more details and information as to how you might partner with us in our industry changing mission.

Sincerely,

William M. LeRoy, President & CEO

AFN Executive Leadership

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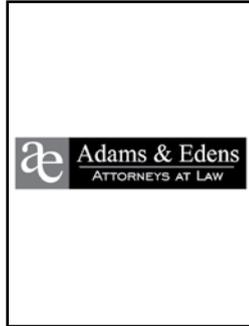


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Member in MA

Ablitt Law Offices, P.C. is a full-service law firm with offices in Massachusetts, Rhode Island and Puerto Rico, and attorneys licensed in Massachusetts, New Hampshire, Rhode Island and Puerto Rico. We endeavor to provide the highest quality professional legal services to our clients in a cost-efficient manner.

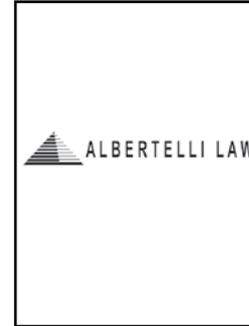


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Member in MS

The law firm of **Adams & Edens, P.A.** was founded by Lem Adams, III and Frank Edens in 1984 and enjoys a reputation in the community for honesty, integrity and competency. The Mortgage Servicing Department at Adams & Edens, PA is focused on serving the needs of its national, regional, and local mortgage banking clients in the areas of foreclosure, bankruptcy, evictions, title curative, REO and traditional mortgage loan closings, and all related legal matters. Adams & Edens, PA's Mortgage Servicing Department adheres to all Fannie Mae, Freddie Mac, Veterans' Affairs, and FHA/HUD time and fee guidelines.



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Member in FL

Albertelli Law was founded in 1997 by James E. Albertelli and is a full-service real estate law firm with offices in Jacksonville, Tampa and Atlanta (Georgia). Areas of practice include foreclosure, banking, bankruptcy, collection, common carrier, condominium, construction, corporate, finance, real estate transaction, zoning and title insurance.



Baer, Timberlake, Coulson & Cates, P.C.

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Member in OK

Since 1968, **Baer, Timberlake, Coulson & Cates, P.C.** and its partners have been in the general practice of law, specializing in real estate and corporate matters, mortgages and contracts, curative title actions and title insurance underwriting problems and defense, with extensive experience in the foreclosure of commercial and residential conventional (including Fannie Mae and Freddie Mac and their fee schedules), FHA and VA real estate mortgages statewide, deeds in lieu of foreclosure, commercial loan packaging, closings and subjects related to such practices throughout Oklahoma. We have two offices: one in Oklahoma City and one in Tulsa. The firm, and each of its members, enjoys an "AV" rating from Martindale-Hubbell - the highest rating available.



Baker, Donelson, Bearman, Caldwell & Berkowitz, PC

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Member in TN, DC

Baker Donelson's Mortgage Industry Service Team members and its 500+ attorneys and advisors provide experience, knowledge and creative solutions for the mortgage industry whether for default services such as foreclosure, bankruptcy and eviction; for litigation; or for analysis of emerging public policy. Our Washington D.C. office is uniquely staffed with advisors and attorneys to offer counsel and day to day updates about important legislation. Our team works to develop time- and cost-effective solutions for clients in all matters whether they concern complex litigation, regulatory compliance or any of the issues which arise from the default process.



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Member in RI

Over the last three decades, **Nicholas Barrett & Associates (NBA)** has evolved into a premier creditor's rights firm dedicated to the representation of the mortgage banking industry in connection with the resolution of its origination and default real estate mortgage portfolios, both residential and commercial. Our practice includes Foreclosure, Bankruptcy, Evictions, Collections (commercial & consumer), Origination & REO Closings, Loss Mitigation, Loan Servicing and Real Estate Litigation. As an FIS Summit Award Winner in Foreclosure/Bankruptcy, NBA has been consistently recognized for its performance both by its clients and the industry's outsourcers. We will be happy to supply you with any information necessary to establish a vendor relationship.



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Member in FL

Since 1992, **Ben-Ezra & Katz, P.A.** has represented lenders and mortgage servicers in foreclosures, bankruptcies, evictions, loss mitigation, title and title resolution, real estate litigation and REO closings in the state of Florida. We created The *FastTrack Foreclosure Process* to compress timelines and save our clients money. The *FastTrack Deed in Lieu Process* is a new approach to loss mitigation that dramatically reduces the time to deliver title to the lender. Ask us how we can put these systems to work for you! Fannie Mae Retained Counsel for the State of Florida.



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Member in WI

Blommer Peterman, S.C. provides complete default management/litigation services to its Mortgage Servicer clients, including a separate Loss Mitigation Department. BP has incorporated current technology into its timeline management and document production, but it has not forgotten that the personalized team approach is also vital to providing excellent legal services. BP effectively services a high-volume caseload without sacrificing attention to detail or compromising its customer relations. BP has established Merit Title, LLC (full-service title/closing company) to efficiently guide the foreclosure through REO. Ask Merit Title and BP to positively handle all of your Wisconsin default servicing/litigation needs.



