

**ALFN Southeast TE@CH Onsite Regional Training Seminar**  
**September 17, 2013**  
**Hyatt Regency Jacksonville Riverfront**

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**ALFN Southeast Regional Onsite Training Seminar Schedule**  
**September 17, 2013**  
**Hyatt Regency Jacksonville Riverfront**

7:30 a.m. – Staff & Exhibitor Arrivals & Setup

8:30 a.m. – 9:30 a.m. – Attendee Arrivals and Networking with Exhibiting Sponsors

8:30 a.m. – 5:00 p.m. – Registration – Sky Bridge – 3<sup>rd</sup> Floor

9:30 a.m. – 11:00 a.m. - Track One

- Session 1 (Conference Center A) – Foreclosure Litigation & Hot Topics
- Session 2 (River Terrace 2) – Judicial Foreclosure Updates
- Session 3 (River Terrace 1) – Legislative & Regulatory Updates

11:00 a.m. – 11:15 a.m. – Refreshment Break with Exhibiting Sponsors

11:15 a.m. – 12:45 p.m. – Track Two

- Session 4 (Conference Center A) – Non-Judicial Foreclosure Updates
- Session 5 (River Terrace 2) – Priority Liens, Title Issues & Property Ordinances
- Session 6 (River Terrace 1) – Bankruptcy Updates

12:45 p.m. – 1:45 p.m. – Lunch Provided & Networking with Speakers, Attendees & Exhibiting Sponsors  
– Conference Center B

1:45 p.m. – 3:15 p.m. – Track Three – Repeat of Track One

- Session 1 (Conference Center A) – Foreclosure Litigation & Hot Topics
- Session 2 (River Terrace 2) – Judicial Foreclosure Updates
- Session 3 (River Terrace 1) – Legislative & Regulatory Updates

3:15 p.m. - 3:30 p.m. – Refreshment Break with Exhibiting Sponsors

3:30 p.m. – 5:00 p.m. – Track Four – Repeat of Track Two

- Session 4 (Conference Center A) – Non-Judicial Foreclosure Updates
- Session 5 (River Terrace 2) – Priority Liens, Title Issues & Property Ordinances
- Session 6 (River Terrace 1) – Bankruptcy Updates

5:00 p.m. – Training Seminar Concludes

5:00 p.m. – 6:30 p.m. – Cocktail Reception – River Deck 2

**Other Details:**

Lunch will be provided. Cocktail reception with hors d'oeuvres and drinks provided. Refreshments, snacks, mints, notepads and pens will be provided to all seminar attendees throughout seminar. No printed materials will be provided as all session materials will be emailed to all registered attendees prior to the seminar.

# We Thank our Sponsors

*Please take a moment to visit with our sponsors during the breaks in our session schedule at 11:00-11:15 a.m., 12:45- 1:45 p.m., & 3:15-3:30 p.m.*



**DEFAULT SOLUTIONS**  
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### **Session 1 (Track 1 & 3) – Foreclosure Litigation Hot Topics**

Conference Center B

Track 1: 9:30 a.m. – 11:00 a.m.

Track 3: 1:45 p.m. – 3:15 p.m.

#### **Speakers:**

- Kim M. Hammond Esq., Managing Attorney, Keith D. Weiner & Assoc. Co. LPA (ALFN Member in Ohio) – **Moderator**
- Andrea Shelowitz Tromberg, Esq., Managing Partner, Gladstone Law Group, P.A. (ALFN Member in Florida and Puerto Rico)
- Russ C. Wirbicki, Esq., Partner, The Wirbicki Law Group, LLC (ALFN Member in Illinois)

#### **Session Overview:**

- Kim M. Hammond - Updates for the State of Ohio Billing Transparency- Attorney invoices to the clients and accompanying supporting documentation
- Andrea Shelowitz Tromberg - Aspects of foreclosure litigation/hot topics in litigation: the demand letter and its sufficiency in court, the continued battle of standing and developing the chain of ownership and/or dealing with discovery and motions to compel.
- Russ C. Wirbicki – Foreclosure updates, touching on property preservation issues

