

JPEG PICTURE THE FUTURE 2014

THE ANNUAL LIST

ALFN JUNIOR PROFESSIONALS & EXECUTIVES

Presented By
ALFN

INAUGURAL
CLASS OF 2014

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the
2014
list

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THE JUNIOR PROFESSIONALS & EXECUTIVES GROUP (JPEG) AND WHAT IT MEANS FOR ALFN MEMBERS

Just one year ago, a group of young professionals employed by the ALFN and its members recognized the need for additional resources designed to support younger professionals like themselves and new entrants to the industry. With wide support, the group set out to create a series of programs that would retain talent, build cross-generational relationships, and foster career development for its participants who were committed to the mortgage servicing industry.



In the twelve months since then, the group has organized two networking mixers at large industry conferences, launched a mentorship program, held monthly teleconferences designed to drive discussion about career development, information and knowledge sharing, and to build a cohesive group of people working toward the same goal.

GABE HOLLEMAN, M.A.
AVP, GOVERNMENT RELATIONS & COMMUNICATIONS, ALFN

How has the industry responded to the group? Well, generous organizations from each class of ALFN's membership have stepped up to sponsor the group's activities and over forty ALFN members have enrolled their stand-out young professionals in the group.

And that's where we find ourselves today. On the following pages you'll find what is meant to be a celebration of our industry's future. Bright, hard-working and devoted young professionals who are committed to this industry and to building honest, ethical, and long-lasting careers as mortgage servicing professionals.

The ALFN, as well as the law firms, trustees, ancillary service providers, and mortgage servicing organizations that these young professionals hail from are all very proud of the list we've compiled as the inaugural JPEG: Picture the Future List.

Thank you for helping us congratulate them.

ALFN JPEG: PICTURE THE FUTURE

THE ANNUAL LIST

AMERICAN LEGAL & FINANCIAL NETWORK

ABOUT THE NOMINEES

Those nominated for the 2014 list hailed from all areas of the mortgage servicing industry, from practicing attorneys to entrepreneurs and individuals in marketing, operations, compliance and business development roles. Each young professional nominated this year is employed by an ALFN member in one of the association's membership categories: attorney/trustee, associate or servicer.

Readers may notice that some of the individual's profiled this year are not young professionals just starting their careers, but experienced and well-known leaders in their fields. That's because the ALFN JPEG program has been widely supported by such individual's who've taken on mentor and leadership roles to share their knowledge and experience. For that, we thought they deserved recognition as well, because the young professionals profiled here aren't starting from scratch—they're picking up where others have left off.

ABOUT JPEG

In mid-2013 the ALFN launched its first young professionals network, the Junior Professionals & Executives Group, or JPEG. Led by a group of dynamic and energetic founding members, JPEG launched a series of networking mixers, a mentor matching program, held regular teleconference meetings and spearheaded the production of this list: the Picture the Future list.

Designed to showcase mortgage servicing's top young professionals who are committed to the industry, our inaugural list sets the bar high. The individual's profiled here are making a difference at firms, businesses and servicers large and small. They are volunteering their free time to make their communities better places to live. They are going the extra mile professionally by developing educational tools, working with industry partners to drive best practices, and actively sharing their knowledge and expertise to improve processes, outcomes and results.

THE SELECTION PROCESS

All nominations were received during a two week period in a process that was open to any employee of an ALFN attorney/trustee, associate or servicer member. Individuals could either self-nominate or were nominated by a third-party.

Nominations were then anonymized by removing any references to firm or company names, individual names and references to gender or other identifiers. Seven industry leaders who are experts in various facets of mortgage servicing joined our Review Committee and parsed the list of nominees down to the 14 we've featured here. No reviewers were affiliated with any of the firms, servicers or associate members where nominees were employed.



KELLY RAE GRING

ASSOCIATE ATTORNEY
GLASSER & GLASSER, P.L.C.

AGE: 31

LOCATION: RICHMOND, VIRGINIA

Kelly Gring works hard. Just ask anyone who knows her. In fact, her employer, Michael Glasser of Glasser & Glasser, PLC says Gring has single-handedly “restored my faith in the younger generation in terms of work ethic.”

Glasser added, “She is bright, engaging, very conscientious, ethical, and blessed with a lot of common sense. She will outwork her opponents and is always focused on how to improve our organization.”

That’s why when the ALFN was interested in launching a young professionals network, there was no one better equipped or more committed to help the organization build out a new group tailored to like-minded young professionals.

Kelly has restored my faith in the younger generation in terms of work ethic . . . Kelly gets her work done first. She is an early riser and has longer days than most of the rest of us.

