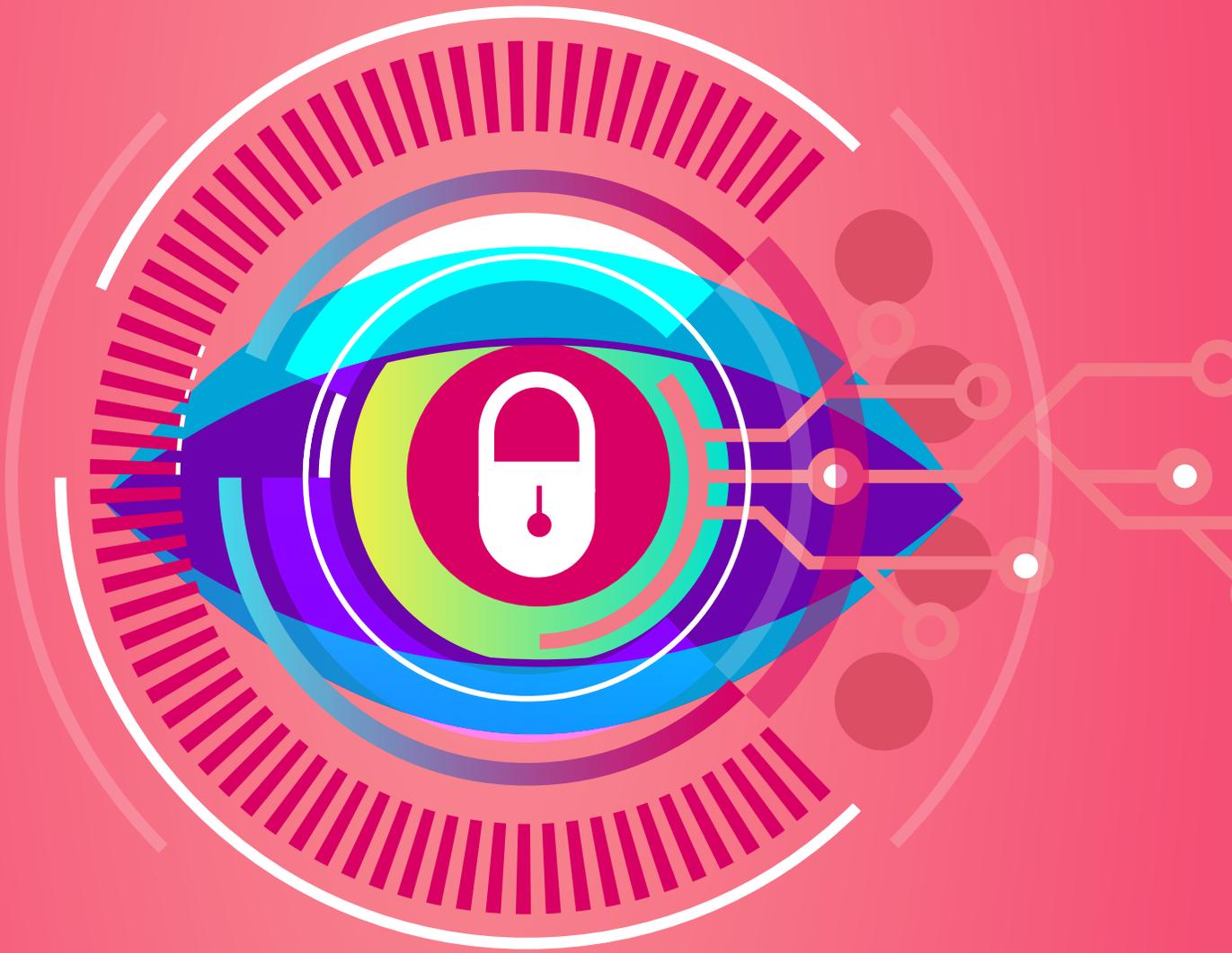


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OFFICIAL PUBLICATION OF THE ALFN | VOL. 4 ISSUE 3



## CYBERSECURITY

WITH A VIEW TOWARDS RISK AND  
LIABILITY REDUCTION



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# Letter from the Editor



“Imagination is more important than knowledge. For knowledge is limited, whereas imagination embraces the entire world, stimulating progress, giving birth to evolution.” – Albert Einstein

As an industry, we work to maintain a thorough grasp on the laws we use on a daily basis. We know the law, how to interpret it, and how to advise our clients based on it. When a new law is implemented, we research and analyze it until we understand it. However, as Albert Einstein said, there is a finite amount of knowledge. The part that continues to grow exponentially without limits is technology, fueled by innovation and creativity.

Coming from a “Millennial” like myself, technology has always been a huge part of my life. Cell phones, instant messaging, the internet, and then the iPhone coming out while I was in college... it was an interesting and exciting time to grow up. But technology hasn’t only been developing in tools we use in our personal lives. It has also been developing in the workplace, making us more efficient, decreasing timeframes for our clients and eliminating risk of human error.

In this WillEd issue, we are exploring in-depth technology in our industry – where we are now, where we are going, and what we haven’t figure out yet. Here is a taste of what’s inside:

We have an article from Erica Fujimoto which offers you ten websites that will make your life easier. I will definitely be trying the “Task Rabbit” website – we are all busy people, and everyone can use some help getting things done! We also have an article from Megan Johnson about best practices, how to navigate client requirements, and meet deadlines using technology as a guide. Candice Archibald’s article will make you want to check your social media game, and make sure you are positively presenting your personal and professional brands! We also dig into some ways automation can help us in our industry with an article by Anna Spacone –make sure you are taking advantage of these current technological advantages! Shannon Tomasso takes

us in a different direction, looking at challenges we are currently facing with technology as it stands. We also have an article by Sheri Crosby Wheeler, titled “10 Ways to ‘Level Up’ on LinkedIn,” to help improve the impact you make on one of the best known networking social media platforms.

One of our feature articles, by Katie Jo Keeling, is all about embracing technology and using it to our advantage. I really enjoyed reading the section titled, “Where to Start” - which gives advice on how you can begin your quest to incorporate technology into your business practice, making your office a better place to work. Michelle Gilbert’s feature article is packed with examples of recent security breaches, ideas on what we can do to prevent breaches and protect personally identifiable information, and where our country is heading in this technological world.

As always, you will love Sally Garrison’s “Lessons from the Road” article which discusses among other things – wait for it – jetpacks and wormholes. Confused/impressed how Sally could work these in to one of these articles? Then please, read on and enjoy! Finally, we are so excited to have our second “10 Things to Know About” column from Lauren Thurmond. This time, about one of my favorites – Michelle Obama. I won’t deny it - a few of these facts made me a little teary-eyed.

We hope you enjoy this edition and that it inspires you to consider how you can use technology in your own world. Technology is the future, and we need to embrace it!

A handwritten signature in black ink that reads "Jillian H. Wilson". The signature is fluid and cursive.

**JILLIAN H. WILSON**  
Associate Partner  
Wilson & Associates, PLLC

A FIRM BUILT ON RELATIONSHIPS



Litigation ▪ Bankruptcy ▪ Foreclosure ▪ REO/ Title Curative  
Evictions ▪ Loss Mitigation Workout ▪ Compliance Defense

OUR MORTGAGE DEFAULT TEAM:



**Jason Vanslette, Partner**  
jvanslette@kklaw.com  
954.370.9970



**Lauren Einhorn**  
Partner



**Megan Gajewski**  
Partner



**Adam Hardman**  
Partner



**Reena Sanders**  
Partner



**Irina Danilyan**  
Associate



**Scott Griffith**  
Associate



**Jacqueline Guberman**  
Associate



**George Lagos**  
Associate



**Marc Marra**  
Associate

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*Lessons from the Road*

# *Warmholes, Robots, AND Travel Agents*



SALLY GARRISON  
MANAGING MEMBER  
THE MORTGAGE LAW FIRM, PLLC

In some respects, travel technology is a giant disappointment. Why don't we have personal jetpacks yet? It is 2019! We landed on the moon in 1969. You would think that 50 years would be enough time to design personal jetpacks. What is the hold-up? I'm pretty sure it involves insurance products, or the lack thereof. I'm still optimistic about Stargate-style wormhole travel, but the science is newer; so, I'm not quite as annoyed about the prolonged rollout time on that product. It would be a total bummer to transport yourself to a place in space that doesn't support human life.

What science has failed to provide in terms of epic modes of transport, it has made up for in algorithms. Before I laud the many glorious advances available to us, let us cast our minds back to the days when airplane tickets were made of card stock – some with carbon paper. To change your flights, you had to call someone on the telephone and rebook. There was no telling how many loyalty points you had until you received your paper statement, via snail mail. And price comparison was a full-time job unless you hired a travel agent. These were dark times.

Now we can have multiple travel agents living on our phone, all competing for our business. Any #RoadWarrior worth their salt has favorite apps. And most of us have tried-and-true apps like Kayak, Airbnb, Expedia, Hotels.com, and TripAdvisor. Here are some suggestions to branch out:

## *TripIt*

This app brought to you by Concur, is like having a digital personal assistant. It collects and manages your itineraries, flight information, hotel confirmations, and other booking details that you forward to TripIt by email. The app stores that information in one trip folder, which creates an itinerary for you, with handy references like maps and driving directions. It also allows you to share that information with your #TravelFamily. This is a wonderful way to avoid scrolling through the untold depths of your email clutter looking for the proof that you reserved an SUV, not a Smart Car.

## *Free WiFi Finder.*

For those of you who, like me, are loath to splash out on an international cellular plan so that you can do work while on vacation, this app helps you find free WiFi in over 50 countries without using cellular data. It is a great solution to keep work at the office, but still, be able to upload your heavily filtered #VacationGoals selfies to Instagram so that there is proof of life.