**Kim M. Hammond, Esq.**

Managing Attorney-Foreclosure  
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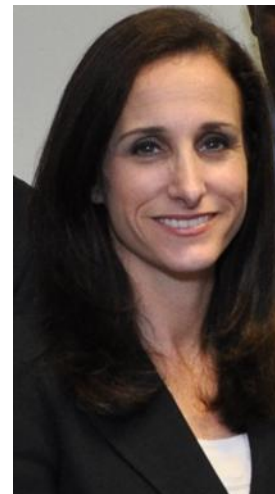


Kim obtained her Juris Doctor degree from Cleveland-Marshall College of Law in 1993, and received her B.A. in Legal Studies from SUNY Buffalo in 1990. She joined Keith D. Weiner & Associates Co., LPA in October, 1999 as the managing attorney for the foreclosure practice. She is responsible for the foreclosure, bankruptcy and foreclosure litigation areas of practice for the firm, and also manages the firm's in-house title company, Public Square Title Agency, LLC. Keith D. Weiner & Associates Co., L.P.A. is a Fannie and Freddie approved firm representing creditors in secured and unsecured debt collection.

Kim is licensed to practice in Ohio and the United States District Court for the Northern District in Ohio. She has been a speaker at numerous seminars on foreclosure law in Ohio and also at the National MBA Default Servicing Conference. Kim is a member of the Cleveland Bar Association, the Mortgage Banker's Association, the Ohio Mortgage Bankers Association, and the Greater Cleveland Mortgage Bankers Association.

**Andrea Shelowitz Tromberg, Esq.**

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Andrea Tromberg, Managing Partner, graduated from the University of Florida in 1993 in the top 10% of her class, and then earned her law degree from Nova Southeastern University in 1996. During law school she held a position as Editor of the prestigious Law Review, and served as a member of the Moot Court Society. Following law school, Mrs. Tromberg practiced for four years with the Public Defender's Office handling a high volume of cases, including; misdemeanors, juvenile cases, felonies and life felonies, as well as sitting second chair on a highly publicized murder trial. She was awarded Attorney of the Year for her ability to competently handle a large number of cases through trial. Thereafter, Andrea Tromberg started her own practice, and handled a variety of matters including commercial litigation, corporate transactions, general civil practice, appeals, family law, personal injury, foreclosure defense and probate.

Andrea Tromberg joined Gladstone Law Group in 2010, and brings to the firm her vast experience in complex litigation, as well as her effective abilities in the courtroom, appellate work, trial, management and remarkable personal skills, making her a valuable asset to the firm.

Currently, Andrea Tromberg serves as the Managing Partner at the law offices of Gladstone Law Group, P.A. The law firm offers a comprehensive range of legal services for mortgage lenders, servicers, banks, and investors. Further, the firm focuses on residential and commercial foreclosure, appeals, bankruptcy, eviction, loss mitigation, property registration, title curative, real estate litigation, and collections. Gladstone Law Group, P.A. offers legal services throughout Florida and Puerto Rico.

**Russell C. Wirbicki, Esq.**  
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For over 20 years, Russ has provided cradle to grave default services to the mortgage including building court, eminent domain, tax deeds, drug forfeiture and related real estate matters. In addition, Russ is a title agent for numerous title insurance companies and has handled thousands of real estate closings throughout the State of Illinois. He has appeared on television, was featured in the Chicago Sun-Times, is the author of many articles and has given numerous seminars on issues related to foreclosures and real estate.

## **Session 2 (Track 1 & 3) – Judicial Foreclosure Updates**

River Terrace 2

Track 1: 9:30 a.m. – 11:00 a.m.

Track 3: 1:45 p.m. – 3:15 p.m.

### Speakers:

- Heidi B. Carey, Esq., Managing Partner of Foreclosure Operations, Riley Pope & Laney, LLC (ALFN member in South Carolina) – **Moderator**
- Kelly Elkins, Esq., Kelly E. Elkins, P.A. (ALFN member in Florida)
- Stephen P. Lowman, Esq., Attorney, Mickel Law Firm, P.A. (ALFN member in Arkansas)

### Session Overview:

- Heidi B. Carey - Judicial Foreclosures: the basic timeline of a judicial foreclosure, roadblocks that delay the process, and what the servicer can do to help the law firm move the case quickly through the system. Will also include an update on the current judicial climate and case law.
- Kelly Elkins – Judicial Foreclosure updates
- Stephen P. Lowman – Judicial Foreclosure Updates

**Heidi B. Carey, Esq.**

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Heidi Brown Carey (Managing Partner of Foreclosure Operations) represents mortgage banking creditors in foreclosure and bankruptcy proceedings. Ms. Carey graduated magna cum laude from the Honors College of the University of South Carolina with a Bachelor of Arts in Music, a minor in Business, and a Performance Certificate from the School of Music in Cello.