In just one year, Kelly has worked with JPEG Co-Chairs, the ALFN, and group members to drive an aggressive agenda that included networking mixers, a mentorship program, and new opportunities that would highlight and promote her peers.

She did this between “lobbying on Capitol Hill, client development, and encouraging others to affiliate with JPEG.” And, going back to Glasser’s comments, through it all she remained “a top notch, hard working lawyer.”

In just six years in the mortgage servicing industry, Kelly Gring has proven herself as an attorney—but also as an accountable, actionable leader for the industry’s young professionals.

CONTACT

Kelly Rae Gring, Esq.
Glasser and Glasser, P.L.C.
Crown Center, Suite 600
580 East Main Street
Norfolk, VA 23510
Office: 757-625-6787
Direct: 804-359-0489
kgring@glasserlaw.com
glasserlaw.com

AT-A-GLANCE

MAIN PRACTICE: default services
EXPERIENCE: 6 years
JPEG Member: yes

FIRM

GLASSER  GLASSER
AND P.L.C.



AMANDA GREEN

VICE PRESIDENT, NATIONAL OPERATIONS
LOGS NETWORK

AGE: 37

LOCATION: BANNOCKBURN, ILLINOIS

CONTACT

Amanda V. Green, Esq.
Vice President National Operations
LOGS Network
2121 Waukegan Rd., Suite 300
Bannockburn, IL 60015
Office: 847-770-4223
Direct: 224-315-2350
avgreen@LOGS.com
logs.com

AT-A-GLANCE

MAIN PRACTICE: operations
EXPERIENCE: 6 years
JPEG Member: yes

COMPANY



In six years Amanda Green has practiced law in three states, held a position as a Chief Compliance Officer for a large, multi-state law firm, and is now the Vice President of National Operations for LOGS Network—the largest national network of commonly owned mortgage default law firms.

It should be no surprise then that Amanda often changes from a lawyer to a marketer to an auditor to an analyst to a mom (and then back) usually in a single conversation.

In her record three nominations that were received, that was the common denominator in them all: Amanda Green has a closet full of hats, and while her favorite is the ‘mom hat’, she wears them all with ease and confidence.

Amanda is always able to give 110% to her work while **still balancing personal and family commitments** . . . she stayed engaged in the issues and made a substantial impact . . .

As a co-chair of JPEG, it's the mentorship program where she sees the greatest impact. She says, "When I graduated law school I never saw myself handling law firm operations and compliance but due to the changing landscape of our industry that is where I landed." She credits her mentors for helping her learn to wear those different hats. "I have been very fortunate to have been mentored by several individuals in our industry. Their insight, advice, knowledge and support have been crucial in my career development," says Amanda.

Recalling when Amanda first moved into a compliance role, one colleague said, "Her actions helped the firm survive and grow during this turbulent time." From a mentor and veteran practitioner, there's simply no better compliment.



JENNIFER DLUGOLECKI

DIRECTOR, CLIENT RELATIONS +
BUSINESS DEVELOPMENT
FIREFLY LEGAL

AGE: 37

LOCATION: MOKENA, ILLINOIS

She is as client-focused as it gets. Jennifer Dlugolecki's role with FireFly has evolved over the years, but her client-centric approach has served her well regardless of whether she's focused on internal operations, client relations, or business development for the national process server company.

Jennifer says professionally, her biggest goal—and something she tries to achieve every day—is “success for every side”. That mantra informs how she treats clients, partners, and industry colleagues.

Jennifer believes in the “client-first” way of doing business. As relationships grow and needs change, she says “you have to check in on your clients, know their needs, and always treat them

I am always willing to learn something new and move outside of my comfort zone and will volunteer my time **however I can to help others in need.**



like they're brand new.” With fifteen years of experience behind her, Jennifer still takes every opportunity to volunteer and contribute at events large and small—all because she knows the value of networking and face time.

When asked about how JPEG should be trying to serve its members, she stresses the importance of its networking events held throughout the year (twice annually).

Jenn says, “One of the core skills needed for a young professional to excel in today's mortgage servicing industry is networking. It is wise to build relationships with everyone you meet as you never know where someone will be one day.”

CONTACT

Jennifer Dlugolecki
Director, Client Relations +
Business Development
Firefly Legal
19150 South 88th Avenue
Mokena, Illinois 60448
Office: 877-963-3534 ext. 2510
Direct: 631-764-5057
Jennifer.Dlugolecki@fireflylegal.com
fireflylegal.com

AT-A-GLANCE

SERVICE: process server
EXPERIENCE: 15 years
JPEG Member: yes

COMPANY



firefly



J.P. SELLERS

ASSOCIATE ATTORNEY

MACKIE WOLF ZIENTZ & MANN, P.C.