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Member in TX

As one of the nation's most progressive law firms, we provide national bankruptcy outsourcing services and Texas foreclosure, bankruptcy and eviction services to mortgage banks, consumer automobile lenders and other servicers of mortgage and consumer secured loans. **BVW** is A-V rated by Martindale-Hubbell, signifying high levels of competence and integrity. Over 400 highly trained administrators and clerks have managed over 500,000 bankruptcy cases for secured lenders using a sophisticated bankruptcy servicing system developed over the last 20 years. Our mission is to provide the highest quality of representation and service, significantly reducing our client's foreclosure and bankruptcy related loan losses.



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Member in IN

Burke Costanza & Cuppy LLP is founded on the principles of commitment to clients and devotion to excellence in the practice of law. While serving the clients' legal needs and rights, we also understand our clients' business goals and concerns. Our firm provides comprehensive creditors' rights representation throughout Indiana, including Consumer Lending and Regulatory Matters (Reg. Z and TILA, FACTA/ FCRA, ECOA, Fair Lending Issues, UCC, Servicemembers' Civil Relief Act), consumer and commercial mortgage foreclosures, creditor protection in Bankruptcy, Deed-in-Lieu, Eviction, REO Closings, Litigation, Class Action Litigation, Title Claims and Clearance.



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Member in FL

With a steady concentration on our clients, the industry, homeowners, investors and the community, **Butler & Hosch, P.A.** is dedicated to providing a true regional format under one management team and an opportunity to protect our clients' interest from cradle to grave. Currently operating in eight states (Florida, Georgia, Louisiana, Michigan, Mississippi, North Carolina, South Carolina, and Texas) with over 35 years of experience and a strong history of client service and dedication, we are committed to listening to our clients' needs and being a partner that continuously helps identify opportunities while providing viable solutions.



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Member in OH

Carlisle, McNellie, Rini, Kramer & Ulrich has represented the mortgage banking industry since 1970. We pride ourselves on providing unparalleled, prompt, professional legal services to our clients in Ohio. We are an AV-rated law firm capable of handling any real estate mortgage or servicing related problem; we are not just a "foreclosure factory." Our experienced and dedicated team of attorneys, paralegals and clerks is motivated to handle each and every referred matter diligently and professionally in the most expeditious manner possible. Thinking outside the box is not just a catchphrase in our office; it is how we go about our business.



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Member in CO

Castle Meinhold & Stawiariski emphasizes the representation of mortgage servicers, providing a range of legal services, including residential and commercial foreclosure, bankruptcy, deed-in-lieu, workouts, REO, and general consultation. We handle non-routine foreclosure and complex Chapter 11 bankruptcy matters, commercial loan documentation, corporate, UCC and related business law matters. CMS uses experienced mortgage bankers, paralegals, title examiners and other trained personnel under the supervision of attorneys to handle routine matters on an efficient, flat-fee basis while having the ability to handle more complex matters through its affiliated law firms in CO, WY, UT, NM, NV, TN, and AR.



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Member in IL

Codilis & Associates, P.C. has been representing mortgage servicers for over 30 years and is a recognized leader in the field. We are members of the FHLMC Designated Counsel for Illinois, the FNMA Retained Attorney Network for Illinois, Mortgage Bankers Association of America, Illinois Mortgage Bankers Association, Chicago Bar Association, Illinois State Bar Association, and the AFN. Practice areas include Foreclosure, Bankruptcy, Evictions, Building Court, and REO. We've made a large capital investment in facilities, staff, and equipment and utilize such systems as Lenstar, RAM-net, NetTrak, Vendorscape, LINCOS, iClear, NewInvoice, Quandis, FIS Desktop, Clarifire, and New Image Express.



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Member in TX

Codilis & Stawiariski, P.C. (C&S) is a Texas professional corporation established in 1988. We are members of the FHLMC and FNMA Designated Counsel for Texas, Texas Mortgage Bankers Association, Houston Bar Association, UTA and AFN. Our practice expertise focuses on creditor representation in the foreclosure, bankruptcy, eviction, probate, title and associated litigation areas. C&S has developed and implemented a proprietary information system that allows our staff to track every step of the individual processes. As users of Web-based industry products such as Lenstar, NewImage, LPS, NewInvoice, WebTrack, iClear, Vendorscape and Quandis, we are constantly in communication with our clients.



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Member in MO

Codilis, Stawiariski & Moody, P.C. was founded by industry leaders Ernest J. Codilis, Jr., Leo C. Stawiariski, Jr. and Gregory J. Moody. Our law firm and its affiliated companies, CSM Foreclosure Trustee Corporation and Arch Title Corporation, provide quality services in the areas of foreclosure, bankruptcy, eviction, litigation, title, closings and loss mitigation. We are dedicated to continually improving our technology to increase our efficiency and make every effort to satisfy our clients. Our partners have a combined 60 years of experience in the mortgage default industry. Call on us for all of your legal needs in the state of Missouri.

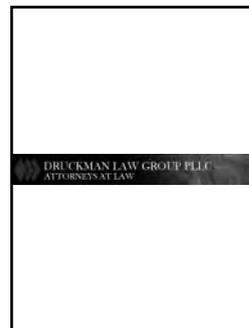


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Member in NY

Aggressive, knowledgeable, service-oriented **Davidson Fink, LLP** is a full-service firm with an excellent track record of providing personal, high-quality legal services for the mortgage banking industry throughout the state of New York, representing local, regional and national lending institutions in connection with their residential and commercial foreclosure, creditors' rights in bankruptcy, REO sales, eviction, title claim and litigation needs. Our dedicated and experienced attorneys and staff take pride in providing superior timelines and service to assist clients in minimizing losses in their non-performing portfolios. Our practice also includes such diversified areas as construction litigation, business organization, corporate law, and real estate development.