Upon graduation, she attended the University of South Carolina School of Law as a recipient of the Hoefer-Toal Scholarship. She earned the American Jurisprudence Award in Torts I and was subsequently Articles Editor of the South Carolina Environmental Law Journal. She began her law practice representing clients in business litigation and commercial real estate matters. In 1998 she became in-house counsel to Fleet Mortgage Group, Inc. and Washington Mutual Bank managing mortgage banking litigation nationwide, and advising corporate clients on a wide range of mortgage servicing issues relating to customer service, tax payments, hazard insurance, foreclosures, collections, loss mitigation, mortgage insurance, and bankruptcy. While at Fleet Mortgage, she was also a member of the Fleet Mortgage Corp. Privacy Task Force for implementation of practices and procedures to comply with the newly enacted Gramm-Leach-Bliley Financial Privacy Act. Since the relocation of the Washington Mutual Bank legal department to Seattle, Washington in 2001, Ms. Carey has practiced residential foreclosure and bankruptcy law and supervised and managed both paralegals and attorneys. Ms. Carey is a member of the South Carolina and Richland County Bar Associations and admitted to practice before all South Carolina state courts and the United States District Court for the District of South Carolina. Ms. Carey is AV rated by Martindale Hubbell, and in 2011 she was inducted into the Legal Elite of the Midlands by Greater Columbia Business Monthly magazine.

She is a tenured cello section member of the South Carolina Philharmonic, and a board member of the University of South Carolina Friends of the School of Music. Ms. Carey, her husband Ken, and their two children reside in Columbia, South Carolina.



**Kelly E. Elkins, Esq.**

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Ms. Kelly Elizabeth Elkins is the founder of the full service creditor's rights firm representing creditors throughout the state of Florida. Ms. Elkins graduated from Drake University in Des Moines, Iowa with a Bachelor of Arts degree in International Relations and a Minor in Business, and received her Juris Doctor from the John Marshall Law School, Chicago, Illinois in 2000.

Ms. Elkins has worked in the Corporate Legal Department of American Home Mortgage Servicing, Inc. in Coppell, Texas and in the Law and Compliance Departments of Ocwen Federal Bank, FSB in West Palm Beach, Florida. In those positions, Ms. Elkins provided legal counsel to the Foreclosure, Bankruptcy, Loss Mitigation and REO Department to ensure compliance with account administration parameters and applicable regulations relating to default servicing and collection operations. She also managed litigation and resolved matters with state regulators.

Ms. Elkins is an agent with Attorney's Title Fund Services and a Florida Supreme Court certified mediator. Her experience and knowledge of default servicing and collections has allowed her to develop a keen ability to effectively represent servicers, mortgage lenders and financial institutions.

**Stephen P. Lowman, Esq.**

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Born in Birmingham, Alabama, May 3, 1981

Admitted to Arkansas Bar, 2009

Also Admitted to Practice Before: U.S. Supreme Court; U.S. Court of Appeals, 8th Circuit; U.S. District Court, Eastern and Western Districts of Arkansas

**Education:**

- University of Alabama, Tuscaloosa (B.A., magna cum laude & Phi Beta Kappa, 2003)
- University of Arkansas at Little Rock (Juris Doctor, 2007)

Member: Arkansas Bar Association, Pulaski County Bar Association, Phi Alpha Delta Law Fraternity International

### **Session 3 (Track 1 & 3) – Legislative & Regulatory Updates**

River Terrace 1

Track 1: 9:30 a.m. – 11:00 a.m.

Track 3: 1:45 p.m. – 3:15 p.m.