AGE: 33

LOCATION: LITTLE ROCK, ARKANSAS

CONTACT

J. P. Sellers, Esq.
Associate Attorney
Mackie Wolf Zientz & Mann, P.C.
Union Plaza, Suite 1560
124 West Capitol
Little Rock, Arkansas 72201
Office: 501-218-8111
Direct: 501-218-8329
jpsellers@MWZMLaw.com
MWZMLaw.com

AT-A-GLANCE

MAIN PRACTICE: foreclosure
EXPERIENCE: 5 years
JPEG Member: yes

FIRM



**MACKIE WOLF
ZIENTZ MANN**

J.P. Sellers is the kind of guy who gives as much as he gets. Case in point, he is a mentee through the JPEG program while volunteering as a mentor himself through his law school alma mater. Not only that, the guy embodies what it means to work hard, play fair, and do your best at everything you try.

A partner at his firm, Mackie Wolf Zientz & Mann, P.C. said of J.P., "He shows a continued interest in the mortgage servicing industry and frequently seeks opportunities to expand his knowledge, take on additional responsibilities, as well as to teach others by volunteering". His next gig: as a panelist at the 12th Annual ALFN Leadership Conference, ANSWERS, where J.P. will sit with industry veterans and discuss the impact of the Consumer Financial Protection Bureau (CFPB).

JPEG uses three key concepts to develop leaders: **mentorship, networking and providing opportunities** to participate in the ALFN to its graduates.

If you miss it, you might see J.P. at one of 11 other confirmed speaking opportunities or read one of several articles he's published this year. J.P. not only brings substance and a practical approach to projects he works on, but he's an idea guy, too—something the ALFN and JPEG have both benefited from.

When asked what he thinks sets him apart, J.P. drew an important distinction between "natural" character traits and those he's worked hard to hone, like his "efficiency, organization and leadership skills." He says, "From an early age I have striven to do more than was expected of me by my superiors . . . This combination has set me apart from my peers throughout my career." We at the ALFN and the leaders of MWZM Law couldn't agree more.



JOANNE LAFONTANT-DOOLEY

ASSOCIATE ATTORNEY

KLATT, ODEKIRK, AUGUSTINE, SAYER, TREINEN
& RASTEDE, P.C.

AGE: 33

LOCATION: OKLAHOMA CITY, OKLAHOMA

If you spoke to Joanne Lafontant-Dooley you'd know that she believes in the art of "thinking globally and acting locally." Joanne is a veteran who takes pride in applying the "Honor, Courage and Commitment" value system to her legal career.

We'd say it serves her, the firm, and their clients well. Joanne has just 2.5 years experience, but she stands out for her volunteer work in the community, efforts to educate peers through her local bar association and by taking her knowledge directly to servicing shops, as well as her focus on high-level, national regulatory and legislative issues affecting the mortgage servicing industry.

Not only a member of the ALFN JPEG, Joanne also participates in the Association's Default Services Practice Group.

Honor, courage and commitment. As a veteran, I was always encouraged to live by the "core" values. These values have served me well and I continue to live by those core values.

What stands out about Joanne is her commitment to community. She participates in the "Make a Will" program, where Joanne says she works with under-privileged members of the community to "help protect and pass on the assets that they do have."

In the next breath though she's talking about the impact of Dodd-Frank, the CFPB and how through "trial and error" we'll work through, as an industry, the abundance of new regulations now guiding practitioners. When we said she "thinks globally and acts locally", we meant it—Joanne is the kind of young person who looks at big picture issues and then works to apply solutions right in her own backyard.

CONTACT

Joanne Lafontant-Dooley, Esq.
Associate Attorney
Klatt, Odekirk, Augustine,
Sayer, Treinen & Rastede, P.C.
Oklahoma Branch
5909 NW Expressway, Suite 274
Oklahoma City, OK 73132
Office: 405-470-1374
Jlafontant@klatt-law.com
klatt-law.com

AT-A-GLANCE

MAIN PRACTICE: default services
EXPERIENCE: 2.5 years
JPEG Member: yes

FIRM





JILL JENKINS

ASSOCIATE ATTORNEY
KML LAW GROUP, P.C.

AGE: 30 LOCATION: PHILADELPHIA, PENNSYLVANIA

CONTACT

Jill P. Jenkins, Esq.
Associate Attorney
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Office: 215-627-1322
Direct: 215-825-6360
jjenkins@kmlawgroup.com
www.kmlawgroup.com

AT-A-GLANCE

MAIN PRACTICE: foreclosure
EXPERIENCE: 5 years
JPEG Member: no

FIRM



In Pennsylvania, like many states, there's been an increased focus on mediation and conciliation. But there's something different about what Jill Jenkins has to do to manage cases in that system because Pennsylvania doesn't have just one, but 20 different, county-level mediation programs.