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Member in NY

Druckman Law Group PLLC concentrates on real estate and lending institution law, with emphasis on conventional, privately insured, FHA and VA mortgage foreclosure, bankruptcy, eviction, and REO issues throughout the state of New York. We pride ourselves on beating investor timelines on a consistent basis. The firm is also involved in numerous matters which are considered out of the ordinary, such as surrogate proceedings, partition actions, title claims, adversary proceedings in bankruptcy, orders to show cause, and appeals. We also handle real estate financing for residential and commercial matters of all sizes. While the firm handles cases throughout the state, our office located in Westbury, Long Island, provides us access within one hour to all down-state counties.

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Member in AR

Dyke, Henry, Goldsholl & Winzerling, PLC was established in 1992 by the four members to provide excellent legal services to the mortgage default industry. We provide such service through hard work, current technology and personalized service. Our experienced staff, most of whom have been with us for 5-10 years, provides you continuity of knowledge and skills. We are prepared to assist our clients with foreclosures, deeds in lieu, evictions and bankruptcy cases. Our office is able to serve the entire state of Arkansas. We adhere to all Fannie Mae, Freddie Mac, Veteran's Administration and FHA/HUD time and fee regulations. We see our relationships with our clients as a mutual partnership.



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Member in MI

Fabrizio & Brook has more than 35 years of unparalleled experience representing lenders throughout Michigan in all areas of law related to consumer and mortgage lending and all areas of default servicing. The firm is Fannie Mae approved and is a nationwide, top-performing firm, according to Attorney Performance Reports as published by LPS. Fabrizio & Brook is able to consistently provide a level of personalized legal support and services that other firms cannot match. "Our firm is dedicated to providing the best statewide legal services to our clients by maintaining close working relationships and building lasting goodwill. We pride ourselves on proactive litigation practice, open communication, and fervent client representation."

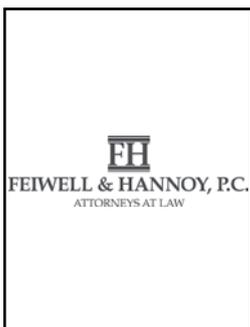


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Member in NY, NJ

The **Fein Such Law Group** is composed of Fein, Such, Kahn & Shepard, PC, representing our clients in New Jersey, and Fein, Such & Crane, LLP, representing our clients in New York. The partners' firms are rated A-V by Martindale-Hubbell. Both the New Jersey and New York firms are Freddie Mac Designated Counsel and Fannie Mae Retained Attorneys. Cradle-to-grave services are provided to the default industry, including foreclosure, bankruptcy, eviction, and REO. The firms' clients are further served by the breadth and depth of the in-house loss mitigation and litigation departments. Special emphasis is placed on the following: 1) Independence: the firms have no ownership interest in any vendor; 2) Concentration on not only speed, but quality, using traditional legal methods; 3) Communications and the achievement of high client satisfaction; and 4) Continuing our industry leadership in technology.



Feiwell & Hannoy, P.C.

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Member in IN

Feiwell & Hannoy, P.C. has over 40 years of experience, with a focus on real estate - in particular, the disposition of residential and commercial foreclosures in the state of Indiana. We are equipped to handle foreclosures, bankruptcies, deeds in lieu, REOs, evictions and general litigation related to real estate throughout Indiana. Our firm handles all foreclosures in the state of Indiana under FHA, VA, FNMA, FHLMC and conventional guidelines. We are designated counsel for both the FHLMC and FNMA programs and are approved to act as foreclosure commissioner in Indiana by the U.S. Department of Housing and Urban Development. We are committed to quality service that exceeds client expectations and have invested in personnel, training and technology to honor that pledge.



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Member in SC

At **Finkel Law Firm LLC**, our primary goal is to provide a full range of default services statewide as quickly and efficiently as possible while providing the highest quality legal services at the least expense. We represent a large number of clients, both large and small. Our services include foreclosure, bankruptcy, loss mitigation, REO, and evictions. Should matters become litigated, we have a highly rated litigation department experienced in all facets of creditor representation. Our Firm believes the most important aspect of a good attorney-client relationship is providing a full range of quality legal services and open lines of communication.



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Member in MD, DC

A HAIKU FOR DIFFICULT TIMES
The Fisher Law Group
working hard to help its clients
meet their timeline goals

"AV" rated by Martindale Hubbell
Fannie Mae Retained Counsel
APR rated by LPS
Service Areas: MD, DC



Florida Default Law Group, P.L.

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Member in FL

The **Florida Default Law Group's** mission is to be recognized as the premier real estate law firm in the state of Florida. Florida Default Law Group, P.L. specializes in mortgage banking law and service of financial institutions; represents mortgage lenders in residential mortgage foreclosures, bankruptcies and closings; is an active member of USFN and the Mortgage Bankers Association; and is designated counsel for Freddie Mac. Florida Default Law Group, P.L. prides itself on its use of technology to enhance performance and has successfully represented the industry's top lenders due to its ability to provide quality service while providing the technological services they need. Florida Default Law Group, P.L. is AV rated by Martindale-Hubbell.