#### **Speakers:**

- Michelle Gilbert, Esq., President/CEO, Gilbert Garcia Group, PA (ALFN member in Florida) – **Moderator**
- Matthew T. Shapanka, Esq., Managing Attorney, Foreclosure Department, Robertson Anschutz & Schneid (ALFN member in Florida)
- John S. Kay, Esq., Client Relations/Attorney, Korn Law Firm (ALFN Member in South Carolina)

#### **Session Overview:**

- Michelle Gilbert - The Bureau of Consumer Financial Protection (CFPB) published a final rule establishing procedures to implement requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 a nonbank covered person, i.e., servicers, when the Bureau has reasonable cause to determine, by order, after notice to the person and a reasonable opportunity to respond, that such person is engaging, or has engaged, in conduct that poses risks to consumers with regard to the offering or provision of consumer financial products or services. How does this apply to the default servicing industry and what signals are the CFPB sending to the industry?
- Matthew T. Shapanka - Florida HB 87 and its impact on foreclosures
- John S. Kay - Judicial Foreclosure Update. The topic would cover the South Carolina Supreme Court Administrative Order process resulting from the two Orders our court has issued that seems to cause servicers significant problems. It is a possibility that this could be including in the Legislative Updates section instead of Judicial Updates, but I will leave that up to you.

**Michelle Gilbert Garcia, Esq.**

President/CEO

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Michelle has been admitted to the following practices and courts: Florida Bar, 1986; Middle District of Florida; 1988, Northern District of Florida; 2005, Southern District of Florida, 2006; U.S. Supreme Court, 2000; U.S. Court of Appeals, Eleventh Circuit, 2003. She matriculated at the University of South Florida (B.A., 1982, cum laude), and the University of Notre Dame (J.D., 1985). She is a member of the following groups: Greater Tampa Association of Realtors; Bay Area Real Estate Council, Inc.; Hillsborough County Bar Association, Real Property, Probate and Trust Law Section; The Florida Bar, Real Property, Probate and Trust Law Section; American Legal and Financial Network; Legal League 100; REOMAC; Attorney Agent, Attorney's Title Insurance Fund/ Old Republic; Fidelity National Title agent, and Stewart Title agent.

Michelle handles a wide variety of legal matters for the firm including judicial foreclosures, evictions, workouts and forbearance agreements, REO closings, deficiency actions, bankruptcy, collection matters and related litigation. She has substantial litigation experience in both default and non-default cases, including jury and non-jury trials, motion practice, and appellate oral argument, throughout the state of Florida. Michelle has taught the Thirteenth Judicial Circuit Certified Process Servers Course since 1993. She has worked in real estate and creditors firms since 1989, specializing in default servicing legal work, including litigated foreclosures, real estate closings, evictions, and commercial litigation. Michelle works closely with the default industry by speaking at webinars and at conferences, as well as consulting on various issues relevant to the industry.

Michelle enjoys travel with her family, and participates in the varied sport and academic activities of her husband and six children. She volunteers with her parish, St. Lawrence Catholic Church and School, the Girl Scouts and Boy Scouts, and with Quest, a nonprofit organization devoted to assisting severely developmentally disabled adults.

**Matthew T. Shapanka, Esq.**

Managing Foreclosure Attorney

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Matthew Shapanka, Esq. is the attorney manager of the foreclosure department. Prior to joining the Firm, Matthew was the lead litigation attorney for the Creditor's Rights department at Tripp Scott, P.A. Additionally, Matthew worked as an associate and team lead attorney for Fannie Mae with the largest Creditor's Rights firm in Florida. After graduating from law school, Matthew worked as an attorney with Silverberg & Weiss, P.A., located in Weston, FL. During law school, Matthew clerked at Silverberg & Weiss and with LexisNexis Risk Management Group. Matthew began his law career as a summer intern with Shari Switko Attorney-At-Law in Connecticut. Matthew participated in two study abroad programs with Florida International University and the University of Seville, as well as College Consortium for International Studies in Seville, Spain where he received a degree in international business and Spanish. He holds a law degree from the Nova Southeastern University Shepard Broad Law Center and a Master's of Business Administration in International Business from Temple University. Matthew received a bachelor's degree in global business and economics from the University of Florida.