And she knows them all. But that's not the only thing Jill Jenkins knows. She's media savvy in the way that protects clients, borrowers and her firm, but takes into account the fact that "the mortgage servicing and default industry is becoming much more visible in today's legal world." She also knows that borrowers are people facing tough times and she treats them with "dignity and respect."

Jill balances the needs of the clients, servicers and investors with **the realities of the judicial and media climate in which we operate**, while according the borrowers dignity and respect.

Jill is also the kind of lawyer who applies her professional skills to volunteer work. She contributes her time and knowledge to resolving title and property tax issues for members of the community who can't afford legal representation.

According to KML's managing partner for the state of Pennsylvania, Jill Jenkins is nothing short of "the future of default servicing". That might be because she's prepared, analytical, positive likable and has a keen ability to "marshal the troops".

Someone who inspires you to work harder and do better while being calm, friendly, and informed? That's a leader indeed.



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Congratulates JPEG Chair

Kelly Gring

on being selected to the inaugural class
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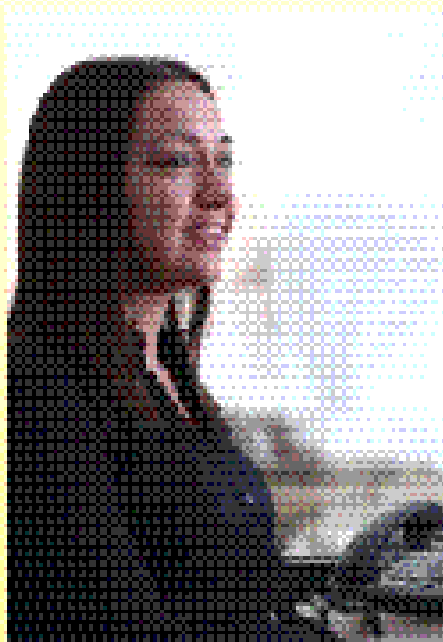
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CONGRATULATIONS, JENN!

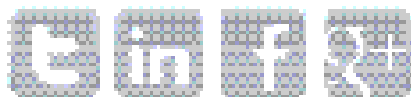


FIREFLY LEGAL IS EXCITED TO CONGRATULATE OUR DIRECTOR OF CLIENT RELATIONS AND BUSINESS DEVELOPEMENT, JENNIFER DLUGOLECKI, ON HER SELECTION AS ONE OF THE ALFN JPEG'S FUTURE LEADERS IN ITS 2014 PICTURE THE FUTURE LIST!

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CONGRATULATIONS, JILL JENKINS!

KML Law Group and Kivitz McKeever Lee congratulate our associate Jill Jenkins, Esq. on being selected to the 2014 ALFN JPEG: Picture the Future list of stand-out young professionals. We at KML are very proud of Jill and of her achievements and contributions to the industry.

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*KML Law Group, P.C. operates as Kivitz McKeever Lee, P.C. in New Jersey.

PENNSYLVANIA

701 Market Street, Suite 5000
Philadelphia, PA 19106-1532
Contact: Michael McKeever
Office: 215-825-6303
Direct: 610-662-4798
mmckeever@kmlawgroup.com

NEW JERSEY

216 Haddon Avenue, Suite 406
Westmont, NJ 08108-2812
Contact: Kristina Murtha
Office: 215-825-6353
Direct: 856-381-3557
kmurtha@kmlawgroup.com



JONATHAN E. GREEN

SHAREHOLDER

BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ, P.C.

AGE: 39

LOCATION: ATLANTA, GEORGIA

CONTACT

Jonathan E. Green, Esq.
Shareholder
Baker, Donelson, Bearman,
Caldwell & Berkowitz, PC
Monarch Plaza, Suite 1600
3414 Peachtree Road, N.E.
Atlanta, GA 30326
Direct: 404-221-6518
jegreen@bakerdonelson.com
www.bakerdonelson.com

AT-A-GLANCE

MAIN PRACTICE: default services
EXPERIENCE: 7 years
JPEG Member: yes

FIRM

BAKER DONELSON
BEARMAN, CALDWELL & BERKOWITZ, PC

When a firm with over 125 years of history behind it considers you the “bedrock” of its mortgage litigation practice in a state like Georgia, people take notice. That’s particularly important in a time when representing the financial services industry has gone mainstream—it’s no longer the sole stomping ground for big, connected firms out of New York and Washington, D.C.

