

Legal League 100

2022 SPRING SERVICER SUMMIT

May 11-12th, 2022 | The Joule | Dallas

WELCOME TO THE LEGAL LEAGUE 100'S 2022 SPRING SERVICER SUMMIT

Legal League prides itself on working towards the common goal of changing our industry for the better and providing the opportunity to learn from each other on best practices and lessons learned. Featuring powerful presentations and collaborative discussions with industry experts, today's Spring Summit will serve as a platform for you our membership to sit down with industry leaders and discuss default policies, procedures, and emerging issues.

Thank you to our sponsors for making it possible to bring industry supporters together to collaborate and initiate action plans that will open doors to future growth.

We are thrilled to provide a platform to expand your expertise, forge new partnerships, and build success in the years ahead.

We look forward to connecting with you during the Spring Summit.

Sincerely,
Jeni Susser

Membership Director, Legal League 100 | Five Star Institute

EVENT AGENDA

WEDNESDAY, MAY 11

11:00 a.m.–8:00 p.m.

REGISTRATION & HOSPITALITY DESK OPEN

1:00–5:00 p.m.

COMPREHENSIVE SERVICER CERTIFICATION

Pegasus Salon

5:00–6:00 p.m.

LEGAL LEAGUE 100 ADVISORY COUNCIL MEETING

Fortnight Ballroom | Invitation Only

6:00–8:00 p.m.

WELCOME RECEPTION

Joule Terrace

THURSDAY, MAY 12

7:00 a.m.–2:30 p.m.

REGISTRATION & HOSPITALITY DESK OPEN

7:30–8:30 a.m.

BREAKFAST & NETWORKING

8:45 a.m.

OPENING REMARKS

Mosaic Ballroom

STEPHEN M. HLADIK

Partner

Hladik, Onorato & Federman, LLP

LL100 Advisory Chair

TABLE TALK SESSION 1 | 9:00–9:50 a.m.

TRACK 1: BANKRUPTCY & LITIGATION MODIFICATIONS, MEDIATIONS AND OBJECTIONS, OH MY!

Mosaic Ballroom

TRACK 2: FORECLOSURE FUNDS ARE AVAILABLE: LEARN THE OTHER HALF

Fortnight Ballroom

TABLE TALK SESSION 2 | 10:05–10:55 a.m.

TRACK 1: BANKRUPTCY & LITIGATION SALES AND REAL ESTATE IN BANKRUPTCY

Mosaic Ballroom

TRACK 2: FORECLOSURE CHANGES TO REGULATORY COMPLIANCE 2022

Fortnight Ballroom

TABLE TALK SESSION 3 | 10:55–11:45 a.m.

TRACK 1: BANKRUPTCY & LITIGATION DEFAULT STUMBLING BLOCKS

Mosaic Ballroom

TRACK 2: FORECLOSURE A COLLABORATIVE RESTART

Fortnight Ballroom

11:45 a.m.–12:15 p.m.

LUNCH

Mosaic Ballroom

12:15 p.m.

FIRESIDE CHAT

PATRICK COX, COO | CeLink

STEPHEN M. HLADIK, Partner | Hladik, Onorato & Federman, LLP

TONY VAN NESS, Founder & Managing Partner | Van Ness Law Firm, PLC

1:15 p.m.

TRENDING LITIGATION TOPICS FOR 2022

Now that our industry has resumed bringing new cases, litigation will be adjusting to the challenges of updated processes, laws, and regulatory mandates. This panel will discuss key issues that have been observed nationwide by both in-house and outside counsel. In addition to identifying the key issues, solutions to these issues will be discussed as well.

MODERATOR

TONY VAN NESS, Founder & Managing Partner | Van Ness Law Firm, PLC

PANELISTS

ROBERT FORSTER, Managing Partner | BDF Law Group

DAVID FRIEDMAN, Partner | Van Ness Law Firm, PLC

CLAYTON GORDON, ESQ., Director, Default Mediations and Litigation | Carrington Mortgage Services, Mortgage Servicing Division

ERIC HOUSER, Managing Partner and Founder | Houser LLP

DEAN MEYER, Director, Loss Mitigation | Non-Performing Loans | Single-Family Operations | Freddie Mac

2:25 p.m.

CLOSING REMARKS

STEPHEN M. HLADIK

Partner

Hladik, Onorato & Federman, LLP

LL100 Advisory Chair

2:30–4:00 p.m.

NETWORKING RECEPTION



SCAN QR CODE TO LEARN
ABOUT OUR SPEAKERS

TABLE TALK SESSION 1

9:00–9:50 a.m.

BANKRUPTCY & LITIGATION*Mosaic Ballroom***MODIFICATIONS, MEDIATIONS AND OBJECTIONS, OH MY!**

The session will cover loss mitigation and loan modifications in bankruptcy, when to use mediation, and how and when to file Objections to Plan. Join a panel of subject-matter experts as they explore the latest critical insights you and your firm need to know.

MODERATOR

HILARY BONIAL, *Managing Director* | Bonial & Associates, P.C.

SPEAKERS

GRAHAM ARCENEUX, *Owner* | Graham, Arceneaux & Allen
SHANE ELLIS, *Assistant VP* | Specialized Loan Servicing, LLC
BROOKE SANCHEZ, *Partner, Managing Bankruptcy Attorney* |
 Kent McPhail & Associates, LLC

FORECLOSURE*Fortnight Ballroom***FUNDS ARE AVAILABLE: LEARN THE OTHER HAF**

In this session, we will learn from “on the ground” mortgage servicers regarding the process, procedure, and distribution of HAF (Homeowner Assistance Funds). Via the American Rescue Act’s HAF program, the Federal Government is distributing billions of dollars to distressed homeowners throughout the individual states. During this session, many questions will be answered regarding the State Contracts, the timing of the process, the differences between the individual states’ procedures, the volumes seen to date, the process within the servicers for handling of the funds, and much more.