**John S. Kay, Esq.**

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Mr. Kay is the senior attorney at the Korn Law Firm, PA in Columbia, South Carolina and has represented mortgage servicers and other grantors of credit for twenty-six years. Mr. Kay received his Juris Doctor from the University of South Carolina School of Law in 1986 and was admitted to the South Carolina Bar that same year. He is admitted to practice in all state courts in South Carolina, the U.S. District Court for the District of South Carolina, the United States Bankruptcy Court for the District of South Carolina, and the United States Court of Appeals for Fourth Circuit. Mr. Kay has an “AV” rating from Martindale-Hubbell.

He is a member of the South Carolina Bankruptcy Law Association and is a former Board Member of the Association. Mr. Kay is a member of the Mortgage Bankers Association of the Carolinas. Mr. Kay is a frequent speaker at national education seminars on default servicing and creditor/debtor issues and has written a manual for servicers on manufactured home issues in South Carolina.

#### **Session 4 (Track 2 & 4) – Non-Judicial Foreclosures**

Conference Center B

Track 2: 11:15 a.m. – 12:45 p.m.

Track 4: 3:30 p.m. – 5:00 p.m.

#### **Speakers:**

- James J. LaRotonda, Esq., Title/Foreclosure Attorney, Shapiro, Swertfeger & Hasty, LLP (ALFN member in Georgia) – **Moderator**
- Robert Wermuth, Esq., Attorney, Stephens Millirons, P.C. (ALFN member in Alabama)
- Brian G. Sayer, Esq., Managing Partner, Klatt, Odekirk, Augustine, Sayer, Treinen & Rastede, P.C. (ALFN Member in Iowa)

#### **Session Overview:**

- James J. LaRotonda - Non-Judicial Foreclosure and Litigation/Hot Topics as to Standing
- Robert Wermuth - How to communicate with your non-judicial firm
- Brian G. Sayer – Homeowner's Bill of Rights

**James J. LaRotonda, Jr., Esq.**  
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James J. LaRotonda, Jr. (Jim) has been with the firm of Shapiro & Swertfeger since 2002. While currently overseeing the title, eviction, and loss mitigation departments, Jim spent several years as a bankruptcy attorney for the firm. Admitted to the practice of law in 1988, prior to joining Shapiro & Swertfeger, Jim spent time representing creditors in bankruptcy and as a sole practitioner in an REO practice. Jim has extensive experience in bankruptcy, title, foreclosure and REO.

Jim received his Bachelor of Arts from the University of New Mexico in 1981; he received a Masters degree from Eastern Kentucky University in 1983, and his Juris Doctor from Georgia State University in 1988.

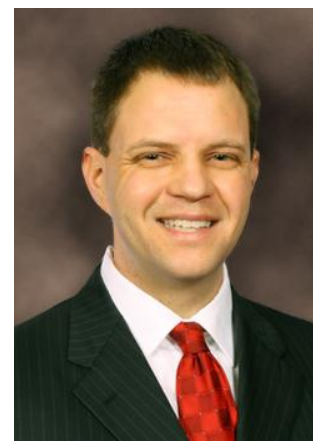
Jim is licensed to practice in Georgia, and before the Georgia Court of Appeals, and the US District Courts for the Northern and Middle Districts of Georgia. Jim is a member of the Real Property, Bankruptcy, and Creditor's Rights sections of the State Bar of Georgia.

**Robert Wermuth, Esq.**  
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Robert J. Wermuth began the practice of law in 2003, in Huntsville with the firm of Stephens Millirons, P.C., upon his admission to the Alabama State Bar. He received his B.A. Degree from The University of South Alabama in 1995, his M.A. Degree from The University of South Alabama in 2000, and his J.D. Degree from the University of Alabama in 2003. Mr. Wermuth is the manager of the firm's default servicing practice, representing national and local mortgage lenders, servicers, and investors in the areas of default servicing, foreclosure, mortgage banking law, real estate litigation, bankruptcy law, and title insurance law. He is admitted to all Alabama state courts, as well as the United States District Courts for the Northern, Middle and Southern Districts of Alabama.