“The litigation and regulatory environment we’re in requires that mortgage companies and servicers obtain top tier legal assistance. While I’ve always enjoyed working in this field, I never saw this industry as being the core of my practice. That has changed. Now, I see financial industry work as a core aspect of my professional life.”

Jonathan is one of the leading attorneys in Georgia and the Southeast representing the financial services industry. **He has been the bedrock of our firm’s Georgia mortgage litigation practice.**

Jonathan sees JPEG as “being a means to educate young professionals on the new regulatory environment and teach them to thrive in the uncertainty that it creates.” He adds, “The mortgage banking industry will no longer be a stable and quiet sector of the financial industry. Instead, the mortgage banking industry will become a very active sector where the status quo is not enough and practitioners must challenge themselves to adapt to the regulatory system.”

It’s that kind of approach that keeps clients ahead of the curve, your firm out in front of the competition, and yourself set apart from the pack—and that’s exactly why Jonathan Green made our list this year.



LINDSEY L. PURDY

ASSOCIATE ATTORNEY

KLATT, ODEKIRK, AUGUSTINE, SAYER, TREINEN
& RASTEDE, P.C.

AGE: 28

LOCATION: DES MOINES, IOWA

CONTACT

Lindsey L. Purdy, Esq.
Associate Attorney
Klatt, Odekirk, Augustine, Sayer,
Treinen, and Rastede, P.C.
The Midland Building
206 6th Avenue, Suite 1014
Des Moines, Iowa 50309
Office: 515-244-5440
lpurdy@klatt-law.com
klatt-law.com

AT-A-GLANCE

MAIN PRACTICE: default services
EXPERIENCE: 1 year
JPEG Member: yes

FIRM



Of all our nominees selected to this year's list, Lindsey Purdy has the notable distinction of joining an esteemed group of young professionals while being the newest entrant to the mortgage servicing industry. Purdy has just one year of experience in the mortgage servicing industry, but she's made quite the splash.

In such a short time, she's jumped at multiple opportunities, volunteering her time to work with industry leaders on complex, high level issues. In early 2014 she was one of three drafters working on the ALFN's official comments to the CFPB's Advanced Notice of Proposed Rule-making for the debt collection industry.

She later tackled the CFPB and the Fair Debt Collection Practices Act by co-authoring a cover story for a leading trade publication.

With a check list like that, it's easy to see that Lindsey Purdy approaches her career and the mortgage servicing industry at a singular pace: **full steam ahead.**

When asked about her habit of volunteering for the harder stuff, Lindsey put it like this: "From the Main Street courtroom to the K Street Corridor, increased regulation of the financial services sector has decidedly changed the landscape of the mortgage and default servicing industries." Then she added, "To do my job, I should be able to contextually frame how my client is regulated, any anticipated changes to those regulations, and how those regulations and changes may impact my client."

With a check list like that, it's easy to see that Lindsey Purdy approaches her career and the mortgage servicing industry at a singular pace: full steam ahead.



KIMBERLY D. RAYBORN

ASSOCIATE ATTORNEY
MCCALLA RAYMER, LLC

AGE: 28 LOCATION: ROSWELL, GEORGIA

CONTACT

Kimberly D. Rayborn, Esq.
Associate Attorney
Bankruptcy Litigation
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
Phone: 678-281-6528
kdr@mccallaraymer.com
mccallaraymer.com

AT-A-GLANCE

MAIN PRACTICE: bankruptcy
EXPERIENCE: 4 years
JPEG Member: yes

FIRM



McCalla Raymer, LLC

Michael J. McCormick, a partner with McCalla Raymer and board member of the ALFN, succinctly described his firm's associate attorney, Kimberly Rayborn, by saying "she made it her goal to impact this field, and she is doing so."

Kimberly is a former teacher and if you're lucky enough to work with her then you'll quickly notice she's got a gift for explaining, empathizing, and working through complex issues.

But she's tough, too. And doesn't mind, in fact relishes, getting down in the weeds on knotty issues. When we asked her about the most significant change to the industry in the last five years, she gave zero lip service. She dove right into Rule 3002.1 and these non-attorney writers' heads are still spinning.

Kimberly spends at least ten percent of her time on the road helping clients. As a former teacher, she enjoys employing that skill set to the benefit of the mortgage default industry.

She concluded, "I have not seen the end of its impact. That is for sure!" She approaches work with an excitable, engaging attitude and takes that same energy to her volunteer work addressing societal and professional issues that women face.

We asked her about JPEG, too. "I hope to see JPEG become a nationally recognized group and to look back and say I was part of its inception." She added, "It will be important to continue to involve more experienced practitioners to help our cause."