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Member in AZ

Folks & O'Connor offers personalized service in protecting the Arizona interests of banks and other lending institutions in commercial and consumer bankruptcy, foreclosure, and creditors' rights litigation. Larry Folks currently represents several of America's largest mortgage lenders on a high-volume basis regarding residential mortgage loss mitigation, foreclosure, eviction and bankruptcy cases. Folks & O'Connor is well versed in compliance with servicer timelines and electronic billing and reporting. Mr. Folks is a graduate of the Northwestern University School of Law and a Certified Bankruptcy Specialist by the State Bar of Arizona and in Business Bankruptcy by the American Board of Certification.



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Member in FL

Gladstone Law Group, P.A offers a comprehensive range of default servicing solutions for mortgage lenders, banks and savings and loan associations throughout the state of Florida. In addition, we have the ability to provide efficient services in Puerto Rico. We are focused on providing professional and proactive default solutions to lenders and investors of residential real estate properties. The firm specializes in loss mitigation, loan recovery and foreclosure processing. Gladstone Law Group, P.A. puts an emphasis on efficiency, all in an effort to help our clients save time and money.



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Member in WV

AREAS OF PRACTICE Bankruptcy, Evictions, Closings and Title Insurance in both WV and OH, REO Closings, Foreclosures, Deeds-in-Lieu, Title Work, Replevin Actions, Litigation in State and Federal Courts, Document and Assignment Preparation, Title Claim Preparation, Loss Mitigation Assistance, Real Estate, General Civil Trial Practice. APPROVED TITLE ATTORNEY FOR Stewart Title Guaranty Company, Commonwealth Land Title Insurance Company, and First American Title Insurance Company.



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Member in WI

Gray & Associates, L.L.P. provides legal counsel to banks, savings institutions and mortgage bankers in all facets of mortgage lending and servicing. The firm is AV rated by Martindale-Hubbell, signifying the highest levels of competence and integrity. The firm currently has eleven attorneys and a large support staff, concentrating on foreclosure, bankruptcy, compliance, litigation and related matters. Gray & Associates, L.L.P. operates a high-volume residential foreclosure and bankruptcy practice in all courts in Wisconsin.



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Member in CO

Robert J. Hopp & Associates is a regional default law firm headquartered in Denver, Colorado that has been focused on representing mortgage lenders, servicers, and investors throughout the Rocky Mountain Region for over 20 years. As a member of the Fannie Mae Retained Attorney Network with 16 attorneys, many of whom have more than 20 years of real estate experience, we have the depth and diversity required to deliver best of class service. Our primary focus is representing creditors in commercial litigation, real estate law, title curative and defense, foreclosure, bankruptcy, evictions, collections, and loss mitigation. Cradle to grave services begin with origination and compliance counseling through default recovery ending in REO asset management, dispositions and closings.



Hudnall, Cohn, Fyvolent & Shaver, P.C.

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www.hudnallcohn.com

Member in GA

Founded in 1973, **HUDNALL COHN** has established a longtime, highly respected reputation for customer service and residential real estate expertise. Its REO Department is preferred in Georgia by REO lenders, agents and default service companies due to its ability to clear title problems promptly, close on time, and have attorneys directly involved in the process. HUDNALL COHN is also able to assist in foreclosures, evictions, and other default services. HUDNALL COHN is the obvious alternative to the mega-firm way of doing business.



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Member in TX

Freddie Mac & Fannie Mae Designated Counsel - Texas. For 30 years, **HWA** has provided cradle-to-grave legal representation for the mortgage banking and financial services industries. Our award-winning default services group consistently receives the highest service and timeline performance ratings. The firm's litigators defend matters ranging in complexity from payment disputes to defense of nationwide class action lawsuits. Our attorneys are known industry leaders who publish, speak and actively participate in shaping the industry landscape. HWA's commitment to ethics, integrity and quality service is the cornerstone of the firm's unparalleled success.



The Law Firm of Hutchens, Senter & Britton

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Member in NC

A North Carolina firm, **The Law Firm of Hutchens, Senter, and Britton, P.A.** has spent more than three decades allying itself with the highest standards of legal professionalism and personal integrity. The firm strives to provide exceptional services to our clients in the real estate finance and mortgage banking industries by using progressive technology to expedite timelines without compromising integrity. With offices in Fayetteville, Wilmington, and Charlotte, 22 attorneys, and more than 150 support staff members, Hutchens, Senter and Britton provides foreclosure, bankruptcy, evictions, REOs and litigation representation in all 100 counties in N.C., as well as in all state and federal courts, including bankruptcy court.



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Member in IL

Johnson, Blumberg & Associates, LLC is a minority-certified law firm that offers its clients cradle-to-the-grave default litigation service in the areas of Foreclosure, Bankruptcy, Evictions and Closings. For the benefit of our clients, our firm's law practice has a broad geographic reach, as we represent lenders in the following states: Illinois, Indiana, Iowa, Michigan, Minnesota and Wisconsin. Johnson, Blumberg & Associates, LLC has a world-class team of dedicated professionals with many years of legal experience. We have taken a greater role in assisting our clients in the loss mitigation process and provide personal service and communication that is often lacking at other default servicing firms. We are members of the Fannie Mae retained attorney network for the state of Illinois.