## *Ulmon*

Nothing says “mug me” more than standing on a corner in Rome with a hardcopy travel guide or folding map...except, maybe, a fanny pack. This is a fantastic app for traveling abroad without telegraphing the fact you don't know your way around. Ulmon's offerings include CityMaps-2Go and TicketLens. So, you are able to download maps of cities or entire countries. The maps include places of interest, travel stories, guides, and histories, and they work without using cellular data. You can also tailor the maps to your interests and itinerary. The maps allow you to search by streets or landmarks; you can also rate your experience for future app users. Ulmon's TicketLens expansion lets you buy tickets for events or places of interest and it provides you with important details, like preparation tips and meeting locations.

## *LocalEats.*

This app claims to be America's favorite dining app, and it may well be. In lieu of collecting every eatery in a city, it curates the offerings; no chain restaurants are included. “[w]e prefer to list ONLY the best restaurants, chosen by our editorial and research staff (actual humans). Robots are nice. People are better.” I completely agree, unless you are testing wormholes.

## *Splittr*

For those of us who often travel in packs, Splittr is available to track your shared expenses. It tracks your spending in multiple currencies. You can also set how the expenses are split amongst the group. I love an app that does the #Math for me.

These are my picks, but there are many to choose from. The best advice is not to download one in the middle of a trip and try to make it work for you. Try them in advance and see if they work in a way that is intuitive to you. Almost all of the best ones will have a free starter version so that you can test it out before you commit to the “pro” level. And until we get wormholes, I will be over here, forwarding my reservations to TripIt after finding free WiFi. **W**

# 10 THINGS TO KNOW ABOUT

## A WOMAN OF STEEL

# Michelle OBAMA

BY LAUREN THURMOND  
PARTNER  
HUTCHENS LAW FIRM LLP

This is a new column that we are debuting to educate our readers about extraordinary women that have had an impact on life as we know it. This Top Ten list is derived from an excellent autobiography written by Michelle Obama titled Becoming which details her life from childhood to the super-hero she is today.<sup>1</sup>

By Lauren Thurmond, Partner,  
Hutchens Law Firm LLP (NC and SC)

1. Michelle's parents spoke to Michelle and her brother like they were adults<sup>2</sup> and expected early on that she and her brother should handle their own business.<sup>3</sup> They appreciated Michelle's feistiness<sup>4</sup> and loved her consistently, but she was not over-managed.<sup>5</sup>
2. Michelle met her husband when she was a junior associate attorney at a Chicago law firm and President Obama was a summer law clerk at the firm that she had been asked to mentor.
3. Michelle started keeping a journal the summer her best friend died of cancer and when she looked back and read her entries years later, she realized that she was trying to tell herself that she hated being a lawyer.<sup>6</sup> She "wasn't suited to the work...felt empty doing it, even if [she] was plenty good at it."<sup>7</sup>
4. The death of Michelle's father with whom she was very close was what finally pushed her to explore what career options there were for a lawyer who did not want to practice law.<sup>8</sup> Both her best friend and her father had died at a young age and it was clear to her that "life is short and not to be wasted."<sup>9</sup>
5. Michelle's professional career before becoming First Lady of the United States of America took many paths. After leaving law firm life she worked in the Chicago Mayor's office, as the Executive Director of Public Allies in Chicago, as an Associate Dean at the University of Chicago focused on community relations, and as an Executive Director for community affairs at the University of Chicago Medical Center.

<sup>1</sup> Becoming.  
By: Michelle Obama (2018).

<sup>2</sup> Id. at 25.

<sup>3</sup> Id. at 12.

<sup>4</sup> Id.

<sup>5</sup> Id. at 47.

<sup>6</sup> Id. at 132.

<sup>7</sup> Id.

<sup>8</sup> Id. at 146.

<sup>9</sup> Id.

<sup>10</sup> Id. at 160-61.

<sup>11</sup> Id. at 171.

<sup>12</sup> Id. at 188-89.

<sup>13</sup> Id. at 188.

<sup>14</sup> Id. at 201 and 212.

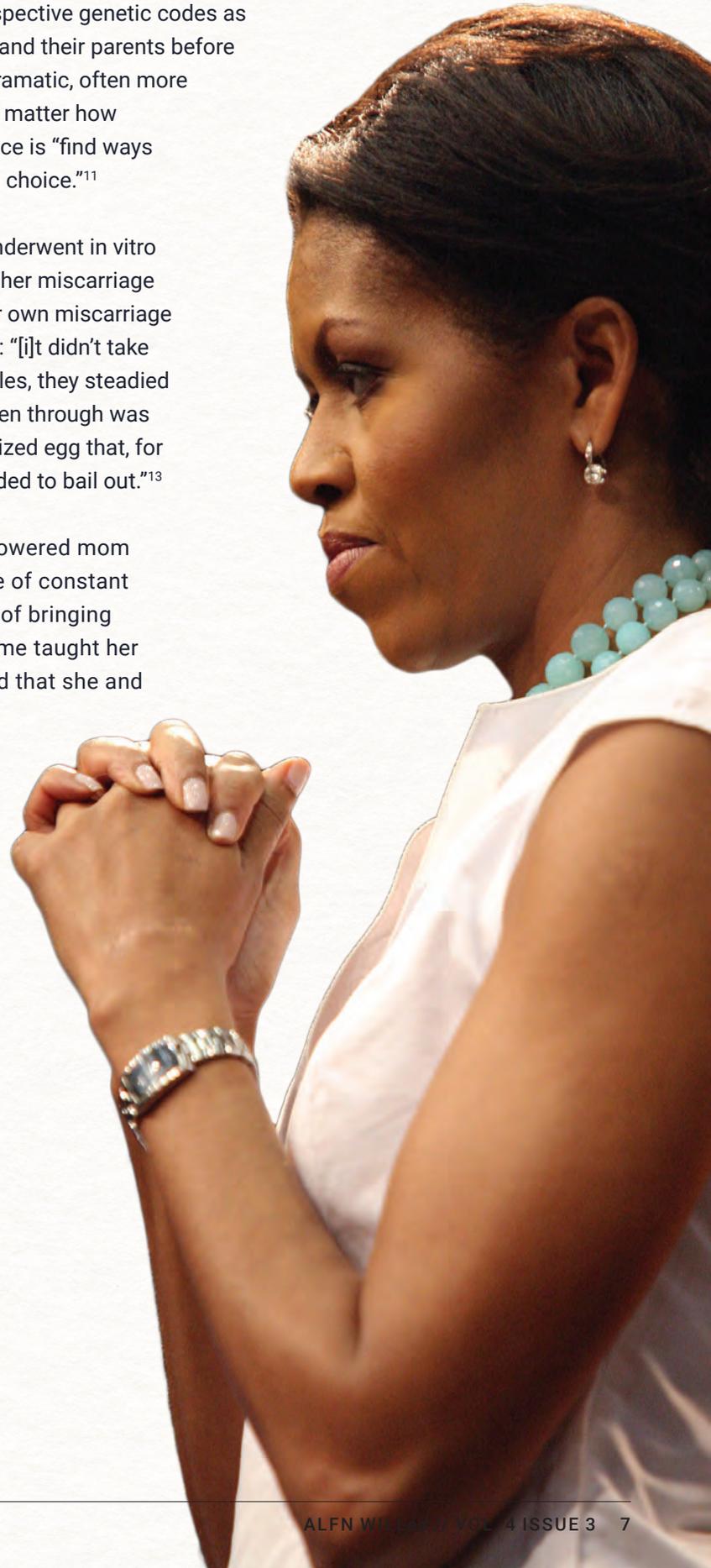
<sup>15</sup> Id.

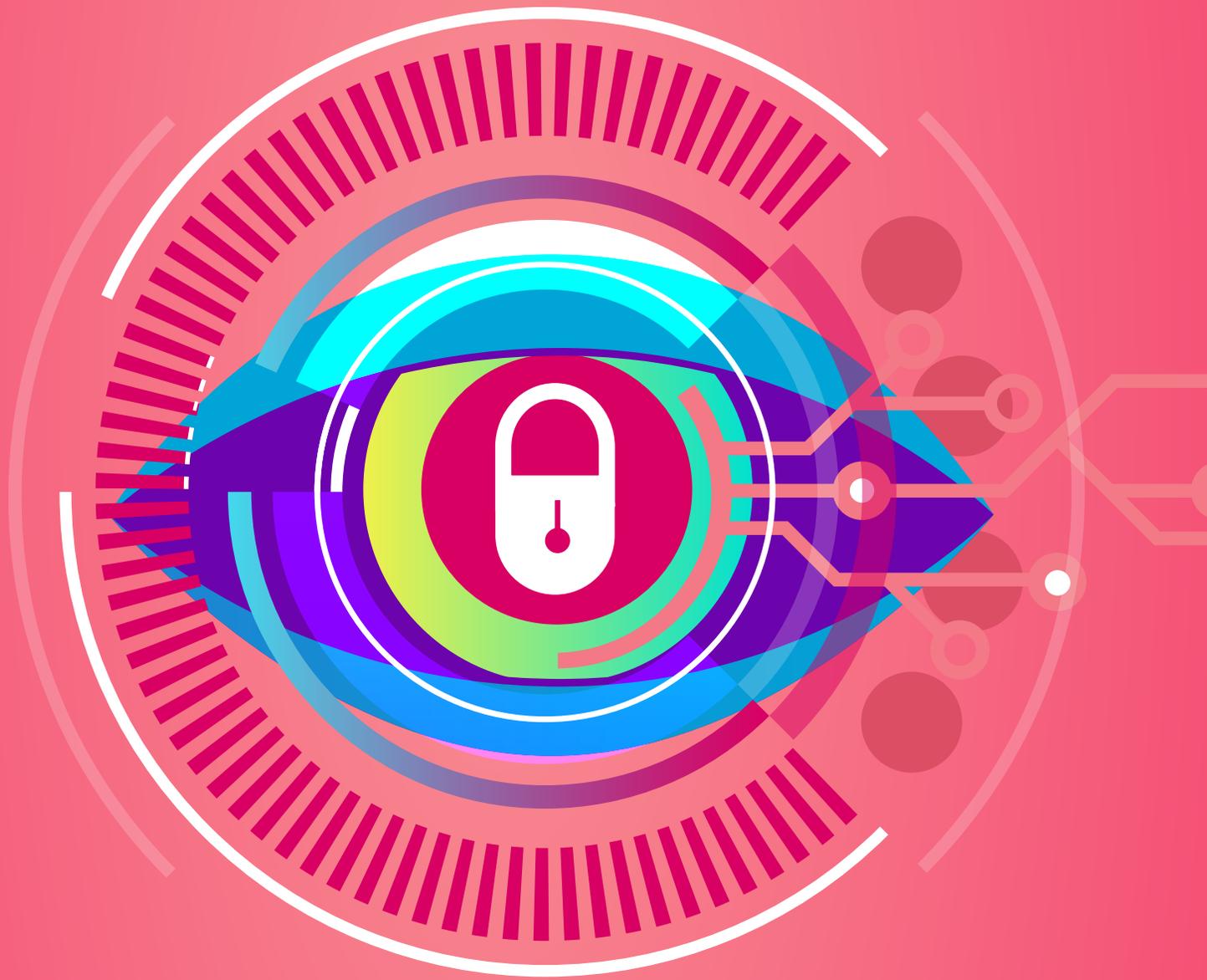
<sup>16</sup> Id. at 362.

