

USFN *quire*
MEMBER DIRECTORY
2026

WHEN YOUR LEGAL NEEDS REQUIRE
AMERICA'S MORTGAGE BANKING ATTORNEYS

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We're thrilled that you've chosen the USFN Member Directory as you search for legal counsel throughout the United States. For more than three decades, USFN has been the home of America's Mortgage Banking Attorneys, and this renewed publication is our commitment to remain your go-to legal association.

As you flip through these pages, you will find firms listed in all of their states of service. Our membership structure reflects the full geographic footprint of our members' firms, which has added significantly to the association's footprint and ability to serve as a one-stop-shop for your legal counsel needs.

With the member directory our goal is singular: When your servicing needs require America's Mortgage Banking Attorneys, inquire no further. As always, thank you for choosing USFN.



SCAN TO VISIT
THE USFN ONLINE
MEMBER DIRECTORY

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The USFN Award of Excellence is bestowed yearly for outstanding Law Firm Member contributions to the organization. 2024 recipient Law Firms are identified in the Member Directory by the silver X icon.

About Us

USFN is a non-profit 501(c)6 trade association founded in 1988 to represent America's Mortgage Banking Attorneys. Since 1988, the association has led the industry with legal education, publications, and other resources for mortgage banking practitioners. Visit USFN.org to learn more about our events, publications, training, and additional resources.

Contact Us

PAMELA DONAHOO, FASAE, CAE

CHIEF EXECUTIVE OFFICER
PDONAHOO@USFN.ORG | 817-770-0889

TRACY VECCHIO, CAE

MANAGING DIRECTOR, MEMBERSHIP ENGAGEMENT
& OPERATIONS
TVECCHIO@USFN.ORG | 817-770-0819

AARON WOLOWIEC, FASAE, CAE, CMP FELLOW

SENIOR DIRECTOR, EDUCATION & STRATEGY
AWOLOWIEC@USFN.ORG | 817-770-0890

KRISTI PAYNE, CAE

DIRECTOR, PUBLICATIONS & CONTENT
KPAYNE@USFN.ORG | 817-770-0656

JENNY HILL

MANAGER, REGISTRATION & VIRTUAL EVENTS
JHILL@USFN.ORG | 817-770-0657

KARA NACARATO

MANAGER, IN-PERSON EVENTS
KNACARATO@USFN.ORG | 817-770-0891

JORDYN ADAMS

PROGRAM COORDINATOR
JADAMS@USFN.ORG | 817-770-0893

DEE WRIGHT

MEMBERSHIP SERVICE COORDINATOR
DWRIGHT@USFN.ORG | 817-770-0892

JENNIFER LONGLEY

MARKETING ASSOCIATE
JLONGLEY@USFN.ORG | 817-770-0528

GENERAL INBOXES

INFO@USFN.ORG
MEMBERSHIP@USFN.ORG
PUBLICATIONS@USFN.ORG
REGISTER@USFN.ORG

ONLINE

USFN.ORG | USFNEVENTS.ORG | USFNSOURCE.ORG
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Jeanette O'Donnell, Esq.
Powers Kirn, LLC

Lance Olsen, Esq.
McCarthy Holthus, LLP

Diane Rosenberg, Esq.
Rosenberg & Associates, LLC

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Trott Law, PC

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Foundation Legal Group, LLP

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Law Firm Members

(A-Z)

USFN law firm members are established creditors' rights law firms with years of experience in their respective geographic footprints and legal practice areas. On the following pages, you will find contact information and descriptions of practices and key people in their organizations.

Aa

Aldridge Pite, LLP



Aldridge Pite, LLP is a multi-state, full-service provider of legal, technology, outsourcing, and ancillary services to financial institutions. AJP offers legal services in 19 states and AJP's Partners have an average of 20 years of experience in the mortgage banking industry. AJP's principal practice areas include commercial and residential mortgage real estate and default services, including foreclosure, bankruptcy, eviction, litigation, and title services.

Membership States: AK, AL, AZ, CA, DC, FL, GA, HI, ID, MD, NM, NV, NY, OR, TN, TX, UT, VA, WA

Learn more at www.aldridgepite.com.