Kivell, Rayment and Francis, P.C.

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Member in OK

The firm of **Kivell, Rayment and Francis, P.C.** is a full-service real estate firm in the state of Oklahoma. The firm is AV rated by Martindale-Hubbell. The firm provides legal services in foreclosure, bankruptcy, litigation, title curative, loss mitigation, evictions, deed-in-lieu, REO closings, and other services to the mortgage banking industry. Our experienced staff, technology, customer service and management philosophy ensure that our clients receive superior service.



Kohner, Mann & Kailas, S.C.

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Member in WI

Loss Mitigation, Foreclosure, Default, Bankruptcy and REO services. Since 1937, our firm has represented business and financial clients. We manage high-volume caseloads, consistently producing a quality work product. All of our cases meet mandatory timelines in a cost-effective manner. Communications with the debtor and our client are important to us. Our quick response to client requests and detailed follow-up on debtor communications help assure high loan recovery rates and preserve clients' relationships with their customers, both during the delinquency and after resolution. Excellent, experienced litigation support provides complete representation to handle any problem that may arise.



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Member in MO, KS, NE

At **Kozeny & McCubbin, L.C.**, we take an innovative approach to providing our clients with default solutions throughout Missouri, Kansas, and Nebraska. We use our cutting-edge, fully integrated case management system (Case Aware) to bring our clients faster results, while providing the highest level of customer service. From the moment we receive your case until its completion, we work diligently to provide the best resolution for every case referred. Fast, accurate, cost-effective and helpful: That is who we are, and awesome performance is our number-one priority!



**Laurito & Laurito,
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Member in OH

Laurito Law is an Ohio-based law firm that specializes in the needs of the default servicing industry, including mortgage foreclosures, bankruptcy relief, deeds-in-lieu of foreclosure, evictions, REO services, and loss mitigation. L&L was founded with the philosophy that in order to provide the utmost in services to our clients, we must be progressive and on the cutting edge, while also grounded in traditional business standards. We gauge our performance by the success of our clients. This notion has remained a constant force in our practice of creditor law for more than three decades, expanding capabilities as the industry demands in order to meet the needs of our clients.



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Member in NE

Eric H. Lindquist, P.C., L.L.O. is the only representative of the AFN located in the state of Nebraska, and such local presence provides distinct advantages in reducing time frames for the firm's cradle-to-grave legal representation. We pride ourselves on providing the highest level of service to our clients at a predictable cost. The firm consistently receives the best timeline grades in the state from various clients which track such performance. Moreover, our local presence in Nebraska affords borrowers the best opportunity to pursue loss mitigation options by providing a local office to contact. Our experienced staff is poised to handle foreclosure, bankruptcy, litigation, title curative, loss mitigation, evictions, deed-in-lieu, and REO matters.



**Lundberg &
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Member in UT

In 1991, **Lundberg & Associates** was founded by Scott Lundberg to provide the finest legal representation in Utah for mortgage lenders and servicers. The mission of the firm is to provide that representation as efficiently and economically as possible. The firm prides itself on meeting the particular needs of its clients by providing the following services: foreclosure, bankruptcy, eviction, REO closings, replevin, title curative, litigation, loss mitigation (deeds-in-lieu, loan modification, forbearance or workout agreements), deficiency recovery, lien releases, assignments, collections, document preparation and outsourcing.

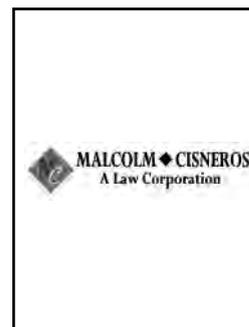


**Mackoff Kellogg
Law Firm**

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Member in ND, SD, MT

Mackoff Kellogg Law Firm, as a member of the American Foreclosure Network and USFN, handles foreclosure referrals in all of North Dakota, South Dakota and Montana. Our foreclosure work is conducted through our Dickinson, ND office, where experienced real estate attorneys Charles J. Peterson, Glen R. Bruhschwein and Sandra K. Kuntz, with the assistance of a trained staff, concentrate on matters throughout North Dakota, South Dakota and Montana. Attorneys supervising our foreclosure practice are licensed to practice law in all state and federal courts in North Dakota, South Dakota and Montana and are committed to excellence in serving national and regional mortgage banking clients.

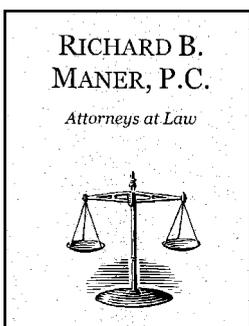


Malcolm & Cisneros

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Member in NV

Malcolm & Cisneros represents financial institutions in federal district courts, bankruptcy courts and state courts in the Western region of the United States. We have been Freddie Mac's designated counsel since 1996, and we are presently designated in all districts of California, Arizona and Nevada. We are also Fannie Mae retained counsel in all districts of California and Arizona. We provide exceptional service with exceptional results, and we offer cradle-to-grave services including foreclosures, bankruptcies, evictions, title claims, litigation and closings.



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Member in GA

Richard B. Maner P.C. provides complete default servicing representation in the states of Georgia and Tennessee. This firm brings over 20 years' experience to bear in the areas of bankruptcy, foreclosure, evictions, title litigation and REO closings. We pride ourselves on providing our clients with prompt, professional service.