<sup>17</sup> Id. at 329 and 420.

<sup>18</sup> Id. at 420.

6. As part of the progression of their marriage, Michelle and her husband have learned how to fight, “to understand that this is just how each of us is built, that we are each the sum total of our respective genetic codes as well as everything installed in us by our parents and their parents before them,” so that when “we fight now, it’s far less dramatic, often more efficient, and always with love for each other, no matter how strained, still in sight.”<sup>10</sup> Michelle’s marriage advice is “find ways to adapt, [if] you are in it forever, there’s really no choice.”<sup>11</sup>
7. Michelle had a miscarriage and subsequently underwent in vitro fertilization.<sup>12</sup> Her friends responded to news of her miscarriage “by heaping [her] with love and support and their own miscarriage stories.” She described this response as follows: “[i]t didn’t take away the pain, but in unburying their own struggles, they steadied me during mine, helping me see that what I’d been through was no more than a normal biological hiccup, a fertilized egg that, for what was probably a very good reason, had needed to bail out.”<sup>13</sup>
8. Michelle described life for her and her “high-powered mom posse” with young children as living “in a state of constant calibration, tweaking one area of life in hopes of bringing more steadiness to another.”<sup>14</sup> She said this time taught her that there was no formula for motherhood, and that she and her friends were equally bewildered about how to put working, parenting, and marriage all together.<sup>15</sup>
9. Michelle and her girlfriends have Boot Camp weekends where they “take shelter, connect and re-charge” by leaving their husbands, children and jobs behind for a couple of days and care only for themselves by sharing funny stories, offering advice, and listening to each other.<sup>16</sup>
10. Michelle Obama approached life as First Lady of the United States of America with the optimism that has been an important part of her life and the intent “to work with purpose and parent with care-same as she always had.”<sup>17</sup> This optimism continues to help her now that her time as FLOTUS is complete. She describes her deep felt optimism as “a form of faith, an antidote to fear.”<sup>18</sup> **W**





# CYBERSECURITY

WITH A VIEW TOWARDS RISK AND  
LIABILITY REDUCTION

BY MICHELLE GARCIA GILBERT  
MANAGING PARTNER,  
GILBERT GARCIA GROUP, P.A.

# WHERE ARE WE?

Default service professionals handle large amounts of personally identifiable information (PII) in the course of their work. Security breaches involving PII have led to individuals falling victim to identity theft, embarrassment, and blackmail; organizations have suffered a loss of public trust, legal liability, and increased remediation costs. <sup>2</sup>

TARGET, DECEMBER 2013

AROUND

**40 MILLION**

DEBIT AND CREDIT CARD  
ACCOUNTS EXPOSED DURING  
HOLIDAY SEASON

U.S. OFFICE OF  
PERSONNEL MANAGEMENT,  
JUNE 2015

OFFICE REPORTS

**21 MILLION**

SOCIAL SECURITY NUMBERS  
WERE STOLEN IN 2014

SONY, NOVEMBER 2014

**FBI REPORTS  
NORTH KOREA  
HACKED**

PERSONAL INFORMATION  
ON CELEBRITIES (I.E.,  
SYLVESTER STALLONE) AND  
EMPLOYEES GOING BACK  
SEVERAL DECADES

ASHLEY MADISON, JULY 2015

**HACKERS  
RELEASED  
INFORMATION ON**

**MILLIONS**  
OF PEOPLE WHO USED  
THE MARRIED DATING  
SITE AFTER THE COMPANY  
REFUSED DEMANDS TO SHUT  
DOWN THE SITE

<sup>2</sup> Government Accountability Office (GAO) Report 08-343, Protecting Personally Identifiable Information, January 2008, <http://www.gao.gov/new.items/d08343.pdf>

EQUIFAX, SEPTEMBER 2017

AS MANY AS  
**143 MILLION**

AMERICANS' PERSONAL  
INFORMATION WAS EXPOSED

FACEBOOK, SEPTEMBER 2018  
BETWEEN JULY 2017 AND  
SEPTEMBER 2018, HACKERS

ACCESSED  
INFORMATION  
OF ABOUT  
**30 MILLION  
USERS**

UBER, NOVEMBER 2017

UBER PAID  
**\$100,000**

TO HACKERS IN 2016 TO  
TRY TO MINIMIZE BREACH  
OF INFORMATION FOR  
57 MILLION RIDERS AND  
DRIVERS

MARRIOTT/STARWOOD,  
NOVEMBER 2018

AS MANY AS  
**500 MILLION**

STARWOOD GUESTS HAD  
INFORMATION EXPOSED  
SINCE 2014

YAHOO, OCTOBER 2017  
VERIZON, AS OWNER OF  
YAHOO, REVEALED THAT ALL

**THREE  
BILLION**  
YAHOO USERS'  
INFORMATION

WAS HACKED IN 2013,  
THREE TIMES THE NUMBER  
REPORTED IN 2013

FIRST AMERICAN FINANCIAL  
CORPORATION, MAY 2019

AN ESTIMATED  
**885 MILLION**

DOCUMENTS  
RELATED TO REAL ESTATE  
CLOSING DATING BACK  
TO 2003 WERE LEAKED,  
EXPOSING PERSONAL  
INFORMATION

Headlines report the activities of hackers and the prevalence of vulnerabilities of online data systems almost daily.<sup>2</sup> In 2015, the Federal Financial Institutions Examination Council (FFIEC) issued a Cyber Assessment Tool for use with financial institutions which come under the oversight of the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Association (NCUA), the Bureau of Consumer Financial Protection (BCFP), and the State Liaison Committee of State Regulators, all of whom are members of the FFIEC.<sup>3</sup> The assessment “...provides a repeatable and measurable process for financial institutions to measure their cybersecurity preparedness over time.”<sup>4</sup>

The Cyber Assessment Tool is a starting point for financial institutions to mitigate information security risks. However, complex business relationships require a thoughtful review of the entire business model. For independent mortgage brokers and loan officers, personal devices are commonly used which may cause vulnerability when dealing with personal information. In fact, the approach to cybersecurity risk reduction should be enterprise-wide and involve extensive information gathering.

Part of the problem is the identification of potential sources of PII utilized by a company and its vendors. Sources include databases, shared network drives, backup tapes, and contractor or vendor sites which contain PII, described as “any information about an individual maintained by an agency, including (1) any information that can be used to distinguish or trace an individual’s identity, such as name, social security number, date and place of birth, mother’s maiden name, or biometric records; and (2) any other information that is linked or linkable to an individual, such as medical, educational, financial, and employment information.”<sup>5</sup> Best practice procedures

## EXAMPLES OF PII INCLUDE, BUT ARE NOT LIMITED TO:

1. Name, such as full name, maiden name, mother’s maiden name, or alias
2. Personal identification number, such as social security number (SSN), passport number, driver’s license number, taxpayer identification number, or financial account or credit card number
3. Address information, such as street address or email address
4. Personal characteristics, including photographic image (especially of face or other identifying characteristic), fingerprints, handwriting, or other biometric data (e.g., retina scan, voice signature, facial geometry)
5. Information about an individual that is linked or linkable to one of the above (e.g., date of birth, place of birth, race, religion, weight, activities, geographical indicators, employment information, medical information, education information, financial information)

<sup>2</sup> Privacy Rights Clearinghouse, Office of Personnel Management; Facebook; Target; Marriott; *NY Investigates Exposure of 885 Million Mortgage Documents*, Krebs on Security, May 19, 2019

<sup>3</sup> <https://www.ffiec.gov/cyberassessmenttool.htm>

<sup>4</sup> Id.

<sup>5</sup> OMB Memorandums 07-16 and 06-19. GAO Report 08-536, Privacy: Alternatives Exist for Enhancing Protection of Personally Identifiable Information, May 2008, <http://www.gao.gov/new.items/d08536.pdf>.

for handling PII abound among government agencies and private business, and merit mention in the context of default servicing professionals. Looking from the unique perspective of a potential hacker illustrates where a business should focus efforts, given that a thorough perimeter security (firewalls, patching protocol, etc.) is in place. Experts claim that up to 80% of system breaches occur by “social engineering.”