MODERATOR

JANE BOND, *Managing Partner* | McCalla Raymer Leibert Pierce, LLC

SPEAKERS

RYAN BOLDEN, *VP, Default Servicing* | PennyMac Loan Services, LLC
MICHELLE GILBERT, *Managing Partner* | Gilbert Garcia Group,
 P.A. | Sapphire Title & Escrow Company
SAMMY HOODA, *Managing Partner & General Counsel* |
 Marinosci Law Group, P.C.
MICHAEL MERRITT, *SVP, Mortgage Default Servicing* | BOK Financial
CASEY ZACHARY, *SVP, Loss Mitigation* | Fay Financial, LLC

TABLE TALK SESSION 2

10:05–10:55 a.m.

BANKRUPTCY & LITIGATION*Mosaic Ballroom***SALES AND REAL ESTATE IN BANKRUPTCY**

This session will discuss various real estate issues in bankruptcy, including sales pre- and post-confirmation. With the rise in real estate values, this affects how a debtor provides for treatment of second and third mortgage liens in the plans, as well as cramdowns and lien strips. Additionally, what happens when a debtor decides to sell their property after confirmation and the value has increased? Who gets to keep the money? With the increased home values, there are many effects on a debtor’s bankruptcy.

MODERATOR

KERI EBECK, *Partner* | Bernstein-Burkley, P.C.

SPEAKERS

CHRIS CARMAN, *VP, Non-Agency Asset Management, Litigation Counsel* | BSI Financial Services
CHRIS DENARDO, *Managing Partner, PA/NJ* | LOGS Legal Group LLP
ALAN WOLF, *President and Owner* | The Wolf Firm, A Law Corporation

FORECLOSURE*Fortnight Ballroom***CHANGES TO REGULATORY COMPLIANCE 2022**

The CFPB updates to Regulation F, including new model FDCPA forms, took effect on November 30, 2021. While the new rules attempted to provide clear safe harbors for compliance by debt collectors, compliance issues have arisen for the mortgage default industry. Now that many of the COVID restrictions have ended and employees are returning to the office, servicers are beginning to increase audits and reviews, including brining back on-site audits. This panel will discuss issues both firms and servicers are facing in complying with the new Regulation F rules, as well as the increased compliance requirements facing the industry now that many of the moratoriums are over and volumes are increasing.

MODERATOR

RYAN BOURGEOIS, *General Counsel/Compliance Officer - Partner* | BDF Law Group

SPEAKERS

MARCEL BRYAR, *Founder and Managing Director* | Mortgage Policy Advisors LLC
RITA FALCIONI, *Central Office Loan Management Supervisor* | Loan Guaranty Service (101)
JESSE LOOMIS, *President & General Manager* | Bid4Assets, Inc.
LANCE MARGOLIN, *Partner Emeritus/Director: REO and Eviction Services* | The Margolin & Weinreb Law Group, LLP
AMY NEUMANN, *FVP, Director of Late-Stage Delinquency, Default Servicing Operations* | Flagstar Bank
JESSE RANDALL, *EVP* | Black Dome Services, LLC

TABLE TALK SESSION 3

10:55–11:45 a.m.

BANKRUPTCY & LITIGATION*Mosaic Ballroom***DEFAULT STUMBLING BLOCKS**

There are a multitude of stumbling blocks that we hurdle each day. Find out how to successfully navigate difficulties such as Zoom hearings, topics that are not case law, loss mitigation with incomplete packages, pay offering reinstatement, case management, etc. Our expert panel will share their wisdom and experience on how to keep these issues from stopping your work in its tracks.

MODERATOR

ROY DIAZ, *Managing Shareholder* | Diaz Anselmo & Associates P.A.

SPEAKERS

JAMES CLARKE, *Senior Executive Counsel* | ORLANS PC
JODIE COOPER, *Firm Manager* | Fannie Mae
BRET DAVIS, *Partner and Owner* | Lamun Mock Cunyningham Davis
JOHN DUNNERY, *VP, Claims* | Mr. Cooper
KATHLEEN MASSIMO, *Partner* | Houser LLP

FORECLOSURE*Fortnight Ballroom***A COLLABORATIVE RESTART**

After almost two full years of the default process grinding to a near-complete stop, work is resuming. Firms and servicers had worked for years to build strong teams, implement compliance-driven processes, and optimize workflows to best handle loans in foreclosure. But throughout the extended moratoria, staff moved to different jobs and companies were forced to reduce resources that they had dedicated to managing the many tasks. Big scale was gone, functions were consolidated, and processes were completely reengineered to work in the environment created by the moratoria. We are now retooling, restarting, and retesting the machinery, all while we are also having to hire and train new staff. Join this session to discuss best practices for restarting the process, retesting the controls, and collaborating together with all parties as we resume regular workloads.

MODERATOR

CHAD NEEL, *CEO* | McCarthy Holthus, LLP

SPEAKERS

MELISSA BLACK, *VP, Default Services* | PennyMac Loan Services, LLC
JAIME BURGESS, *VP* | Mr. Cooper
JANE LARKIN, *VP, Default Servicing* | Colonial Savings
LISA LEE, *Shareholder* | KML Law Group, P.C.
NOLAN TURNER, *Managing Director* | Carrington Holding Company, LLC