McCormick's assessment was correct: she's a woman with a plan. And before we concluded, Kimberly let us in on part of it: "Our biggest need is upward leadership, so that we may in turn, become the leadership of ALFN one day."



JONATHAN BRODER

FOUNDER & CEO

MYMOTIONCALENDAR.COM (MMC)

AGE: 36

LOCATION: FT. LAUDERDALE, FLORIDA

How does Jon Broder, Founder and CEO of MyMotionCalendar, describe himself? Simply: "I'm a lawyer turned entrepreneur."

It's his background as an attorney that informs the business model of the nimble, efficient organization he's run—and grown dramatically—since its founding just four years ago. As a business owner, Jon speaks freely of success and failure. He says, "Every entrepreneur needs their first success story. I've got some failure stories too, but it's nice to have this foundation to build upon."

Jon is using the success of MMC to launch resources, tools and collect previously undocumented data about the coverage attorney industry through the nascent Coverage Counsel Resources (CCR), a trade group for professionals in the industry.

What Jon really did for the industry was to take an area of the practice that was formerly swept under the rug and **created transparency between firms and their clients . . .**

As an employer, Jon actively tries to create an environment where those who work for him can learn through action and not be afraid of a failure. A colleague at MMC says, "Many of the business skills I have are from his confidence in letting me try and fail, and come out strong."

She continued, "In our office Jon is known for two things: being fair and being able to implement a new idea in record time!"

"Record time" is clearly the theme with anything Jon Broder does, whether it's growing his business, delivering results to clients, or making his mark on an industry.

CONTACT

Jonathan L. Broder, Esq.
Founder & CEO
MyMotionCalendar.com
1001 W. Cypress Creek Road,
Ste. 407
Ft. Lauderdale, FL 33309
Office: 954-772-2586
Direct: 954-772-2650 ext. 302
jbroder@mymotioncalendar.com
mymotioncalendar.com

AT-A-GLANCE

SERVICE: legal process
outsourcing
Founded: 2010
JPEG Member: no

COMPANY





DENISE CARLON

ASSOCIATE ATTORNEY

ZUCKER, GOLDBERG & ACKERMAN, LLC

AGE: 31

LOCATION: MOUNTAINSIDE, NEW JERSEY

A practical problem solver. That's how Denise Carlon describes herself. We'd add that she's also the kind of person who likes to take the long view and is motivated by doing what will yield the best results in the long haul—for herself and her clients.

Denise says, "It is important for young professionals to understand the history of the industry—from the beginnings of mortgages to the advent of mortgage securitization—in order to fully understand the present landscape."

Part of that landscape is the "amount of scrutiny that servicers, and in turn their vendors (including attorneys) are under from government authorities and courts alike." Denise says this has a direct impact on her career.

I can always be counted on to follow through, and follow up, on issues that need to be addressed, regardless of who needs the help: **an adversary, a client, a co-worker.**

Denise adds, "The heightened scrutiny has lead to a demand for a better work product. Working efficiently without sacrificing quality is now of the utmost importance."

Denise, because she "works diligently to understand the history of the law and the history of practical considerations," understands just how much the industry has changed in the five years since she began practicing. Knowing that, she's keen to leverage the resources around her.

"Most bankruptcy attorneys in New Jersey have been practicing in this field for over twenty years. I see these more experienced practitioners as a resource for improving my skills, which I then utilize to better represent mortgage lenders."

CONTACT

Denise E. Carlon, Esq.
Associate Attorney
Bankruptcy Department
Zucker, Goldberg & Ackerman LLC
200 Sheffield Street, Suite 101
Mountainside, N.J. 07092
Office: 908-233-8500 ext. 113
Direct: 908-588-9682
dcarlon@zuckergoldberg.com
zuckergoldberg.com

AT-A-GLANCE

MAIN PRACTICE: bankruptcy
EXPERIENCE: 5 years
JPEG Member: yes

FIRM



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While our list so far has profiled young attorneys, entrepreneurs and individuals working in law firm management, it's time to look at some of the people who have participated from other segments of the ALFN's membership and who are in different phases of their careers.

They offer insights, advice and some "big picture" take aways for our 2014 winners—and really, any young professional in the mortgage servicing industry who might be looking for some guidance.

**CONTINUE READING TO LEARN
ABOUT—AND FROM—THEM.**



COMPLIANCE IS KING

SASHA COHEN, ESQ.

BAYVIEW LOAN SERVICING

“Compliance is king,” says Sasha Cohen, Vice President and Corporate Counsel of Default Administration at Bayview Loan Servicing, a servicer focused on delinquent and high-risk performing loans for itself and third parties. Though she admits that mantra doesn’t always make her the most popular person on the business side of things.