Law Firm Contact

Marissa G. Connors, Esq.
General Counsel
3525 Piedmont Rd NE, Building 6, Ste 700
Atlanta, GA 30305
877-319-8840
mconnors@aldridgepite.com

Bb

Baer Timberlake PC



Founded in 1968, Baer Timberlake provides experienced legal counsel in real estate and related corporate matters. The firm's practice includes real estate transactions, mortgages, contract drafting and enforcement, curative title actions, and title insurance underwriting issues. Baer Timberlake primarily represents banks, mortgage lenders, and loan servicers, handling plaintiff matters and related litigation. The firm has extensive experience in the foreclosure of commercial and residential loans, including conventional mortgages and those insured or guaranteed by Fannie Mae, Freddie Mac, the FHA, and the VA. With decades of experience, Baer Timberlake remains committed to delivering efficient, knowledgeable, and reliable legal representation.

Membership State: OK

Learn more at www.baer-timberlake.com.



Law Firm Contact

Jim J. Timberlake, Jr., Esq.
CEO
5901 N. Western Ave, Ste 300
Oklahoma City, OK 73118
405-842-7722
jim@baer-timberlake.com

BDF Law Group



Barrett Daffin Frappier Turner & Engel, LLP, who along with Barrett Daffin Frappier Treder & Weiss, LLP, and Barrett Frappier & Weisserman, LLP are collectively referred to as The BDF Law Group, providing a full range of legal services to creditors for residential and commercial mortgage loans for 30 years. The firm is on the creative edge of innovation while maintaining its bedrock principles of integrity, accountability, and service as it represents its clients with the highest degree of character and expertise.

Membership States: AL, AZ, CA, CO, GA, MS, NV, OK, TX, WY

Learn more at www.bdfgroup.com.



Law Firm Contact

Robert D. Forster II, Esq.
Managing Partner
4004 Belt Line Rd, Ste 100
Addison, TX 75001-4417
972-341-0572
robertfo@bdfgroup.com

Bonial & Associates, P.C.

Bonial & Associates, P.C. ("BPC"), founded in 1989, provides nationwide bankruptcy services, as well as foreclosure and related litigation matters in Texas, California, Missouri, Oklahoma, Nebraska, and Kansas. We emphasize quality, compliance, and risk management while utilizing best-in-class enterprise technology systems. BPC delivers quality legal services with an emphasis on demonstrable subject matter expertise, domain knowledge, and the highest levels of compliance and professional responsibility. BPC is a certified Women's Business Enterprise and LGBTBE law firm.

Membership States: CA, KS, MO, NE, OK, TX

Learn more at www.bonialpc.com.



Law Firm Contact

Jim O'Reilly
Executive Vice President
14841 Dallas Pkwy, Ste 350
Dallas, TX 75254-7884
214-860-6973
jim.oreilly@bonialpc.com

Brock & Scott, PLLC



Brock & Scott has been a trusted leader in the financial services and real estate industry with a commitment to helping our clients succeed. Our attorneys and staff drive solutions that create value and results to achieve client goals and help them accomplish more. Across our geographic footprint, we work as one team putting our client interests first.

Membership States: AL, CT, DC, FL, GA, IN, KY, MA, MD, ME, MI, NC, NH, NJ, OH, PA, RI, SC, TN, TX, VA, VT, WV, Guam

Learn more at www.brockandscott.com.



Law Firm Contact

Jay Jones, Esq.
Chief Executive Officer
1315 Westbrook Plaza Dr, Ste 100
Winston Salem, NC 27103
336-354-1200
jay.jones@brockandscott.com



Codilis & Associates, P.C.

Codilis & Associates, P.C. — established in Illinois in 1977 — serves the needs of mortgage lenders and servicers with the goal of providing high quality, cost-effective legal services while maintaining the importance of client service. Codilis' creditor representation practices include foreclosure, bankruptcy, eviction, probate, REO closing, and associated litigation processes.

Membership States: IL, IN, MI, MO, TX, WI

Learn more at www.codilis.com.



Law Firm Contact

Gregory Moody, Esq.
Managing Attorney
15W030 North Frontage Rd
Burr Ridge, IL 60527
630-794-5300
greg.moody@il.cslegal.com

Cohn, Goldberg & Deutsch, LLC



Cohn, Goldberg & Deutsch is a nationally recognized firm handling matters in MD, DC, and VA. It is AV rated and has consistently received the USFN Award of Excellence. Firm members have served on the Board of Directors of USFN and REOMAC as well as served as Chair of the Real Estate Section and Foreclosure Committee of the Maryland Bar. Members speak frequently at conferences and have published dozens of articles. The firm provides clients with ethical and high-quality services.

Membership States: DC, MD, VA

Learn more at www.cgd-law.com.