Social engineering is the manipulation of people into performing actions or divulging confidential information. Some outcomes of social engineering include individuals or organizations sharing confidential information through phishing email scams, introducing malware by navigating to unsafe websites through a web browser, or phone phishing for sensitive information. Particularly in the default servicing, origination and mortgage lending industry, phishing emails appear legitimate and attempt to divert wires and payments to hackers.<sup>6</sup>

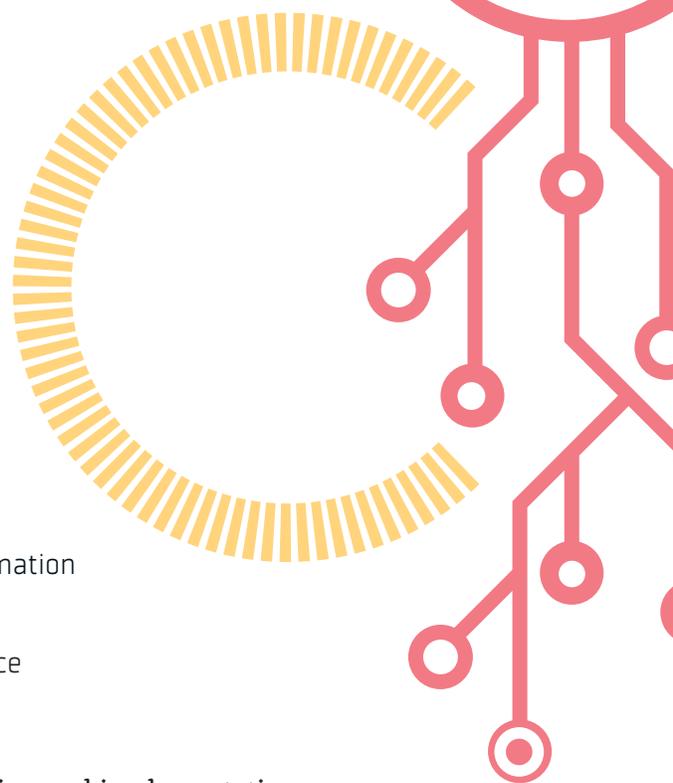
The National Institute of Standard and Technology (U.S. Department of Commerce) recommends using operational safeguards, privacy-specific safeguards, and security controls, such as<sup>7</sup>:

1. Creating Policies and Procedures
2. Conducting Training
3. De-Identifying PII- meaning confirming information must be encrypted
4. Using Access Enforcement
5. Implementing Access Control for Mobile Devices
6. Providing Transmission Confidentiality
7. Auditing Events
8. Developing Incident Response Plan to Handle Breaches
9. Requiring Coordination Among Teams, especially Information Technology, Human Resources and Operations
10. Confirming Adequate Cybersecurity Insurance is in Place

Two key and inexpensive protections stand out: employee training and implementation of software patches upon release. Given the proliferation of social engineering, employees should be informed daily about schemes, trained and tested on a frequent basis, and encouraged to report any and all cybersecurity incidents. Software patches address shortcomings in a developer’s software; unpatched systems attract hackers who work at finding system vulnerabilities.

<sup>6</sup> Cybersecurity Best Practices in Mortgage Banking, Jim Deitch, Mortgage Compliance Magazine, <http://www.mortgagecompliancemagazine.com/featured/cybersecurity-best-practices-in-mortgage-banking/>

<sup>7</sup> NIST Special Publication 800-122, April 2010



# WHAT CAN WE DO?

Some experts propose more federal and state regulation and oversight of cybersecurity, similar to the model of public utilities, public transportation, and the internet, but without the cooperation of the private sector, the expense of such a massive government undertaking is cost-prohibitive. The NIST has already developed a set of common cybersecurity standards based on accepted international criteria which can set the stage for solutions implemented by all stakeholders, public and private. One downside of too much government intervention stems from a one-size-fits-all mentality; in a cyber world diverse in functionality and purpose, one standard securi-

ty method may lead to a false sense of security. A balanced approach might be best: government institutional oversight and promotion of best practices, combined with diversity, development, and redundancy from the private sector.<sup>8</sup>

Much of the private sector understands the risk of a lack of sound and responsive cybersecurity protocol: the always-changing landscape of cyber risk combined with exposure footprint of different companies can lead to disastrous results. Effective cyber risk management requires an integrative approach, including government regulation, in order to adapt to inevitable threats.<sup>9</sup>

# WHAT IS ON THE HORIZON?

Experts and politicians warn that the current encryption protocol used in the United States will be hacked in the near future. A rising technology called quantum computing significantly reduces the time it takes to perform computations. Problems that required billions of years with non-quantum computers can be solved in a matter of days or even hours with quantum computing. “In quantum computing, a qubit (short for quantum bit) is a unit of quantum information—similar to a classical bit. Where classical bits hold a single binary value such as a 0 or 1, a qubit can hold both values at the same time in what’s known as a superposition state. When multiple qubits act coherently, they can process multiple options simultaneously. This allows them to process information in a fraction of the time it would take even the fastest nonquantum systems.”<sup>10</sup>

U.S. experts warn that our current ability to encrypt and secure PII within the next decade will be impossible with the advent of quantum computing, because quantum can unlock encryption. Currently,

hacked data is indecipherable but may not be for long once quantum computing is fully functional. In fact, countries like China and Russia devote resources to the development of quantum computers, while U.S. researchers move as rapidly as possible to develop not only quantum computers but also the next wave of encryption before it is too late.<sup>11</sup>

While chair of the IT Subcommittee of the House Oversight and Reform Committee, Congressman Will Hurd from Texas advocated for modernization of the U.S. IT system and stated at the Aspen Security Forum on July 20, 2018, “Whoever gets to the true quantum computing first will be able to negate all the encryption that we’ve done to date.”<sup>12</sup> Hurd recommends that a national coordinator for quantum computing be appointed within the White House.

The following diagram, a version of which was compiled by the Wall Street Journal based on data from IBM, NIST, and the Center for New American Security illustrates the situation.

<sup>8</sup> *Should the Government Require Companies to Meet Cybersecurity Standards for Critical Infrastructure?* Wall Street Journal, November 18, 2018

<sup>9</sup> *Lack of Understanding is the True Cyber Risk*, Corporate Counsel Business Journal, May-June 2019

<sup>10</sup> <https://www.microsoft.com/en-us/quantum/what-is-quantum-computing>

<sup>11</sup> *The Race to Save Encryption*, Christopher Mims, Wall Street Journal, June 5, 2019, <https://www.wsj.com/articles/the-race-to-save-encryption-11559646737>

<sup>12</sup> <https://hurd.house.gov/media-center/in-the-news/best-piece-legislation-dc-about-quantum-computing>

## TODAY'S SECURITY



## TEN YEARS FROM NOW



## ALTERNATE FUTURE



Lattice encryption is a complex cryptographic scheme designed to protect data from the threat of crypto-breaking by quantum computers; in other words, it hides data inside complex math problems. Though quantum computing is still many years away, the use of lattice cryptography now and in the future thwarts hackers of all types.<sup>13</sup>

One downside is that older data can be hacked with quantum computers, and back actors are hacking and stockpiling data in order to decrypt it in the future. Another downside is the lack of a quantum-safe standard, but help is on the way.<sup>14</sup> No one knows exactly when quantum computing will be capable of hacking current encryption. The National Institute of Standards began a post-quantum cryptography standardization project in 2016, to be completed around 2022. Implementation of a standard may take five to ten years, so time is of the essence. Cybersecurity experts from Google, Microsoft, IBM, and the federal government are currently focusing on finding solutions, though those experts acknowledge the tremendous threat from China who has devoted considerable resources to quantum computing.

This macro view of maintaining the security of PII in default servicing and mortgage industry impacts the day-to-day efforts to prevent hacking and inadvertent exposure of PII. Industry participants should be informed about the future of cybersecurity on our work and should support private and public efforts to address future threats. **W**

<sup>13</sup> <https://www.research.ibm.com/5-in-5/lattice-cryptography/>

<sup>14</sup> The Race to Save Encryption, Christopher Mims, Wall Street Journal, June 5, 2019, <https://www.wsj.com/articles/the-race-to-save-encryption-11559646737>





# A DIGITAL BRAND AND LEGACY

BY CANDICE ARCHIBALD  
DIRECTOR OF BUSINESS DEVELOPMENT,  
SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LLP



It is 2019, and everyone knows that the future means technology. We need to be tech-savvy, understand technology, use technology... Digital this, digital that... Digital Brand? Digital Legacy? It is enough to make your head spin. But what does it really mean to have a digital brand and legacy?

Think about it this way- long after you're gone there will still be traces of you on social media. An email account (or two...or ten), and everything that you have done "online" will live on, digitally. Why not start to take control of that while you're still here? You can regulate what is said about you from a digital standpoint now to shape your brand and legacy for the future. Twitter, LinkedIn, Facebook, Snapchat, Instagram, Tumblr, Houseparty, Tik Tok, YouTube... The list goes on and on! So where do you even start?

In terms of a professional career-building platform, LinkedIn is the place to focus first. But, you cannot ignore your digital brand on other forms of social media. Creating a digital personal brand is a legacy-building process that will transcend any job or career. If you haven't already done so, google yourself. What comes back from that Google search? Do you need to focus on Twitter, Facebook, or Instagram to clean up your digital brand?



## LINKEDIN:

For now, we'll focus on LinkedIn. It's important to note that LinkedIn isn't just about posting a few words or re-sharing articles. A persistent focus on creating and publishing content that you are passionate about on LinkedIn speaks to your personal brand.

## THE PROFILE:

If you are reading this and don't have a LinkedIn profile, REALLY? It's 2019! Just kidding, but please create one ASAP! It is a great tool, and a basic profile is free. Make sure your picture is professional, and if you don't have a professional picture, get one. You can get one at JCPenney's for \$50-75. If you can afford to spend the money on a professional photographer though, I highly recommend doing it because your LinkedIn profile will be viewed many times by colleagues, prospective business partners, potential employers, and the list goes on and on. So, no car selfies, please!