Cohen says, “You need to make compliance the main priority. We have to approach growth with the constant question of ‘How can we maintain a balance between growing yet without sacrificing compliance in any way, shape or form?’” She con-

originally focused on primary and special servicing for residential and commercial mortgages, but today has shifted gears to its current focus on delinquent and high-risk performing loans.

When asked about today’s environment and the way forward for the mortgage servicing industry, Cohen says “Growth is possible. But you need to be smart about growth. Part of that process is taking the long view when it comes to the industry.

Cohen, who says she was “very, very fortunate” to be mentored by a vice president at Bayview



GROWTH IS POSSIBLE. BUT YOU NEED TO BE SMART ABOUT GROWTH.

Sasha M. Cohen, Esq., serves as the Vice President and Corporate Counsel of Default Administration for Bayview Loan Servicing, LLC. She is based in Coral Gables, Florida.

tinues, “You have to prioritize that approach in today’s environment. Starting in 2008, that was the big shift.”

And that’s clearly the approach at Bayview today. Originally established as the servicing arm of Bayview Financial—now Bayview Asset Management—in 1999, the organization has grown to over 1,100 employees in six locations spread across Florida, Texas, Pennsylvania, and Illinois. The company

who, according to her, “assisted in guiding me and teaching me how the industry has evolved and shown me where he thinks the industry is going.”

Cohen says that’s “extremely useful” for someone who is managing the company’s attorney vendor network and default support staff including the assistant vice presidents who manage teams of trainers, analytics, corporate reps, compliance and auditing, and internal quality assurance.



DEBORAH MARTIN-DOMINICK

JPEG MENTOR PROGRAM PARTICIPANT

VICE PRESIDENT OF BUSINESS DEVELOPMENT
QUALITY CLAIMS MANAGEMENT COMPANY
SAN DIEGO, CALIFORNIA

ABOUT DEBORAH

Deborah Martin-Dominick is a servicing veteran with 20+ years of experience. Her expertise is in Residential Mortgage Servicing with an emphasis on Loan Administration, Default Management, Property Preservation and Hazard Insurance Recovery, both as a Servicer and a third party provider.

Deborah has received her Certified Mortgage Servicer designation through the Mortgage Bankers Association and has been a member of the MBA Loan Administration Committee, USFN Servicer Roundtable Moderator and CMBA Panelist.

CONTACT DEBORAH

Deborah Martin-Dominick, CMS
Vice President of Business Development
P.O. Box 87611
San Diego, CA 92138-7611
619-450-8600 ext. 1731
Direct: 619-840-8608
dmartin-dominick@qualityclaims.com

WHAT WAS YOUR REASON FOR JOINING JPEG AS A MENTOR?

When I started in the industry, I found a mentor that has always provided guidance and career advice throughout my career. I am thrilled to offer the same to new professionals in the industry.

WHAT IS THE MOST IMPORTANT THING THAT JPEG IS DOING TODAY THAT YOU WISH WAS AROUND WHEN YOU WERE STARTING YOUR CAREER?

The networking opportunities is one of the strongest benefits to young professionals. This type of program also allows scenarios in which to provide an example with a strong professional demeanor to develop a solid reputation as a professional.

HOW DO GROUPS LIKE JPEG IMPACT THE INDUSTRY AND WHAT ROLE DO THEY PLAY IN ASSOCIATIONS LIKE THE ALFN?

These type of groups provide a unique opportunity to network and share knowledge with new professionals joining our industry. This creates a stronger industry overall and allows associations like the ALFN to attract new member opportunities.

IF YOU COULD OFFER ONE PIECE OF ADVICE TO YOUNG PROFESSIONALS, WHAT WOULD IT BE?

Learn! Don't be afraid to learn! Understand your role, the industry and how your specific field may fit in the bigger picture of mortgage servicing. By understanding how your position, role, and duties could impact the final outcome of the loan, it will allow you to make solid decisions and create value added relationships with the servicers.

BY UNDERSTANDING HOW YOUR POSITION, ROLE, AND DUTIES COULD IMPACT THE FINAL OUTCOME OF THE LOAN, IT WILL ALLOW YOU TO MAKE SOLID DECISIONS AND CREATE VALUE ADDED RELATIONSHIPS WITH THE SERVICERS.