Law Firm Contact

Ronald S. Deutsch, Esq.
Partner
1099 Winterson Rd, Ste 301
Linthicum Heights, MD 21090
410-296-2550 x3030
rdeutsch@cgd-law.com



Diaz | Anselmo



Diaz | Anselmo is a certified minority-owned law firm that is Preeminent AV-rated by Martindale Hubbell. The firm was established over 30 years ago and represents clients in Florida, Illinois, Ohio, Indiana, Kentucky, and Wisconsin. Emphasizing Judicial State practice, the firm's focus is on default, bankruptcy, and appellate practice.

Membership States: FL, IL, IN, KY, OH, WI

Learn more at www.dallegal.com.



Law Firm Contact

Roy Diaz, Esq.
Managing Shareholder
499 NW 70th Ave, Ste 309
Plantation, FL 33317
954-564-0071
rdiaz@dallegal.com

Doyle & Foutty, P.C.



Doyle & Foutty provides legal services to the mortgage and title industries in both Indiana and Kentucky and is permitted to handle GSE files in both states. The practice concentrates in creditors' rights, real estate transactions, foreclosure, and bankruptcy litigation. They represent every major title insurance underwriter by assisting with claim investigations, defense, subrogation, and Department of Insurance issues. Having litigated many cases in state Supreme Court, Court of Appeals, Federal District Courts, and Seventh Circuit Court of Appeals, the firm is a full service shop for any prospective client.

Membership States: IN, KY

Learn more at www.doylelegal.com.



Law Firm Contact

Kurt V. Laker, Esq.
President
41 E Washington St, Ste 400
Indianapolis, IN 46204-3517
317-264-5000 x703
klaker@doylefoutty.com

Druckman Law Group PLLC

Druckman Law Group PLLC has been representing lenders and mortgage servicers for over 25 years and concentrates on real estate and lending institution law, with an emphasis on conventional, privately held, FNMA, FHLMC, FHA, and VA mortgage foreclosure, bankruptcy, eviction, and REO issues throughout New York state. Our attorneys and staff work closely with our clients to find efficient ways to promote loss mitigation or complete the foreclosure process. Our experienced and knowledgeable staff enables us to quickly, competently, and effectively represent our clients' best interests.

Membership State: NY

Learn more at www.dlgnylaw.com.



Law Firm Contact

Stuart L. Druckman, Esq.
Managing Member
242 Drexel Avenue
Westbury, NY 11590-3044
516-876-0800
sdruckman@dlgnylaw.com



Foundation Legal Group, LLP

 Foundation Legal Group, LLP was created in 2025 through the partnership of Wilson & Associates, PLLC, and Hutchens Law Firm LLP, two firms with more than four decades of experience in the default servicing industry. The firm provides cradle-to-grave bundled services in the real estate default legal market. The firm adheres to FNMA/FHLMC servicing standards and maintains rigorous internal standards focused on efficiency, accountability, responsiveness, integrity, honesty, creativity, flexibility, and quality control/assurance to deliver cost-effective and timely legal representation.

Membership States: AR, MS, NC, SC, TN

Learn more at www.thefoundationlegalgroup.com.



Law Firm Contact
Jillian Wilson, Esq.
Co-Managing Partner
400 West Capitol Ave, Ste 1400
Little Rock, AR 72201
866-501-9462
jillian.wilson@thefoundationlegal-group.com

Frenkel Lambert Weisman & Gordon, LLP

Frenkel Lambert Weisman & Gordon, LLP, which has been in business for 60 years, is comprised of outstanding litigators all of whom are dedicated to providing clients with the highest quality legal representation. Their cutting-edge case management technology makes this firm extremely efficient in addressing clients' needs and obtaining successful outcomes in court.

Membership States: FL, NJ, NY

Learn more at www.flwlaw.com.



Law Firm Contact
David Frenkel, Esq.
Managing Partner
53 Gibson St
Bay Shore, NY 11706
631-969-7777
dfrenkel@flwlaw.com



Graham Arceneaux & Allen, LLC

A Veteran-owned firm, Graham, Arceneaux & Allen has extensive experience in foreclosure, bankruptcy, eviction, title, REO, compliance, and litigation in Louisiana. Clients benefit from the firm's deep relationships within the state's banking and mortgage associations and its reputation for excellence in the Louisiana courts.

Membership State: LA

Learn more at www.grahamarceneauxallen.com.



Law Firm Contact
Sarah Lasseigne
Operations Manager
3850 North Causeway Blvd,
Ste 1695
Metairie, LA 70002
504-522-8256
slasseigne@gra-arc.com

Gray & Associates, L.L.P.