If you already have a profile the next question is should you stick with the free version or pay for an upgraded version such as "premium"? The benefits of the premium version, in my opinion, far outweigh the cost. There is a laundry list of benefits, but the one that I've found most useful is access to "LinkedIn Learning", a platform that offers hundreds (probably more) of short presentations/videos on anything from negotiating a raise, to dealing with toxic colleagues, to building your personal brand. I recently watched a presentation on how to present and communicate better. I recommend that you research all the benefits and various versions of LinkedIn to see what makes the most sense for you personally and for your career goals.

Make sure that your profile is complete - do you have all of your education, experience, and volunteering included? Have you won any awards or were you recognized for anything? Make sure that as these things happen in your career, you also update LinkedIn so that you can showcase your hard work and accomplishments!

Now that you have a profile and the right version, what's next?

## THE CONTENT:

Does the content you have in your profile define a clear purpose or reflect your passion? Are there themes in the content you share? If not, start today by finding articles or content that you find interesting and re-sharing them with your thoughts or even just "like" them.

Have you written any articles? Post them on LinkedIn and link them to your profile.

Can you summarize what you are about in 20 words or less? Try to do this and use it for your LinkedIn Summary.

Also, review all of your social media content from time to time to make sure it currently reflects your brand. I personally realized my Instagram content was veering away from my brand goals when I was at dinner with my brother one night. My brother happened to be scrolling through my pictures on IG and said to me, "Do you know that most of your Instagram pictures are of food or wine? I know you like both, but maybe throw in a few random pictures of other things you like once in a while!" Good advice from my brother... I do love food and wine, but that is not the personal brand that I want to build.

## STAY ACTIVE:

Try to check LinkedIn a few days a week, or if possible- every morning. That way you will see your connections' work anniversaries and birthdays, and it makes it easy to stay in touch. Look for other people with similar connections, have gone to your college, high school, or worked at some of the same em-

## BUILDING TRUST ONLINE IS VITAL TO POSITIONING YOURSELF AS ONE WORTHY OF READING, FOLLOWING AND SHARING.

employers. You can also follow companies and groups so that their content shows up in your newsfeed. There is also a feature on LinkedIn where you can ask others for career advice.

### SOCIAL PROOF

Enough about LinkedIn, let's focus on a concept called social proofing. Building trust online is vital to positioning yourself as one worthy of reading, following and sharing. This will take time. Online "social proof" is where you display your evidence of achievements. It is a combination of a variety of factors but should take place across your social media networks. These could include:

- Awards
- Acknowledgments or recognitions in mass media and online blogs and publications
- Book(s)/ Article(s) you have written
- The number of followers you have on social networks
- The amount of social sharing of your content. Retweets, LinkedIn and Facebook shares are part of that attention quantification.

These credibility pieces can be displayed in your "About" or "Bio" tab and on your home page.

### THE "RIGHT" SOCIAL NETWORKS:

Twitter, LinkedIn, and Facebook are your generic, default social media networks. After that, it becomes cloudy. For example; if your passion is fash-

ion, photography, food, or design, then you will also need to focus on visual social media channels, such as YouTube, Pinterest, and Instagram. Just remember that whatever network(s) you pick, you will have to stay active on them and engage. Plus, the more accounts you have, the more time you'll need to dedicate to managing them.

### BUILDING TRIBES:

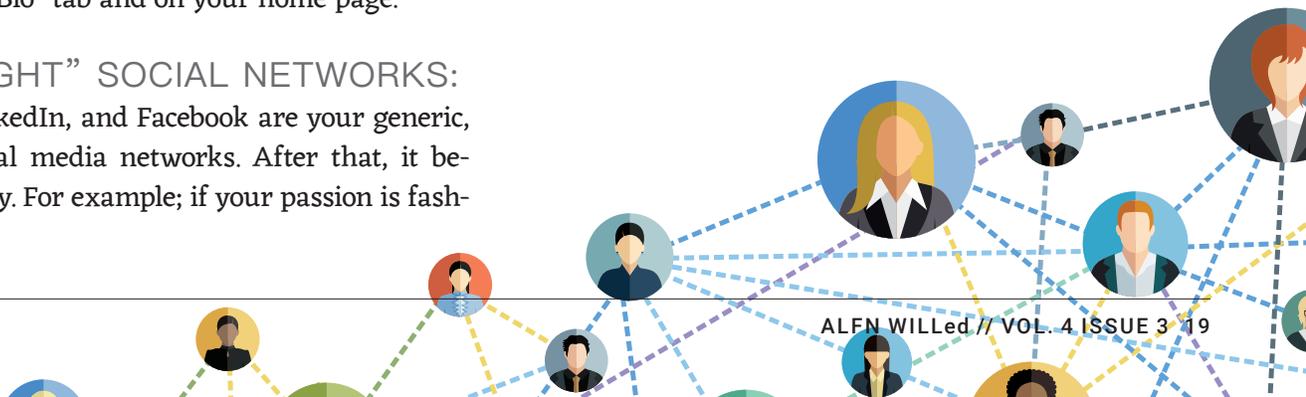
A saying goes; "It takes a village to raise a child." Well, it also takes a village to build a digital legacy. You are going to need an online tribe to help you to build that powerful personal brand!

Even Coca Cola realized when it changed its marketing focus from "creative excellence" to "content excellence" that they could never create or pay for the same amount of content that their fans and advocates could create on their behalf.

Start building followers on social networks to collaborate with and assist you in sharing your own content. This can be as simple as sharing someone's content or thanking them for their great article. They will reciprocate.

### NETWORKING:

So you have created a fabulous digital brand and legacy at this point. Great job! BUT please, don't forget about networking and remember that it is both an online and offline initiative. Take the time to meet with your colleagues, connections, and followers in-person as well because human beings still thrive on physical face-to-face connection. Also remember that powerful, purposeful networking is not just about you, it's about helping others first. Sharing a meal, coffee or a drink can build relationships and partnerships that can start businesses and open job opportunities. 



# Click THE EASY button!

10 WEBSITES THAT  
MAKE YOUR LIFE  
EASIER!



BY ERICA FUJIMOTO  
DIRECTOR OF DEFAULT SERVICES  
AFFINITY CONSULTING GROUP



1.

**ONE-TAB.COM**

Tabs in Google Chrome and Mozilla Firefox eat up a ton of memory. OneTab collapses all of your tabs into a single page. That saves memory and reduces clutter. You can also save a group of tabs for future use. And the best thing is that it's free!

2.

**TASKRABBIT.COM**

How do women do it all? The answer is we don't! Hiring someone prescreened with background checks to help you out is a great way to keep all those balls you juggle up in the air. Whether it is big or small, TaskRabbit connects you with background checked "Taskers" to help you out.

3.

**SINCERELY.COM/INK**

People love to receive mail, especially when it isn't junk mail! Sincerely.com is a time-saver that will print and send customized, personalized cards starting as low as \$2 each to your friends, family and colleagues. That saves you from having to go to the store to buy the cards, buying postage, and mailing them!

# 4.

## GOOGLE.COM/FLIGHTS

Saving money on flights is so easy with Google Flights. The site is really fast, shows most airlines (including Southwest), and combines some of the best features of Kayak and Hopper. The site identifies the best deal in green on the page, and you can look at the calendar to pick the cheapest dates to fly. Information is also provided on predicted flight delays based on historical data. Once you find the best deal, you can go to the airline website and book your flight right there. You can even search broadly – like, Dallas to Europe, and you will see a map with popular cities and prices. I was searching for Dallas to Prague, and the cheapest price this summer is \$1,700+, but scrolling through the calendar, I found tickets as low as \$600! Any women out there up for a getaway?

# 5.

## COPY2CONTACT.COM

Allows you to copy contact information on your computer or mobile device from email signatures, web search results, documents, resumes, etc. and auto-fills the information into a new contact setup for you in Outlook, your calendar, and CRM software. The only negative is that it isn't available on Android.

# 6.

## PASSWORD MANAGER

Unless you can create unique, strong, unbreakable passwords for each website/program you use AND remember ALL of them yourself, then you need a Password Manager Program. These programs generate virtually unbreakable passwords, store them for you, and autofill them on your devices. Many are free to use on one device, or you can pay a little bit of money and use them on your phone, computer, etc. We recommend that all firms purchase a Password Manager Program for your entire staff to ensure that passwords for all sites are unique, difficult to break, and so that people can stop saving passwords on post-it notes, Word or Excel Documents (especially when the passwords used to open those documents can also be hacked). Our favorites are [www.Roboform.com](http://www.Roboform.com), [www.Dashlane.com](http://www.Dashlane.com), and [www.LastPass.com](http://www.LastPass.com). They are also great for your people because they can keep their work passwords separate from their personal passwords, take only their personal passwords when they leave the firm and can share passwords with teammates when necessary.

# 7.

## PAPERKARMA.COM

If you are interested in saving time and cleaning up your recycling bin, subscribe to PaperKarma! This free app helps you stop unwanted junk mail and catalogs. Simply take a picture of the unwanted item, enter your address, and click unsubscribe. It works on magazines, Valpak mailers, and other junk mail!

# 8.

## INFORMEDELIVERY.USPS.COM

This free service from the USPS allows you to digitally preview the mail you are going to receive. Once you create an account and verify your identity, the USPS will take grayscale images of all of your letter-sized mail so you can see what is coming. You can also check delivery status, leave delivery instructions, and reschedule package delivery.

# 9.

## ATTORNEYATWORK.COM

Get one really good idea every day delivered straight to your email for free. Check out their website for articles on everything from marketing and technology, to news and help running your firm. There are free downloads, videos, and other great tools available for anyone in the legal industry.

# 10.

## REMOVE.BG

Free service to easily remove the background from your pictures in seconds. If you aren't completely happy with the results, you can edit the program either inside the site or download and edit in your photo editor. Once you've removed the background, you can replace it with another of their stock images or one of your own. [W](#)

# Throw Away Your Post-It Notes



BY MEGAN JOHNSON

Director of Business Development  
Potestivo & Associates, P.C.