**Martin, Leigh, Laws
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Member in MO

Martin, Leigh, Laws & Fritzlen, P.C. is a creditor-oriented civil litigation firm that practices statewide in Missouri and Kansas. Our primary focus is representing creditors in commercial litigation, real estate law, title defense, foreclosure, bankruptcy, class action defense and secured transactions. We are a commercial litigation firm that has built nationally ranked foreclosure, bankruptcy, eviction and loss mitigation departments. We are claims counsel for several title insurance companies, with expertise in all areas of title insurance law. We also have extensive experience as defense counsel in large class actions involving Truth-in-Lending and other claims against mortgage lenders. The firm is designated counsel in Missouri for Fannie Mae.

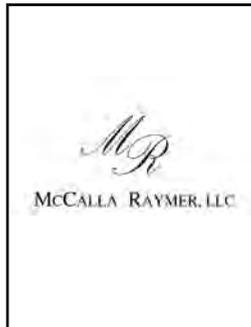


**Elizabeth Mason,
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Member in NM

Elizabeth Mason is the owner of **Elizabeth Mason, P.C.**, located in Albuquerque, New Mexico. She has represented financial institutions, lenders, investors, mortgage servicers, title companies, and other real estate concerns for over 25 years, and is admitted to practice in all of the state and federal courts in the state of New Mexico. She has presented numerous seminars on foreclosures and collections law and procedure, and the depth of her experience in residential mortgage foreclosures is nearly unmatched in the state of New Mexico.

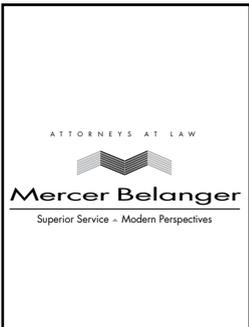


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Member in GA

McCalla Raymer, LLC is a full-service law firm providing legal representation to the mortgage industry. McCalla Raymer provides traditional representation typically associated with residential and commercial foreclosure and eviction proceedings, Chapter 7, 11, and 13 bankruptcy actions, the disposition of REO property, and related litigation. Additionally, the firm provides services related to the national management of clients' bankruptcy and eviction portfolios, national proof of claim processing, and commercial litigation, including matters related to TILA, RESPA, and mortgage fraud. The firm also has a team of professionals exclusively devoted to developing loss mitigation solutions that keep borrowers in their homes, thereby reducing the financial loss sustained by its clients.

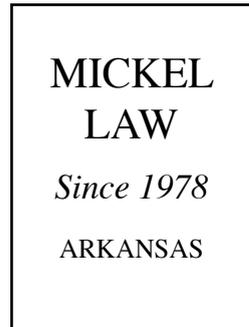


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Member in IN

Mercer Belanger is an Indiana firm proud to be a member of the Fannie Mae Retained Attorney Network. Our creditor-rights practice group counsels clients in the areas mortgage banking, foreclosure, bankruptcy, collection and related litigation throughout the state of Indiana. Our experienced attorneys and staff also handle title claims, loss mitigation, evictions and REO closings. We are a mid-sized firm with decades of experience poised for the future with creative legal solutions to meet tomorrow's industry challenges. Mercer Belanger prides itself on offering quality legal service to its clients and provides the personalized service you deserve.



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Member in AR

Mickel Law Firm PA has been assisting lenders with collateral in Arkansas since 1978. The professional and experienced staff at Mickel Law provides services for all types of lenders needing assistance in residential and commercial foreclosure, deed in lieu, bankruptcy, loan modifications, evictions, mobile home issues and titles, REO closings and default management for Arkansas. Considerable experience with Fannie Mae, Freddie Mac, FHA, VA and other investor regulations. Statewide coverage for Arkansas.



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Member in MO

Millsap & Singer, LLC (MSPC) provides legal representation to banks and mortgage lenders throughout the state of Missouri. Consisting of 13 attorneys and approximately 80 paralegal/staff personnel, MSPC has been successfully representing mortgage lenders for over 30 years. MSPC holds an "AV" rating, which is Martindale Hubbell's Law Directory's highest rating. With offices in St. Louis and Kansas City, MSPC provides representation in foreclosure, bankruptcy, eviction and mortgage-related litigation matters throughout the entire state of Missouri.



National Default Servicing Corporation

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Member in NV, CA

National Default Servicing Corporation (NDSC) was founded in 1995 by the principals at Tiffany & Bosco, P.A. NDSC is a full-service default firm that provides both nationwide default outsourcing services, as well as foreclosure, bankruptcy, eviction and REO services, for the states of Nevada and California. Our in-house tracking system gives us the ability to generate step templates, each modeled after the foreclosure, bankruptcy, eviction or REO process for a particular state. Our goal is to exceed our clients' expectations through unsurpassed customer service, innovative technology, aggressive timeline management and superior mortgage servicing knowledge and expertise.



Nielson & Sherry P.S.C.

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Member in KY

Nielson & Sherry, founded in 1993, focuses on legal issues concerning the banking, lending and real estate industries. In particular, Nielson & Sherry focuses its efforts on legal matters relating to residential and commercial real estate, including real estate closings, REO closings, loss mitigation, foreclosures, evictions, title claims, lender litigation, and creditors' bankruptcy issues. Nielson & Sherry's concentration on Kentucky title and default services sets us apart in the industry. Our Kentucky focus assists us in working through the diverse issues that arise in the 120 counties that make up the commonwealth. Nielson & Sherry's knowledge of local rules and customs of Kentucky's diverse regions help our clients maintain strict time frames in default management.