**Brian G. Sayer Esq.**  
Managing Partner  
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Graduated from Iowa State University with Bachelor of Science Degrees in Psychology and Political Science in 1996, and from the University of Iowa College of Law, with distinction, in 1999. Brian specializes in default legal services. He has also been appointed as a Federal Foreclosure Commissioner for both single family and multi-family homes. Brian has been the Managing Partner of the Default Services Department since 2005. During this time, Klatt Law has become recognized as one of the top performing default firms in the United States, receiving numerous awards for excellence.

## **Session 5 (Track 2 & 4) – Priority Liens, Title Issues & Property Ordinances**

River Terrace 2

Track 2: 11:15 a.m. – 12:45 p.m.

Track 4: 3:30 p.m. – 5:00 p.m.

### Speakers:

- Joseph A. Camillo, Esq., Partner / Managing Attorney - Default Servicing, Shechtman Halperin Savage, LLP (ALFN member in Massachusetts) – **Moderator**
- Adam Silver, Esq., Managing Partner - Default Services, McCalla Raymer (ALFN member in Florida and Georgia)
- Bryan D. Hughes, Esq., Attorney, Freedman Anselmo Lindberg LLC (ALFN member in Illinois)

### Session Overview:

- Joseph A. Camillo - Protecting a Lender's Mortgage Interest & HOA Implications: From the late 1980's through to the present, Super/Priority Lien Laws have been enacted throughout the country enhancing condominium associations and local/federal government power to collect fees at the peril of mortgage holders. These statutes are the single biggest emerging threat to lenders today due to confusion about priority legislation. Given the high number defaults, many first mortgage interests have been lost due to misconceptions about the laws. Accordingly, this session shall focus on the fundamentals of what a Super/Priority lien is; how it is prosecuted and defense tactics the lender can utilize to not only protect its mortgage, but mitigate costs and expenses in the process. The session will walk the audience through various enforcement processes in different regions of the country from start to finish. Additionally, the panel will suggest best practices for lenders to identify Super/Priority Lien issues early and resolve them before significant legal costs are incurred. This comprehensive review will also touch upon the lender's rights, litigation, preserving the state of title, and redemption. Hear from our panel of experts on the challenges of managing the HOA and condo association dues throughout the default lifecycle
- Adam Silver - Title Issues
- Bryan D. Hughes - Property Ordinances: trends in current renter protections including restrictions on evictions and required cash payments, on a city by city, state by state basis; fast tracking vacant and abandoned properties through the court system and how new laws can work in favor of lenders and against them



**Joseph A. Camillo, Jr, Esq.**

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Mr. Camillo is a partner and managing attorney of SHS's Default Servicing Practice Groups. Mr. Camillo has over 19 years of experience in the areas of Banking, Creditors' Rights, Bankruptcy, Foreclosure, Real Estate, Litigation, Regulatory Compliance and Condominium Law. Mr. Camillo also has extensive experience in representing public sector/quasi governmental agencies such as Massachusetts Housing Finance Agency; Rhode Island Housing; Fannie Mae; Freddie Mac; HUD, USDA and the Veterans Association. He is admitted to practice law in all state and federal courts in Massachusetts and New Hampshire, US District Court for the District of Vermont and the United States Court of Appeals for the First Circuit. Mr. Camillo earned his J.D. from the Massachusetts School of Law in 1994, and his B.A. from St. Bonaventure University in 1989. Mr. Camillo lectures extensively throughout the country on topics such as foreclosure, bankruptcy, eviction, condominium law and litigation. Mr. Camillo serves as corporate counsel for the New England Adjustment Managers Association (NEAMA); a Conference Faculty member of Massachusetts Continuing Legal Education (MCLE) as well as a faculty member of the Real Estate Bar Association (REBA).

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Mr. Silver serves as the Managing Partner of Default Services at the law firm of McCalla Raymer. He has been with the firm for 7 years, and previously managed the foreclosure groups. He enjoys frequently speaking on topics related to mortgage banking law including federal and state default servicing statutes, regulations, and cases, loss mitigation, and title issues. He has conducted continuing legal education seminars, panels and trainings for numerous mortgage servicers and in house counsel, and has written several articles. Mr. Silver is admitted to practice law in the states of Georgia and Florida. He received his law degree from Mercer University and his undergraduate degree from the Goizueta Business School at Emory University. Mr. Silver is an active member in a number of industry associations. He serves as Chair of the American Legal and Financial Network (ALFN) Consumer Lending Statutes Committee. He is on the Legal Issues Committee of the USFN, and is a Fellow of the American College of Mortgage Attorneys. Mr. Silver is also a member of the Mortgage Bankers Association.

