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Dear USFN Members:

It has been both an honor and a privilege to serve on the USFN Board of Directors for the past three years. During that time, I have been proud to contribute to the organization's success while helping address the challenges facing our industry. I am writing to express my interest in serving a second term on the Board so that I can continue supporting USFN's mission and advancing the interests of our member firms.

When I joined the Board at the end of 2023, both USFN and the mortgage servicing and default servicing industry were navigating a rapidly evolving landscape. Over the past three years, I have witnessed significant consolidation among both member firms and clients, creating new challenges for our organization. Throughout these changes, I have remained committed to ensuring that all member firms, regardless of size or geographic footprint, have a voice within USFN and feel represented by the Board's leadership.

As an attorney with Powers Kirn, LLC for the past 17 years, I bring the perspective of a firm practicing in two jurisdictions, New Jersey and Pennsylvania. This experience has reinforced the importance of balancing diverse viewpoints and advocating for solutions that benefit the membership as a whole. I believe the Board's responsibility is to serve all member firms while positioning USFN as the premier resource for education, collaboration, and industry expertise.

In addition to my service on the Board of Directors, I have had the privilege of serving as Vice Chair and Chair of the Legal Issues Section. I am also a member of the Finance and Marketing Committees and have participated on several subcommittees, including the Source Subcommittee. These roles have provided valuable opportunities to develop educational programming, contribute relevant content for conferences and briefings, and help address issues impacting both our members and client partners. My service on the USFN Finance Committee has also provided important insight into the financial stewardship of our organization. It has strengthened my appreciation for the need to balance innovation and growth with fiscal responsibility, ensuring that USFN remains a strong and sustainable organization for years to come.

I am seeking a second term because I remain deeply committed to USFN's future. As our industry continues to evolve through consolidation and market change, it is critical that the Board reflects a broad range of perspectives and experiences. I want to continue working alongside my fellow Board members to strengthen the value USFN provides to its members, expand opportunities for engagement and education, and explore innovative revenue-generating initiatives that support the organization's long-term financial health while minimizing the burden on member firms.

Thank you for your consideration and support. I would be honored to continue serving the membership as a member of the USFN Board of Directors and to contribute to the organization's continued success over the next three years.

Sincerely,

Jeanette J. O'Donnell