Throw away your post-it notes and cheat sheets and start utilizing technology to stay on top of the best practices for both your clients and your firm. In today's work environment, there are so many different policies, procedures, directives, and updates, that staying on top of it all can feel downright overwhelming. Whether it is regarding your firm's standard policies and procedures, client best practices, or legal requirements and guidelines, firms need a reliable method for tracking and managing these critical elements without fear that something will slip through the cracks.

Now, more than ever, client processes and loan requirements are becoming more individualized in the default servicing industry. Clients are looking for firms who can navigate these requirements and provide the most accurate and efficient results. Due to the vast array of requirements, frequent updates, and the overwhelming number of details to track, maintain, and remember, failure to embrace technology, and all that it has to offer, can be detrimental to your practice. To ensure every file is handled correctly and to avoid human error, it is crucial to utilize whatever technology you have available.

When considering your current technology, first and foremost, be sure that your case management system is customizable. The ability to set up different workflows or steps/to-do's based on clients, state, county, loan type, process, etc. is going to save time and allow staff to work more efficiently and effectively. In today's work climate, it is unrealistic to rely on human memory alone to ensure all requirements are met. Systems need to be built in and updated as processes change. For example, fee matrices built into the system can be essential as there are far too many ways to bill a file to rely on human memory alone. Even doing something as basic as keeping track of fee matrices in Excel, as opposed to Word utilizes technology to help bill accurately. Take it a step further and ensure your system has a way to automatically calculate those amounts and billing milestones, and you are really on the road to maximizing your technology.

Another important consideration is integrations. In

many cases, firms are still completing steps and milestones manually. Integrating your system steps and milestones with client systems and vendors will improve accuracy and save time. If you've never used integrations don't be intimidated, it's okay to start small. Try one for a few months and then build on more integration from there.

Use integrations that fall in line with your client's best practices: SCRA and PACER checks, billings, step completion, document retrieval and the list goes on. The more you allow your system to "talk" with other systems in a secure environment, the fewer errors you will begin to see, which may even lead to less overhead.

As a final consideration, don't forget that the ability to report is a must. Reporting is essential for quality control, timelines, exceptions, client research and inquires, and so on. If you have a case management system that will allow customizable reporting, use it. If not, use Excel or consider an external program that you can add-on to your existing software. To get the most out of your reporting, set up re-occurring reports so you can compare and see trends. Reporting should be a weekly and monthly task, and it should evolve and change with your practice to make sure you are meeting necessary procedural requirements and operating within client expectations.

This is just a small glimpse of how technology can change your firm for the better. By exploring and taking advantage of all that technology has to offer, you will set your firm apart in this meticulous, detail-oriented industry. ■

# Technology can solve a lot... But not everything



**T**ECHNOLOGICAL ADVANCES have changed the way we manage our daily operational processes and communications. As technology continues to progress, most organizations have been able to take advantage; allowing for more efficient, compliant, and productive work environments. As technology continues to evolve and improve, it can sometimes be hard for organizations to keep up. While technology enhancements usually lend themselves to long-term gains, initial implementation can be time-consuming and costly. There are also some tasks and processes that still require manual execution.

Below are some items/processes that continue to present challenges or inefficiencies due to technological limitations.

#### **MANAGING TRANSFER FILES:**

Servicers accepting transfer files often spend time in advance mapping out data to ensure the transfer goes as smoothly as possible. However, no amount of pre-planning can account for unknowns or data inaccuracies. Many servicers have robust document review and data validation programs post-transfer to ensure accuracy and minimize customer impact. It can also be difficult to integrate data from service transferred loans into pre-developed automation tools which can create slowdowns in established streamlined processes.

Transfer files can present even more of a challenge when loans transfer attorney firms. In most cases, the receiving firms have little or no insight into the prior firms' file. While there are electronic and automated ways to scrub servicer reporting and filing data, there is no one solution or data source to put together a full picture of what happened prior to transfer.

#### **DOCUMENT PREPARATION PROCESS:**

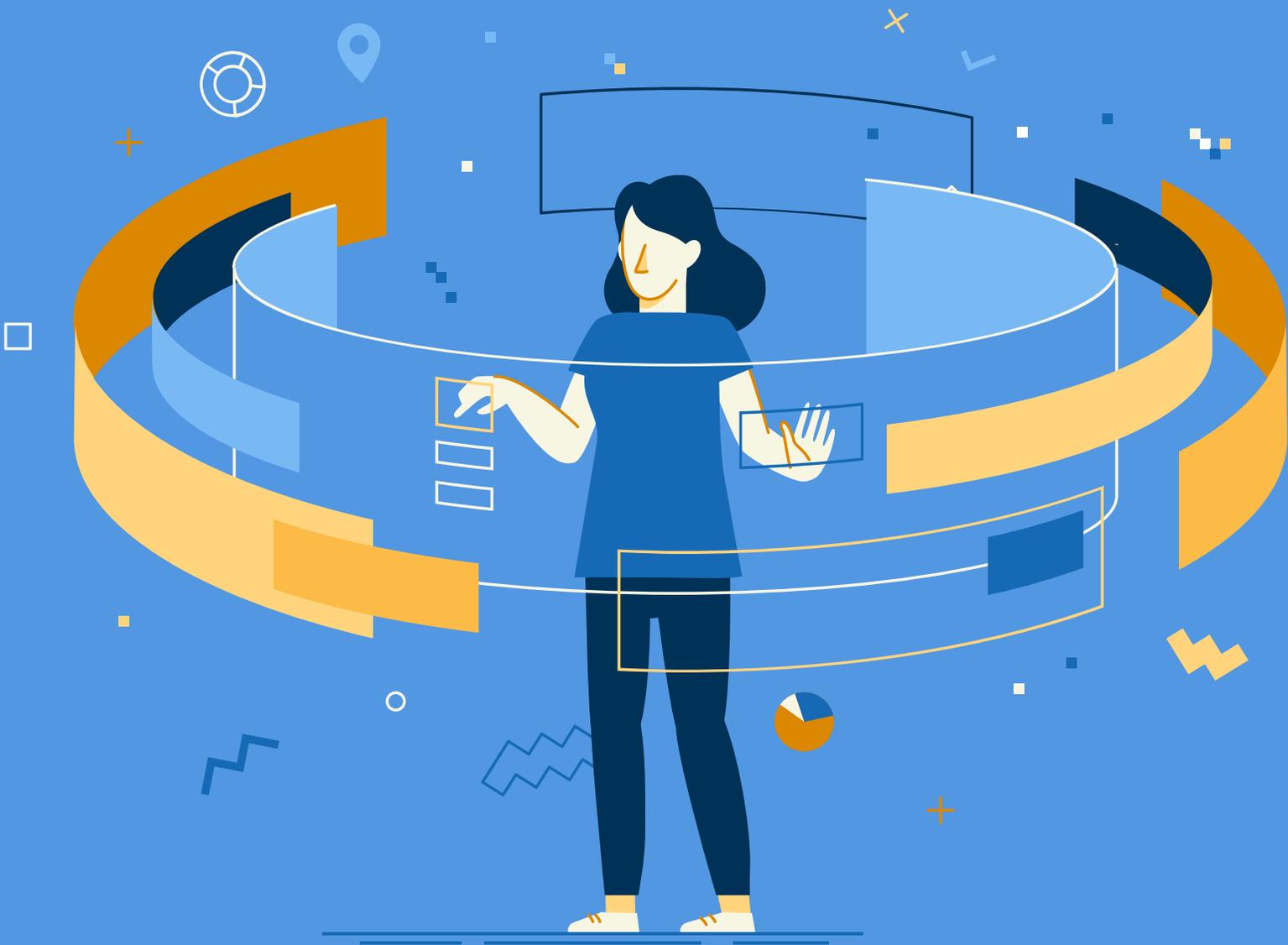
While the document review and execution process is one that will, and should, always have a manual component, automation of document preparation is beneficial but can be challenging. Programs exist, both homegrown and available for purchase in the market, which can be effective at preparing documents. One of the challenges with this technology is that variables in document format and configuration can lead to the need for manual intervention. A quality assurance program of documents created in an automated fashion is key to ensure that any errors are identified and corrected at both the document and programming level. In order to be successful, any document preparation technology should be carefully controlled and maintained.

#### **OUTSIDE THIRD PARTIES:**

Even organizations that put full focus and resources into maximizing technology in every process run into situations where it is just not possible. External entities can present roadblocks that may make the use of technology impossible or overly complicated. In cases such as these, it is important to recognize gaps in processes usually solved by technology to ensure there is an alternative in place. **W**

# 10 Ways to “LEVEL UP” on LinkedIn

BY SHERI CROSBY WHEELER  
VP, CORPORATE SOCIAL RESPONSIBILITY  
MR. COOPER



**W**ITH OVER 600 million users in 200 countries and 146 million users in the United States alone, LinkedIn is a powerful social media platform that can be a key to professional growth and opportunities. Below are ten useful tips that you can use to take your LinkedIn game to the next level.



## Make sure to include a headshot photo.

LinkedIn profiles with professional headshots get 14 times more profile views and adding photos to your profile makes you 36 times more likely to receive a message on LinkedIn. If one of your goals for being on LinkedIn is engagement, the traffic generated by just your picture alone will get you closer to it.

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## Create memorable headline and summary sections.

Your headline and your summary or “about” sections are where you can distill the essence of who you are as a professional down into a few words and paragraphs. Some people choose to just use their title as their headline, but this is a missed opportunity to give others real insight into who you are. For example, “Champion for Inclusion and Equity” sounds better than “Director Inclusion, Diversity & Equity.” Remember to keep your summary engaging and interesting, making the reader want to know more about you.

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## Curate the content in your profile.

