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2026 USFN Board of Directors Candidate Information Form Responses to Questions by Rich Haber

5. List past/current leadership positions in USFN, with dates (include committee memberships, committee chairmanships, special task force assignments.)

- **See Attached “USFN Member Participation Log” – Committee & Leadership tab**

6. Provide information on other contributions you have made to USFN publications and educational programs, including but not limited to the development/updating of printed or digital publications, authoring articles for the USFN Report or e-Update, speaking/moderating panelist responsibilities at USFN in-person or virtual educational programs.

- **See Attached “USFN Member Participation Log” – Speaking Engagements and Published Articles tabs**

7. List past/current leadership positions outside of USFN, within the mortgage banking or legal community (include national, state or local MBA positions, ABA or bar association positions, and positions within other industry organizations).

- **New York City Bar Association Task Force on Mortgage Foreclosures, Member, 2011–present**
- **New York Mortgage Bankers Association Servicing Committee, Member, 2024–present**



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8. Provide dates and locations (or virtual) for all the following you have attended in the last three (3) years - MBA National, Regional or State Servicing Conferences, USFN Briefings, USFN Education programs USFN Member Education Retreats. (Specific dates for USFN conferences are not necessary, just event name and date.) In addition, please provide information on any contributions, articles, etc. you have made to industry organizations (non-USFN) during the recent past.

- **USFN Compliance & Legal Issues, Dallas, TX – August 2026**
- **Freddie Mac Virtual Roundtable – June 2026**
- **USFNdustry Forum, Denver, CO – June 2026**
- **MBA National Legal Issues & Compliance Conference, Miami, FL – May 2026**
- **USFN Regional Bootcamp, Tempe, AZ – March 2026**
- **USFN Briefing – Trial and Witness Prep – February 2026**
- **Freddie Mac Virtual Roundtable – February 2026**
- **Cenlar Attorney Summit, Philadelphia, PA – November 2025**
- **Freddie Mac Attorney Summit, Tysons, VA – October 2025**
- **USFN Executive Servicer Summit, Ojai, CA – October 2025**
- **USFN Compliance & Legal Issues, Dallas, TX – August 2025**
- **Freddie Mac Virtual Roundtable – July 2025**
- **Mortgage Default Servicing Academy (MDSA), Dallas, TX – June 2025**
- **MBA National Legal Issues & Compliance Conference, San Diego, CA – May 2025**
- **USFNdustry Forum, Indianapolis, IN – April 2025**
- **Waste Management Phoenix Open, Phoenix, AZ – February 2025**



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- **MBA National Servicing Conference, Dallas, TX – February 2025**
- **USFN Member Retreat, Sonoma, CA – January 2025**
- **Freddie Mac Virtual Roundtable – January 2025**
- **Mortgage Default Servicing Academy (MDSA), Phoenix, AZ – December 2024**
- **USFN Executive Servicer Summit, Big Sky, MT – November 2024**
- **Mortgage Default Servicing Academy (MDSA), Dallas, TX – October 2024**
- **Freddie Mac Attorney Summit, Tysons, VA – October 2024**
- **DXG Training, Buffalo, NY – October 2024**
- **USFN Compliance & Legal Issues, Dallas, TX – August 2024**
- **USFNdustry Forum, Phoenix, AZ – June 2024**
- **MBA National Legal Issues & Compliance Conference, San Diego, CA – May 2024**
- **Legal League Spring Servicer Summit, Dallas, TX – April 2024**
- **Mortgage Default Servicing Academy (MDSA), Ewing, NJ – April 2024**
- **Freedom Mortgage Leadership Conference, Atlantic City, NJ – April 2024**
- **DXG Training, Detroit, MI – March 2024**
- **MBA National Servicing Conference, Orlando, FL – February 2024**
- **DXG Training, Owensboro, KY – November 2023**
- **DXG Training, Buffalo, NY – October 2023**
- **USFN Executive Servicer Summit, San Diego, CA – September 2023**



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9. What do you perceive to be the most significant challenges USFN will face in the next three years? What strategies might help USFN address them?

One big issue will be the continued decline in membership due to law firm consolidation and other market circumstances. It will be a challenge to strike the right balance between being an exclusive organization vs. opening up membership opportunities to new firms (especially as many existing firms continue to cross over footprints with each other). USFN got ahead of the issue through the MAP process but this will presumably remain a concern in the coming years.

Another challenge that will likely continue is servicer consolidation and the impact it may have on client attendance at conferences and industry events.

And, with the retirements/departures from Fannie Mae in recent years (Tod Edel, Todd Barton, Graham Kidner, David Greene) USFN has lost decades of collective experience and relationships. Because of how critical Fannie Mae is to USFN and our industry generally, we should not look overlook building relationships with the next wave of Fannie Mae attorneys.

Strategies to address these issues include continued conversation around the evolving landscape and continued vigilance over complacency. As it pertains to Fannie Mae, we should make an intentional effort to build new organizational relationships and ensure future attendance/participation at USFN events.

10. USFN has committed to Advocacy efforts as a priority for the organization. How do you feel you can contribute to and support this effort?

I have been involved in USFN's amicus efforts since the *Obdusky* matter in 2018, including time both on the Amicus Brief Task Force and as its chair. During that time, I have served as lead counsel for USFN as an amicus in five (5) separate matters before the U.S. Supreme Court (*Obdusky*, *Fox*) and New York Court of Appeals (*Kessler*, *Engel*, *Van Dyke*) and collaborated with MBA and other trade organizations on these matters



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and others. I view my best future contributions to Advocacy as continued work in the amicus space.

Additionally, a portion of my practice includes litigation work referred directly from clients' Corporate Legal departments. This has led to relationships and access to in-house attorneys beyond the "usual suspects" that typically participate in USFN events. I can likely help grow the reach of USFN to these other client representatives which can benefit Advocacy in different ways (i.e., amicus briefing opportunities, leveraging their internal and industry contacts).

11. USFN is committed to Member engagement and seeks to develop default servicing attorneys and professionals from all walks of life, age groups, and experience levels. How do you feel you can contribute to and support this effort?

I volunteered to participate in the Briefing on 9/9/26 that is geared to less experienced attorneys ("First Timers Club: Real-World Lessons from the Front Lines of Default Servicing") and brought in a client representative with limited USFN experience to also serve on that panel.

Irrespective of the results of my Board candidacy, I intend to continue encouraging USFN participation and passing down knowledge through mentorship the same way I have been mentored by those who came before me.

12. Any other information, involvement, achievements, or comments that might help the committee's evaluation?

2026 recipient of "The Eddie" – USFN Member of the Year