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Member in IL

Pierce & Associates has represented residential mortgage lenders since 1975. The firm offers full-service, cradle-to-grave representation to over 100 lenders, including the 25 largest lender/servicers in the country. With a staff of over 300 and advanced technology, the firm consistently receives the highest rankings among all the Illinois firms. The firm excels in "excellence in customer service" and is top-ranked in timeline performance. The firm is also approved designated/retained counsel for the two GSEs for the state of Illinois. For further information on the firm, visit our Web site at www.atty-pierce.com.



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Member in CA

Pite Duncan, LLP, an AV-rated 40-attorney law firm, provides regulatory, compliance, litigation, bankruptcy, and eviction services for over 100 mortgage loan servicers, banks, credit unions, and trustees in the states of Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Texas, Utah and Washington. In conjunction with foreclosure affiliate Cal-Western Reconveyance Corporation, Pite Duncan is authorized to handle designated counsel California bankruptcy and litigation work for Freddie Mac. Pite Duncan is also a Fannie Mae Retained firm in California, Arizona, Washington and Texas.



Potestivo & Associates

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Member in MI

Potestivo & Associates provides exceptional legal services and client representation to the mortgage banking and servicing industries, merging experience with the industry's leading technologies to handle all aspects of default servicing, including foreclosures, bankruptcies, landlord/tenant matters, title resolution, loss mitigation, REO disposition, and litigation. The firm is also part of Fannie Mae's Retained Attorney Network. Potestivo & Associates' client service oriented culture is supported by skilled attorneys and a large, dedicated staff supporting full-service operations in Michigan and Illinois. Potestivo & Associates develops and implements legal solutions for your unique situation, transforming award-winning service and timelines to your competitive advantage.



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Member in PA

PKH handles all aspects of the foreclosure process, including evictions, bankruptcy and REO, in all counties and federal districts in the state of Pennsylvania. PKH places particular emphasis on REO and title resolution matters, with three licensed title agents on-site. REO work is handled with a diligent and proactive approach to meet closing deadlines with quick turnaround. PKH offers extended office hours, with a manager available via phone 24/7. Member of REOMAC. Leon P. Haller is listed in "Best Lawyers in America", PA Bankruptcy. PKH has an AV rating with Martindale Hubbell.



Reimer, Arnovitz, Cherek & Jeffrey Co., L.P.A.

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Member in OH

Reimer, Arnovitz, Cherek & Jeffrey Co., L.P.A. (RL&A) has concentrated its practice in the area of creditors' rights, with emphasis on conventional, privately insured, FHA and VA real estate foreclosures and bankruptcy matters throughout the entire state of Ohio. In addition, the firm specializes in handling collections, replevins, evictions, deeds-in-lieu of foreclosure and other loss mitigation services. The foundation of the law firm is to provide our clients with quality service while still meeting time frame requirements. The firm is a member of USFN, AFN, Legal League 100, NACTT, NARCA, ABI, OMBA and the Mortgage Bankers Association (MBA).



Reisenfeld & Associates LPA, LLC

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Member in IN

Founded in 1960, **Reisenfeld & Associates LPA, LLC** is a full-service creditors' rights law firm offering cradle-to-grave representation to the mortgage, banking and default servicing industries. As designated counsel for Fannie Mae, the firm takes pride in providing unparalleled representation in all counties and federal districts in the states of OH, KY and IN. Reisenfeld & Associates provides a comprehensive legal package of default servicing activities, including bankruptcy, collections, loss mitigation, judicial foreclosures, forbearance agreements, litigation, deeds-in-lieu, REO transactions, and evictions. Their services are designed to minimize lead times while maximizing legal sufficiency and business effectiveness.



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Member in WA

Robinson Tait, P.S. is a boutique law firm committed to providing superior professional services to the lending community. Our firm provides quality representation in all default-related legal matters in Alaska, Arizona, California, Idaho, Nevada, Oregon and Washington.



Rogers Townsend & Thomas, PC

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Member in SC

Rogers Townsend & Thomas, PC represents corporate and institutional clients from across the United States in mortgage foreclosures and related foreclosure litigation, bankruptcy, evictions, title services, and REO. Practicing in both state and federal courts, the firm also handles civil litigation, title insurance, lender liability issues, insurance defense and labor relations. We are Designated Counsel for Freddie Mac and Fannie Mae in South Carolina.



Schneiderman & Sherman, P.C.

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Member in MI

Schneiderman & Sherman, P.C. is a premier Michigan law firm with over 30 years' experience representing mortgage servicers. Built on the foundation of a long history representing the mortgage industry, the firm has processed foreclosures, evictions, bankruptcies, REOs and related litigation since 1975. Our firm is at the forefront in new technology development while maintaining the personal accessibility we have always provided. Members of the firm routinely lecture and provide on-site training sessions to our clients and prospective clients.