**Bryan D. Hughes, Esq.**

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Bryan D. Hughes practices in the areas of mortgage foreclosure, collections, and real estate law. He is licensed to practice law in the state of Illinois.

**Educational Background:**

2009, John Marshall Law School, Juris Doctor  
2006, University of Illinois at Urbana-Champaign, Bachelor of Science



Memberships:

- Illinois Bar Association
- Chicago Bar Association
- DuPage County Bar Association
- American Bar Association

### **Session 6 (Track 2 & 4) – Bankruptcy**

River Terrace 1

Track 2: 11:15 a.m. – 12:45 p.m.

Track 4: 3:30 p.m. – 5:00 p.m.

#### Speakers:

- Matt C. Abad, Esq., Director Default Operations - Foreclosure & Bankruptcy, Kluever & Platt, LLC (ALFN member in Illinois) – **Moderator**
- Grady I. Ingle, Esq., Managing Partner, Shapiro & Ingle, LLP (ALFN member in North Carolina)

#### Session Overview:

- Matt C. Abad – Bankruptcy Issues: CFPB/NMS and potential risk
- Grady I. Ingle - Bankruptcy

**Matthew C. Abad, Esq.**

Director Default Operations - Foreclosure & Bankruptcy  
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**Education**

- Marquette University Law School, J.D., 1998
- CALI Award - Pre-trial Practice, Spring 1998
- CALI Award - Alternative Dispute Resolution, Spring 1997
- University of Wisconsin-Madison, B.S., 1992

Mr. Abad oversees and manages the day-to-day operations of the default practice, including the management of approximately 45 paralegals and 7 attorneys for the foreclosure and bankruptcy departments. Having represented creditors since 1998, including a role as in-house counsel for both a national bank, and a national creditor's rights firm, Mr. Abad has broad range of experience. Mr. Abad regularly lectures on issues impacting the mortgage servicing industry. Active member in numerous industry trade groups such as the Phoenix Group, the American Legal and Financial Network (ALFN), the ALFN's Speakers Bureau, the ALFN's Litigation Services Committee, and participates as a regular presenter on both the Phoenix Group Webinars and the ALFN's HOT TOPICS in Litigation Webinars. Previously served as an active member in the Legal League 100 as a speaker and presenter.

In addition to handling Consumer Lending and Regulatory Matters, such as the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Reg. Z, the Fair and Accurate Credit Transactions Act (FACTA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), Fair Lending Issues, UCC, Servicemembers' Civil Relief Act (SCRA), and the Protecting Tenants in Foreclosure Act (PTFA), also provides legal services on Commercial and Consumer Mortgage Foreclosures, Creditor Protection in Bankruptcy, Deed-in-Lieu, Eviction, REO Closings, Litigation, Class Action Litigation, Title Claims and Clearance, collections and replevin the State of Illinois.

**Grady I. Ingle, Esq.**

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**Education**

- University of North Carolina Greensboro
- University of North Carolina School of Law

**Bar Admissions**

- State Bar of North Carolina, 1989
- United States District Court for the Western District of North Carolina, 1989
- United States District Court for the Eastern District of North Carolina, 1990
- United States District Court for the Middle District of North Carolina, 1990
- Fourth Circuit Court of Appeals, 1991

Mr. Ingle has been with Shapiro & Ingle, LLP since 1990. He was named managing partner in 1997. In this role he oversees the firm's default management practice. Shapiro & Ingle, LLP operates statewide in North Carolina providing foreclosure, title, eviction, and REO closing and settlement services for mortgage lenders and servicers. The firm handles bankruptcy representation and most default related litigation, as well as mobile home title resolution. The firm is cognizant of mortgage investor and insurer guidelines and industry expectations.

Mr. Ingle is a member of the real estate and bankruptcy sections of the North Carolina Bar Association. He is also a member of the American Legal & Financial Network (AFN), Legal League 100, Mortgage Bankers Association, Mortgage Bankers Association of the Carolinas, North Carolina Bankers Association, and REOMAC.