Founded in 1969, Gray & Associates, L.L.P. is celebrating its 57th year of providing legal counsel to banks, savings institutions, mortgage servicers, investors and mortgage bankers in all facets of mortgage lending and servicing. The firm is rated AV by Martindale Hubbell, signifying the highest levels of competence and integrity. The firm provides end-to-end default-related services including foreclosure, bankruptcy, loss mitigation, eviction, REO, and related matters throughout the state of Wisconsin.

Membership State: WI

Learn more at www.gray-law.com.



Law Firm Contact
Michael M. Riley, Esq.
Managing Partner
16345 W Glendale Dr
New Berlin, WI 53151-2841
414-224-8404
mriley@gray-law.com

Gross Polowy, LLC

Gross Polowy is a law firm dedicated to representing the financial services industry. The attorneys at the firm have extensive experience in providing legal counsel related to defaulted mortgages to both commercial and residential lenders, investors, and servicing organizations. The firm specialties also include home retention, legal compliance, foreclosure, settlement services, title curative, bankruptcy, appellate, and related real estate matters. Gross Polowy has offices in Buffalo, NY, Long Island, NY, Warren, NJ, and Jamison, PA.

Membership States: NJ, NY, PA

Learn more at grosspolowy.com.



Law Firm Contact
Reyna McCollum
Director of Client Relations
1775 Wehrle Drive, Ste 100
Williamsville, NY 14221
716-204-1700
rmccollum@grosspolowy.com



Halliday Watkins & Mann, P.C.



Halliday, Watkins & Mann is a 4th generation, full-service law firm practicing in 16 states with a centralized location in Salt Lake City. HWM represents the country's preeminent corporations and financial institutions in all default matters and has GSE no objections in Alabama, Alaska, Colorado, Idaho, Illinois, Iowa, Louisiana, Minnesota, Mississippi, Montana, Nebraska, North Dakota, South Dakota, Utah, Wisconsin, and Wyoming.

Membership States: AK, AL, CO, GA, ID, IL, LA, MN, MS, MT, ND, NE, SD, UT, WI, WY

Learn more at www.hwmlawfirm.com.



HALLIDAY
WATKINS
& MANN

Law Firm Contact
Benjamin Mann, Esq.
Managing Partner
376 E 400 South, Ste 300
Salt Lake City, UT 84111
801-990-3711
benjamin@hwmlawfirm.com

Harmon Law Offices, P.C.

At Harmon Law Offices, P.C., our exclusive focus on serving the needs of creditors has allowed us to build an exceptionally capable organization that can meet all of your needs. Serving our clients since 1985, we are recognized as the leading creditors' rights law firm that services Massachusetts, Rhode Island, and New Hampshire. During nearly three decades of service, we have paid close attention to the needs of our clients and have devoted our energy to growing in ways that serve and protect the creditor community.

Membership States: MA, NH, RI

Learn more at www.harmonlawoffices.com.



Law Firm Contact
Andrew S. Harmon
President
150 California St
Newton, MA 02458-1005
617-558-8474
aharmon@harmonlaw.com

HCA.LAW

The Law Offices of Herschel C. Adcock, Jr., LLC (HCA Law) is recognized as one of Louisiana's premier law firms, proudly featuring a team of eight Louisiana-licensed attorneys with more than 150 years of combined legal experience in our state's uniquely complex legal landscape. Our firm's brand is built on a foundation of uncompromising performance, measurable results, and personalized client relationships, reflecting our unwavering commitment to accessibility, integrity, and excellence in every matter we handle.

Membership State: LA

Learn more at hca.law.



Law Firm Contact
Herschel C. Adcock, Jr.
President/Owner
13541 Tiger Bend Road
Baton Rouge, LA 70817
225-756-0373
herschel@hca.law

Kk

Kivell, Rayment & Francis, P.C.



Kivell, Rayment & Francis, P.C. is an AV-rated firm founded by Thomas D. Kivell, Brian J. Rayment, and Joe B. Francis. The firm has been providing comprehensive legal services in Oklahoma for the mortgage default and real estate industries since 1991.

Membership State: OK

Learn more at www.kivell.com.



Law Firm Contact

Joe B. Francis, Esq.
President & Managing Attorney
7666 E 61st St, Ste 550
Tulsa, OK 74133-1199
918-254-0626
jfrancis@kivell.com

KML Law Group, P.C.