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Member in MA

Shechtman Halperin Savage, LLP utilizes its 30 years of mortgage banking expertise to provide a single source for foreclosure, bankruptcy, eviction, REO and lender/servicer complex litigation. This is achieved through exceptional attorneys and staff who possess the experience, depth, and diversity to deliver the highest-quality legal services available. Our coverage includes Connecticut, Rhode Island, Massachusetts, New Hampshire, Vermont and Maine, and we provide partner-level participation at the most critical stages of the default servicing process. We are proud to be designated as Fannie Mae network counsel for Rhode Island, as well as Freddie Mac designated eviction counsel for Vermont. We maintain a standing commitment to excellence to exceed our clients' expectations.



Sirote & Permutt, P.C.

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Member in AL

The Mortgage Banking Practice Group of **Sirote & Permutt**, represents its national and regional clients throughout the state of Alabama. For more than a decade, the group has represented lenders and servicers in foreclosure, bankruptcy, REO closings, evictions, regulatory compliance and complex litigation. Our 15 mortgage banking attorneys and more than 175 support personnel offer accurate, efficient service. Internal management systems and technology programs allow us to track daily progress on every matter. One of the largest full-service corporate and banking law firms in Alabama, Sirote has served its clients for more than 60 years. No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers.



Smith, Hiatt & Diaz, P.A.

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Member in FL

Smith, Hiatt & Diaz, P.A. is a Martindale Hubbell AV-rated firm and provides legal services on a statewide basis. The firm specializes in representing the mortgage banking industry, including mortgage foreclosure, bankruptcy, evictions and REO. Since July 1, 2001, Smith, Hiatt & Diaz, P.A. has been a designated member of the Fannie Mae Retained Attorney Foreclosure Network. The firm utilizes computerized case management programs that enable the firm to be proactive in facilitating the communications of case status information. The firm utilizes all industry-recognized, Web-based referral and communication systems. Our attorneys have an excellent record of developing innovative programs to help clients with their litigation, bankruptcy, and loan resolution needs.



South & Associates, P.C.

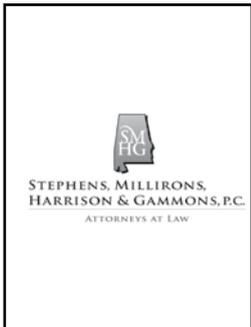
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Member in MO

South & Associates, P.C. is a full-service creditors' rights law firm. Services include

- FORECLOSURE
- COLLECTION
- LOSS MITIGATION
- BANKRUPTCY
- LITIGATION
- EVICTION

All services are offered in Missouri, Kansas and Nebraska. Offices are located in Overland Park, KS; Wichita, KS; St. Louis, MO; and Omaha, NE.



Stephens, Millirons, Harrison & Gammons P.C.

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Member in AL

For over three decades, the attorneys at **Stephens, Millirons, Harrison & Gammons** have been dedicated to a philosophy of personalized client service. Established in 1973, our firm has provided a full range of legal services to individuals and business clients throughout Alabama, with an emphasis on foreclosures, creditors' rights, bankruptcy, real estate commercial and residential closings, real estate litigation, title resolution and claims, ejectments, REO closings, and litigation in state and federal courts. At Stephens, Millirons, Harrison & Gammons, we are always committed to excellence in the legal profession, and measure our success by client satisfaction.



T.D. Service Company

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Member in CA

T.D. Service Company began in 1964 and grew to what today has become one of the nation's largest and most successful trustee firms. TD's quality standards, track record, stability in the industry, commitment to technology and singular vision to focus on each client individually all combine to make TD a lender's or servicer's first choice in seeking a partner for its mortgage servicing needs. TD provides the following services: Foreclosures, Lien Releases, Document Retrieval, Assignments, Title Perfection, Senior Sale Tracking, Senior Sale Bidding, Facilitation of Senior Lien Payoffs, Surplus Distribution, Posting and Publishing and Technology Solutions.

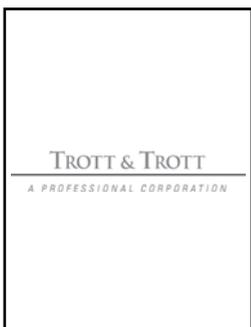


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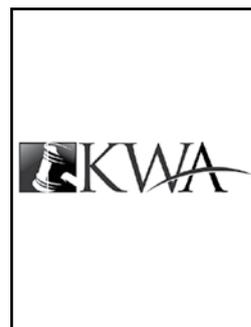


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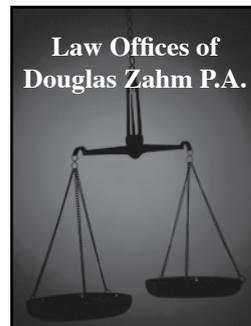


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Our office handles residential and commercial foreclosures, replevins, litigation, evictions and bankruptcy matters throughout the state of Florida. Doug Bales is a Board Certified Real Estate Attorney with a wide range of experience representing mortgage lenders. Senior Partner **Doug Zahm** has more than 30 years of foreclosure and mortgage servicer representation. In addition to default representation, we can handle any real estate matter that you may have in Florida, including issues concerning mobile homes, title claims, multifamily units, strip malls, new development and commercial property.



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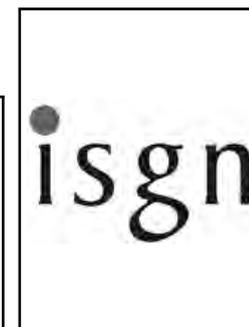
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