Your LinkedIn profile does not have to read like a resume if you don't want it to. You don't have to list each and every position that you have ever had and all of the job duties in each position. Your resume does that.

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## Engage on LinkedIn on a regular basis.

3 million LinkedIn users share content on a weekly basis. Whether daily, weekly, bi-weekly or monthly, engagement on LinkedIn is essential. Engagement can consist of your own posts, commenting on other's posts, sharing articles or interesting videos, or reposting something of note that one of your connections has shared. Even “liking” what someone else has posted is a form of engagement.



## Think...people, places, and things when tagging.

Tagging individuals and organizations and including hashtags will give more visibility to what you are posting and commenting on.

---

## Celebrate others as much as you post about yourself.



Effective networking includes helping others reach their goals and solve problems. You can do this on LinkedIn by amplifying the accomplishments of your connections. Post about them when they have a big win, reach a career milestone or receive an award.

---

## Actively connect and be open to new connections.

The average number of connections per LinkedIn user is 400. Accept from and periodically send connection requests to people that you may not know but who are in the same industry, have the same job title, or just look like interesting people to know. When networking in person, we usually don't turn away from meeting new people so the same principle should apply on LinkedIn.

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## Discuss yourself in the first person.

Don't post status updates where you talk about yourself like you are speaking of someone else. It's awkward for the reader.

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## Information sharing is caring.



The messaging function is alive and well on LinkedIn! Don't be afraid to reach out to people for information and be open when people reach out to you for information – you never know where it will lead.

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## Express your voice and be unique (You-nique!).

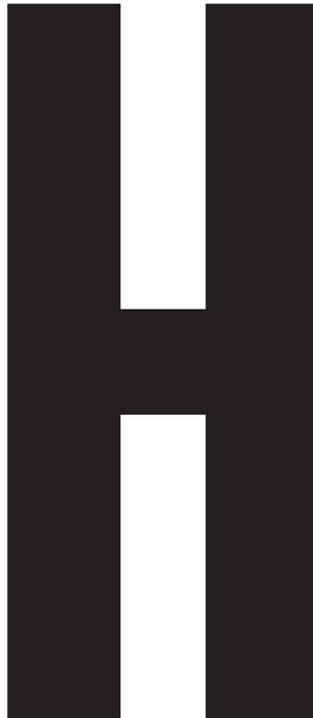
There are no rules that state that you have to have a staid online presence. If you can be the person online that you are when you are happy, excited, or entertaining people, then people will sense that authenticity and connect with you on a deeper level.

By focusing in on one or more of these tips on a regular basis, you will be sure to raise your profile and “level up” on LinkedIn. 

# TECHNOLOGY ON YOUR TERMS

BY KATIE JO KEELING  
MANAGING PARTNER OF DEFAULT SERVICES  
MCCARTHY & HOLTHUS, LLP





HAVE YOU EVER left your house in the morning and inadvertently left your phone behind? Of course you have, and if you're anything like me, it left you feeling, well...NAKED! Then comes the debate – do I turn around to get it, or not? The answer is yes, always yes. Technology is so pervasive that I can't imagine going even a day without my phone. Maybe it's just me, and I have a phone "addiction," but I think most people are in my camp. Upon reflection, my first thought is, wow – that is a sad reality. I even have a little phone prison in my house (pictured below) as a reminder to put it down (it doesn't work and is now a nice junk drawer replacement, in case you were wondering).

But you know what? After thoughtful consideration, I have decided that **it's OK**.

Technology is here to stay, and the reason why we feel attached to our phones is that it's not just a phone; it's also a camera, a computer, a newspaper, a calculator, the urgent note from your boss, daily planner, and the list goes on. For me, most importantly, it's a way to stay in touch with my husband, who is frequently traveling (hello, FaceTime), and with my daughters' caregivers while I'm at work.

So the question is: how do we embrace technology in a way that is healthy and productive, and use it in a way that can make us more effective in our daily lives at achieving what it is that we have set out to do, both at home and work?

To me, the answer is to control technology on your own terms, and to not let it take over your life or your business processes. You have to EDIT what you allow technology to do for you.

## TECHNOLOGY AS A TOOL

There is a saying from one of my favorite movies, *Field of Dreams* "if you build it, they will come," and it couldn't be MORE WRONG when it comes to developing technology. If you build something in a vacuum, it will be a huge waste of resources. You have to put in the work to drill down to the root of the problem in order to decide what kind of technological solution can help you. You have to shadow on the floor with staff actually working the processes, and talk with people – get to know your customer and their needs. Without





doing these things first, no amount of technology is going to solve the problem. If you think of technology as just a tool to help you solve a problem, it becomes a lot less intimidating and a lot less demanding. You are selecting what to use, when, and why, rather than just downloading or purchasing the latest software because it exists and purports to be the end all, be all, for you name it – business productivity, accounting, project management, work flow, food delivery, whatever. There is an App for everything.

## **SO WHAT'S WORKING, WHAT'S NOT WORKING, AND WHAT'S CHANGING?**

First of all, what's not changing? Technology is always changing – to the point of annoyance. Once you have mastered the latest “thing,” the next latest “thing” is available. This is why it's important when tasked at work with deploying a technological solution to a problem that you start with the problem, and then look for a technological solution that can solve it.

What is working in today's mortgage servicing space from a technological perspective are simple, yet effective tools to help answer the needs of our staff and our clients. I have sat through countless audits

and it has become clear to me over the years that as financial institutions and servicers work to consolidate their firm networks, the firms that are surviving are those that are able to meet the network and physical security requirements required by regulators, and that are also able to compliantly, efficiently, and viably handle the (often high volume of) files assigned to them. So with investor fee caps, high compliance costs, and aggressive performance timelines, how can we be successful? I think the answer has to be technology. And that is especially true in a cyclical business where the referral volume fluctuates and a scalable operation is a must-have.

At this point, I believe all successful firms have a secure web-based case management software application (LONG gone are the days of paper files), and robust business analytics tools that can pull data from those applications. These two things help firms solve the problems of how to work files securely to protect customer information, and how to make data driven decisions to manage the business through the economic cycles.

In our industry, there are proprietary case management solutions with in-house development teams, and also “off the shelf” solutions that employ third party developers who create wrap solutions to customize

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the software to suit the needs of a particular firm. Either way, firms can build on what they have by integrating with other systems used by investors, clients, and vendors to feed each other data via XML, set up systematic reporting, and automatically run things like SCRA and PACER searches. It is also critical to build in audits and exception reporting for any automated processes to ensure that the data is accurate and being reviewed by staff along the way. Reviewing source documents to support the data is important to ensure you aren't regurgitating bad data that may have been imported from another source. Automation can help to reduce human error associated with transposing information, but it also can be a scary thing. For example, if you have a notice that is automatically mailed, and there isn't a set of eyes on that mailing and it turns out to be wrong, you can have a massive problem on your hands very quickly - you must have checks and balances in place to catch errors. Assuming you are thoughtful about using technology to enhance processes, it can improve the quality of work product and decrease the time in which it takes to move a file forward.

Much of what is being done today is building on applications that have existed for many years, and refining them. For example, our office is a self-proclaimed "Microsoft junkie" office, and so for me, this means embracing Microsoft's new Power BI ("business intelligence") analytics tool and working with our developers to customize the dashboards in a meaningful way that can be used in an App on my phone so that when I'm meeting with clients, I have real time data at my fingertips.

Notice that I didn't mention any of the sexy new technological advancements you are probably reading about in The Wall Street Journal. So far, we are not trying to use blockchain technology, artificial intelligence, or the "internet of things" to, for example, program a decentralized network using scanners to process information and complete work without human intervention. Is this possible - yes, probably. Is it advisable? No. While these new developments are exciting and may be on the horizon, they are also the things that don't yet have a time tested track record of success, user interfaces that are easy to use, or security safeguards that would pass the rigors that our industry demands. It's good to know what may be coming (because it IS coming), but that doesn't mean we need to stress ourselves out trying to stay on the cutting edge of what is available. Rather, start to think about what is accessible now and how you can start to employ technological advances at your firm to help to solve a practical business need.



## WHERE TO START

Identify what tasks have to be done, but are redundant and would constitute “busy work.” To the extent you can use technology to automate those tasks and leave the higher-value tasks that require thoughtful review to your staff, start there. By doing so, you are not only making the process faster and less likely to have errors, but you would be making the job more interesting for your staff too. Ask your staff if there is anything they do every day and think to themselves, “this is stupid” – or “I wish the system did this.” That’s the low hanging fruit that will turn into quick wins, and is a way to build a culture of people who embrace technology, rather than having a culture where people are fearful of adopting new ways of completing work.

With regards to programming the business applications and the dissemination of data, the president of IDSolutions, Michael Chipperfield, with whom I frequently work, can often be heard saying that anything is possible – it’s a matter of whether it should be done, not whether it can be done. Chipperfield says “[i]n today’s technology world, rapid change is usually good in terms of a business being able to adapt quickly and it is very much expected by stakeholders, but it should be approached in a

very methodical and thoroughly vetted manner.” In my role, as a managing partner of a firm that believes fully in the benefits of using technology in its daily practice, I find myself being more than anything, an editor – selecting what makes sense and what doesn’t make sense from a development standpoint. I’ve found over the years that if you realize 1) you can’t break anything, and 2) anything can be learned if there is a desire to understand, then technology doesn’t have to be intimidating, and that once embraced, it can be empowering.

## EMBRACE WHAT WORKS FOR YOU

It’s safe to say that if we don’t stay apprised of technological advancements, we will be left behind, especially from a work perspective. I know this to be true because my 3 year old already knows how to scroll on my I-Phone, so she will no doubt grow up and take the job of someone in the workforce who isn’t keeping up. This doesn’t mean we need to be on the cutting edge of technology, but it does mean that we need to educate ourselves on what is available so that we can work smarter, and not harder. The positive side effect of this (or perhaps, the main goal) is that it will free up more time to be present for the things in our lives we value the most. ▣

# Don't be a Luddite!

BY ANNA Z. SPACONE, ESQ.