KML provides representation of the mortgage default servicing industry in loan resolution including home retention, loan modification, mortgage foreclosure, bankruptcy, eviction, REO closing, title curative, and secured creditor's rights litigation in Pennsylvania and New Jersey. We act with honesty, integrity, and purpose in all that we do. We treat everyone with respect, compassion, and professionalism. We are lawyers and professionals who are committed to our clients, to justice and safe, sound, and compliant legal practices.

Membership States: NJ, PA

Learn more at www.kmlawgroup.com.



Law Firm Contact

Michael T. McKeever, Esq.
President & CEO
701 Market St, Ste 5000
Philadelphia, PA 19106-1541
610-662-4798
mmckeever@kmlawgroup.com

Ll

Liebo, Weingarden, Dobie & Barbee, PLLP

Minnesota-based for over 40 years, Liebo, Weingarden, Dobie & Barbee, PLLP practices the highest quality real estate law. Minnesota is a "strict compliance state" with no room for error. That is why you want to choose our law firm with a laser focus, long history, and vast experience with Minnesota's stringent foreclosure laws. We practice exclusively in representing mortgage lenders, GSEs, and servicers in end-to-end legal matters throughout the entire state of Minnesota.

Membership State: MN

Learn more at www.MinnesotaMortgageLaw.com.

Law Firm Contact

Kevin Dobie, Esq.
Partner
4500 Park Glen Rd, Ste 300
Minneapolis, MN 55416-4891
952-491-7731
kevin@MinnesotaMortgageLaw.com

LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
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Mm

Martinez & Torres Law Offices, PSC

Martinez & Torres Law Offices, PSC has built a prestigious reputation by always being available to their clients combined with a vigorous and aggressive approach launched from a variety of perspectives. The combination of sensitivity to the needs of clients, industry experience, providing high quality, cost effective, and comprehensive legal services has been the benchmark of their success.

Membership State: PR

Learn more at www.martineztorreslaw.com.

Law Firm Contact

Jorge Martinez, Esq.
President
Belisa 1510 Bori St
San Juan, PR 00927-6116
787-767-8244
jmartinez@martineztorreslaw.com

M&T
MARTÍNEZ & TORRES LAW OFFICES PSC

McCabe



McCabe is a certified woman-owned law firm providing creditor's rights representation in MD, DC, VA, NY, NJ, PA, DE, and FL. Our practice includes judicial, quasi-judicial and non-judicial foreclosure actions, commercial, bankruptcy, loss mitigation, title claims, litigation, eviction, real estate settlements, tax sale redemption, and auto replevin. Each office is managed by an equity shareholder, locally barred, and readily available to our clients. For more than 40 years, our firm has been committed to providing comprehensive and efficient legal representation to the mortgage banking industry.

Membership States: DC, DE, FL, MD, NJ, NY, PA, VA

Learn more at www.mccabeesq.com.



Law Firm Contact

Laura O'Sullivan, Esq.
President
123 S Broad St, Ste 1400
Philadelphia, PA 19109
240-554-6403
losullivan@mccabeesq.com

McCarthy Holthus, LLP



McCarthy Holthus, LLP is an AV-rated multi-state law firm with years of experience in successfully representing financial institutions in a variety of banking law matters with a specialization of mortgages in default. McCarthy Holthus, LLP provides services in the states of Arkansas, California, Washington, Oregon, Idaho, New Mexico, Arizona, Nevada, Texas, and Colorado. Our goal is to provide the highest level of legal services to the financial services industry.

Membership States: AR, AZ, CA, CO, ID, NM, NV, OR, TX, WA

Learn more at www.mccarthyholthus.com.



Law Firm Contact

Lance E. Olsen, Esq.
Managing Partner - Pacific Northwest
108 1st Ave S, Ste 300
Seattle, WA 98104
206-596-4843
lolsen@mccarthyholthus.com

McCalla Raymer Leibert Pierce, LLP



McCalla Raymer Leibert Pierce, LLP ("MRLP") represents lenders, servicers, and investors across its 16 state footprint of Alabama, California, Connecticut, Florida, Georgia, Illinois, Kentucky, Mississippi, Nevada, New Jersey, New York, Ohio, Oregon, Pennsylvania, Texas, and Washington. Our legal professionals are widely recognized as leaders and influential figures in the industry, setting standards of excellence across all our practice areas. Providing superior end-to-end legal services via proprietary technology and brick and mortar offices in all states, the firm is uniquely positioned to adjust to changing circumstances while serving each client's specific needs.

Membership States: AL, CA, CT, FL, GA, IL, KY, MS, NJ, NV, NY, OH, OR, PA, TX, WA

Learn more at www.mccalla.com.