COLLEEN BECKETT

JPEG MENTOR PROGRAM PARTICIPANT

BUSINESS DEVELOPMENT

HUNOVAL LAW FIRM

CHARLOTTE, NORTH CAROLINA

ABOUT COLLEEN

Colleen Beckett is an industry veteran with 20+ years of experience. Her expertise is in REO, Property Preservation, Commercial and Residential Real Estate both as an escrow officer and realtor, default solutions and services through law firm providers, Business Development and Client Development. Her current position as head of Business Development with The Hunoval Law Firm includes broadening the client base through the development of strategic relationships, expanding existing market opportunities and well as helping to developing process solutions with a focus on efficiencies and growth utilizing Lean Six Sigma methodology. Prior to joining The Hunoval Law Firm, Colleen was Director of National Accounts and Business Development at Prommis Solutions.

CONTACT COLLEEN

Colleen Beckett
Business Development
Hunoval Law Firm
501 Minuet Ln #104
Charlotte, NC 28217
Office: 704-334-7114 ext. 114
Direct: 678-983-7842
colleen.beckett@hunovallaw.com
hunovallaw.com

WHAT WAS YOUR REASON FOR JOINING JPEG AS A MENTOR?

When I started in the industry, it was a challenge to meet people and build relationships. Most of the key individuals were men and work was handled on the golf course. I had friends in the industry that helped me to navigate and I wanted to repay that kindness by helping the next generation. Today, with so many young professionals across all demographics I wanted to help build the future of our industry through a partnership.

WHAT IS THE MOST IMPORTANT THING THAT JPEG IS DOING TODAY THAT YOU WISH WAS AROUND WHEN YOU WERE STARTING YOUR CAREER?

The ability to participate in a national organization right out of the gate is a great tool to build a confident and professional foundation for anyone seeking a career in our industry. This coupled with the networking opportunities allows for the ability to diversify relationships and build a network with other young professionals.

HOW DO GROUPS LIKE JPEG IMPACT THE INDUSTRY AND WHAT ROLE DO THEY PLAY IN ASSOCIATIONS LIKE THE ALFN?

Today, with so many young professionals across all demographics I believe we need to help build the future of our industry through a sound business principle of attrition planning. Our businesses are built on relationships and we should be helping to foster and promote the next generation of leaders in our industry. The name of the organization speaks for itself - JPEG is a type or format of a picture and that is what you are seeing. This group is the picture of the future of our industry. It is also an acronym for Junior Professionals and Executives Group. It all fits.

IF YOU COULD OFFER ONE PIECE OF ADVICE TO YOUNG PROFESSIONALS, WHAT WOULD IT BE?

Listen. You are never the smartest one in the room, the room collectively is smarter than you. Let someone else tell you what they know. Listen to what your colleagues and clients are actually saying, don't just hear them. If you truly listen, then others will ask your opinion. If you speak all the time, then you become every day and no one will need to engage you in a conversation and want to listen to you.



CONGRATULATIONS, DENISE CARLON!

We at Zucker, Goldberg & Ackerman, LLC are excited to congratulate Denise Carlon, Esq. on being selected to the "Picture the Future" list of young professionals. ZGA is very proud of Denise and her achievements and contributions to the industry.

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200 SHEFFIELD STREET- SUITE 101
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TELEPHONE: 908-233-8500
FACSIMILE: 908-233-1390

E-MAIL: mackerman@zuckergoldberg.com
ONLINE: zuckergoldberg.com

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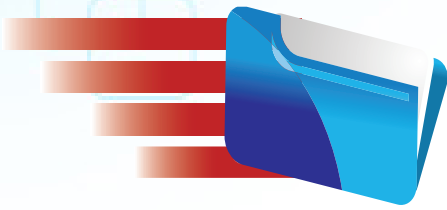
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Congratulations, Jon Broder!



The MyMotionCalendar team is proud to congratulate Jon Broder on his selection to the inaugural **ALFN JPEG Picture the Future** list!

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CONGRATULATIONS, J.P.!

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CONGRATULATE J.P. SELLERS ON HIS SELECTION
TO THE ALFN JPEG: PICTURE THE FUTURE LIST

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14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254
124 West Capitol, Suite 1560, Little Rock, AR 72201
5217 Maryland Way, Suite 404, Brentwood, TN 37027
Tel: 214.635.2650 ■ Fax: 214.635.2686 ■ MWZMLaw.com



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McCalla Raymer Congratulates
Kimberly Rayborn, Esq. for being
selected to the inaugural
JPEG: Picture the Future List



*Contact Kimberly for all of your contested and
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relate to bankruptcy practice.*



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Scott Saunders LPS, A Black Knight Company
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Stephanie Spurlock Altisource Solutions, Inc.
Tiffany Caruso Benway Marinosci Law Group, LC
Wade Petty Mortgage Contracting Services

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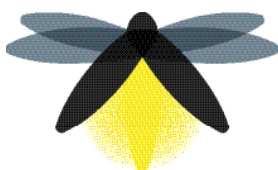
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