PARTNER

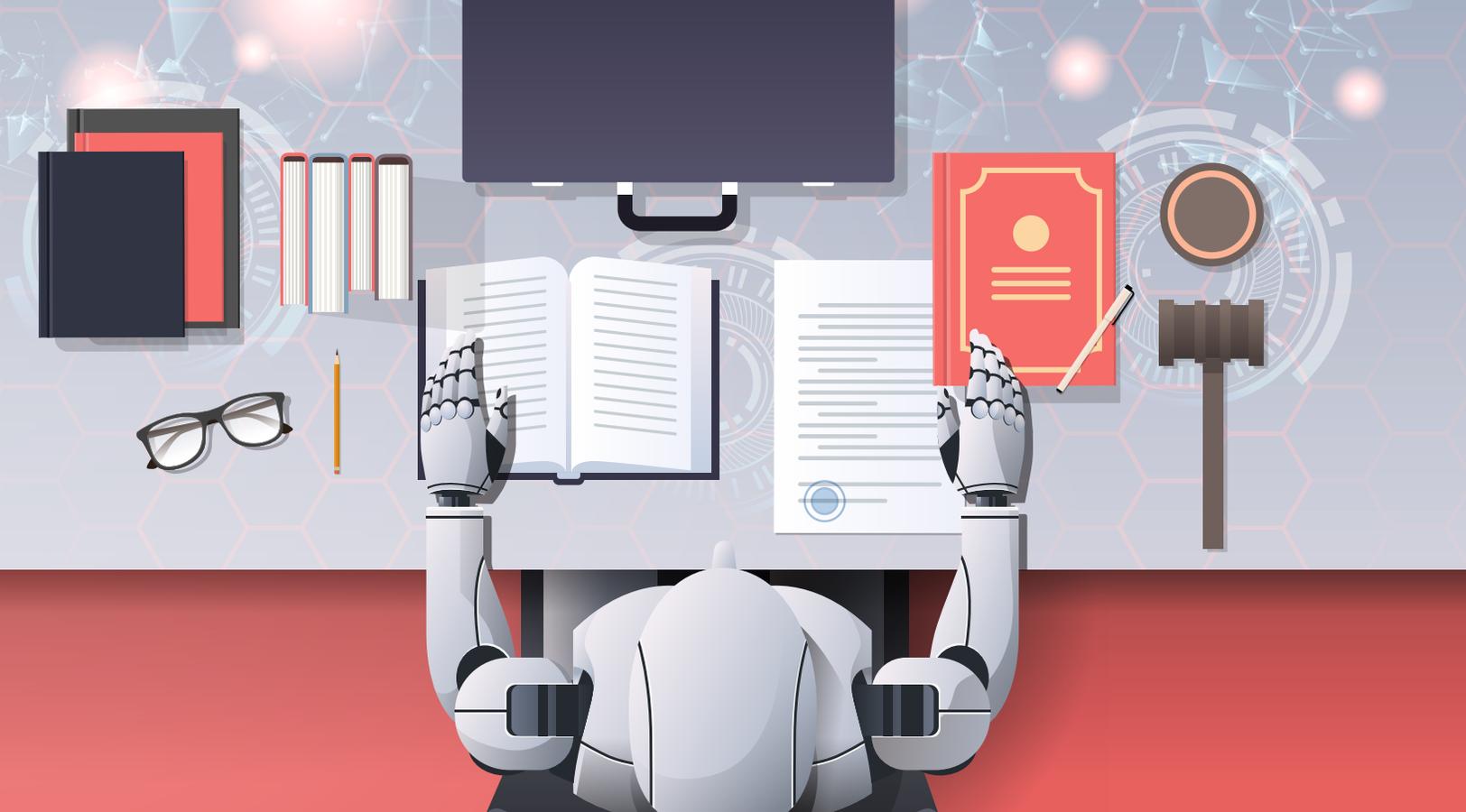
SCHILLER, KNAPP, LEFKOWITZ, AND HERTZEL, LLP

When I was in Law School, I worked in an established law firm as a student law clerk. My desk was in their Law Library, which took up most of an entire floor of the building. There also was a fabulous full-time Librarian, who updated all the books. However, in the two years I worked there, I very rarely saw attorneys use the books, and I, myself, used Westlaw and LexisNexis for almost all my assignments. I heard that the library is gone now, but that does not mean that the research skills of law students, attorneys and librarians are no longer needed; the technology has just changed (and improved) the way that research is performed. Instead of spending time trying to locate the correct book and reading through indexes to see if anything might be useful, the search engines do the grunt work for us, bringing us right to a case that has relevant language, and freeing the researcher to be able to use their time to focus on interpreting the results to get the answer that they seek. There was one attorney in that firm who refused to use a computer; he did not even have one in his office. He sent up an assignment and gave me a week to complete a memo on the issue. I brought it back down to him in about 30 minutes, and his mind was blown. He thought I was a genius, but really, I was just good at “Googling,” essentially. There was a perfectly on-point case, which was very recent. However,

since he did not use any online resources himself, he was not familiar with that case yet.

In a world moving towards self-driving cars and drone delivery, one can imagine that there are many other things that can be automated in legal practice. So, what are some of the things that automation can currently help Attorneys in our industry do more efficiently?

- Document generation: Software can pull specific information from the case management systems and create document drafts in seconds.
- Billing: Case management software can track time spent in files and automatically create invoices.
- Workflow processes: Rules can be created to direct workflow and create deadlines and tasks for employees and help prioritize tasks.
- Conflict checks, Bankruptcy checks, Servicemembers Civil Relief Act (SCRA) checks: There is certainly something better our employees can be doing with their time than manually running searches.
- Integrate with client systems: Data and documents



can be pulled directly from referrals into case management systems, avoiding the need for manual entry. We can also receive automatic notifications of holds and direct our system on how to handle them.

- **Electronic Filings/Recordings:** combined with electronic signatures, the ability to easily file and record directly online from the office reduces the need for printing, mailing, scanning, and the time needed for these tasks, not to mention a reduced need to travel to courts and clerk's offices.
- **Automatic phone routing:** While it is sometimes necessary to speak to an actual person, automatic phone routing can pre-screen calls so that callers with frequent requests are sent directly to a specific person, department, or voice mailbox. I.e. "for payoff and reinstatement requests, please press 1".
- **Office and work management tools:** Automatically re-order office supplies or run reports and monitor the the work product of employees without sifting through piles of data.
- **HR-related tools:** Set up automatic onboarding emails

for new hires (or existing employees) with paperwork, online training portals and online management of benefits, payroll, and insurance changes.

- **Security:** Manage both digital and physical security through automatic spam filters, virus checks and updates, security access limitations for certain employee levels, and secured entrances to offices.

Ideally, automation directs much of the rote, data-entry or low-value activity that many employees (including attorneys!) spend time on, to be performed instead by non-human technology, faster and with fewer errors. This would free our time for high-level thinking where humans better perform. Automation is not something we can just jump into though. There are significant cost factors to consider, as well as compliance. Not to mention that if the process is bad to begin with, automating it is not going to help much. But with a thoughtful approach that identifies the problems, we would like automation to solve for us, and with realistic goals and budget, automation can make a huge difference in our practices. Further, as our clients and competitors also increasingly use automation to improve speed and reduce costs, we will not have a choice when it comes to automation soon. The Luddites will be left behind. **W**

# SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LLP

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(L TO R): BACK ROW: ANNA SPACONE, ESQ., (PARTNER NEW YORK), LISA MILAS, ESQ. (PARTNER NEW YORK)  
FRONT ROW: WILLIAM SCHILLER, ESQ., (MANAGING PARTNER), CANDICE ARCHIBALD (DIRECTOR OF BUSINESS DEVELOPMENT)

Our mission is to aggressively protect our clients' interests. Our goal is to establish long-standing working relationships, founded on an understanding of our clients' business objectives, sustained by providing high-caliber professional services. SKLH provides creditors' rights legal representation throughout New York, New Jersey, and Vermont, in all State and Federal Courts. With clients ranging from some of the region's largest lenders and mortgage servicers to local banks and credit unions, we counsel and assist our clients in managing their default portfolio – in a timely manner – while minimizing costs and providing quality legal services. With five offices strategically located throughout our jurisdiction, our attorneys are accessible and able to provide full coverage for our clients.

## AT A GLANCE

YEAR FOUNDED: 1998

HQ: LATHAM, NY

ALFN MEMBER SINCE 2015

PRACTICE AREAS:

FORECLOSURE

BANKRUPTCY

LOSS MITIGATION

REO

EVICCTIONS

LITIGATION

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**Tromberg Law Group** offers a full range of litigation and default servicing solutions for mortgage lenders, servicers, banks, and savings and loan associations. We proactively protect our clients' rights in foreclosure, bankruptcy, eviction, and real estate litigation.

The firm is experienced in the areas of foreclosure, creditor litigation, the Fair Debt Collection Practices Act, title curative issues, and general housing-related issues such as foreclosure liens, redemption, homeowner association matters, mobile home curative, and compliance issues.

Andrea Tromberg, the firm's owner, purchased the firm which she had served as managing partner since 2011. This ownership change and subsequent renaming of the firm to Tromberg Law Group made Tromberg Law Group one of the largest woman-owned creditor firms in Florida, that also serves Virginia and Puerto Rico. Andrea Tromberg serves as the first elected Chairwoman on the Board of Directors for the American Legal and Financial Network (ALFN) and has served on numerous committees and is a current member of the leadership committee for Women in Legal Leadership (WILL).

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TROMBERG LAW GROUP, PA.  
1515 SOUTH FEDERAL HWY STE. 100  
BOCA RATON, FL 33432  
(561) 338-4101  
ATROMBERG@TROMBERGLAWGROUP.COM