Law Firm Contact

Marty M. Stone, Esq.
CEO
1544 Old Alabama Rd
Roswell, GA 30076-2102
678-281-3950
marty.stone@mccalla.com

About these Contacts

The contacts listed in the USFN Member Directory are professionals in business development, marketing roles, or are licensed legal professionals in the states where they are listed. USFN member firms have physical office locations, attorneys, and support staff in the states in which they are listed as well as having been in business in those states for five years or more. Contact a member firm or visit their website for information on any additional states or national practices they may offer.

Millsap & Singer, LLC



Since 1970, Millsap & Singer, LLC has been a leader in providing legal representation to banks and mortgage lenders. With offices in Kansas, Kentucky, and Missouri, the firm sets the standard by leveraging proprietary technology and exceptional customer service, assuring same day access to its experienced attorneys for any foreclosure, bankruptcy, or mortgage questions.

Membership States: KS, KY, MO

Learn more at www.msfirm.com.



Law Firm Contact

Cynthia Kern Melone, Esq.
Managing Partner
612 Spirit Dr
Chesterfield, MO 63005-1259
636-537-0110
ckernmelone@msfirm.com



Orlans Law Group PLLC



For almost 30 years, Orlans Law Group has provided quality recovery solutions for leading financial institutions while caring about the end customer. Concentrating on secured and unsecured loan resolution, our goal is to provide breakthrough strategies and bring an innovative and proactive approach to every case. We pride ourselves on supplying creative solutions that maximize ROI, generate cost-effective results and protect our clients' reputation. By working tirelessly for our clients, we have built strong, lasting relationships with many of the nation's top banks, financial services companies and the community we serve.

Membership States: DC, DE, FL, IN, KY, MA, MD, MI, NH, OH, PA, RI, VA

Learn more at www.orlans.com.



Law Firm Contact

Alison Orlans, Esq.
President & CEO
1650 W Big Beave Rd
Troy, MI 48084
248-502-1400
aorlans@orlansgroup.com



Petosa Law LLP

Petosa Law LLP is AV-rated and a proud member of USFN. The Firm has been a premier default servicing and creditors' rights law firm in Iowa for more than 50 years. The firm provides representation in various practice areas, including residential and commercial foreclosure, bankruptcy, eviction, and real estate throughout the state of Iowa.

Membership State: IA

Learn more at www.petosalaw.com.



Law Firm Contact

Benjamin W. Hopkins
Partner
1350 NW 138th St, Ste 100
Clive, IA 50325-8300
515-222-9400 x14
bhopkins@petosalaw.com

Powers Kirn, LLC



Powers Kirn, LLC is engaged by mortgage banking institutions to provide comprehensive legal advice and solutions regarding residential and commercial foreclosure, risk management, loss mitigation, bankruptcy, eviction, REO management, and related matters. For more than 50 years, the firm has provided clients with exceptional legal service and professionalism that is expected of business partners and trusted advisors. The firm handles real estate matters through the entire State of New Jersey and Commonwealth of Pennsylvania.

Membership States: NJ, PA

Learn more at www.powerskirn.com.



Law Firm Contact

Sarah E. Powers, Esq.
Attorney
308 Harper Dr, Ste 210
Moorestown, NJ 08057
856-802-1000
sarah@powerskirn.com

Pulice Nervell, A Law Corporation

For over 20 years, Pulice & Nervell Attorneys at Law, A Law Corporation has provided comprehensive legal services to governmental-sponsored enterprises and national mortgage servicers. All attorneys and staff of the Firm reside in Honolulu and regularly personally interact with the foreclosure courts, allowing the attorneys and staff to develop the professional contacts and knowledge needed to efficiently resolve cases and minimize litigation risk in the unique Hawaii market. The Firm provides clients with up-to-date and state-specific professional expertise in this rapidly-evolving area of law.

Membership State: HI

Learn more at www.paclawteam.com.



Law Firm Contact

Zachary K. Kondo, Esq.
Partner
700 Bishop St, Ste 2100
Bishop Street Tower
Honolulu, HI 96813-4120
808-535-8406
zkondo@paclawteam.com



Rosenberg & Associates, LLC



Partnering with our clients, along with USFN members, provides opportunities to collaborate, share industry-wide insights and offer timely, relevant, legal advice. Our creditor's rights representation includes judicial, quasi-judicial, and non-judicial foreclosure default services, bankruptcy, eviction, loss mitigation, REO, title claims, curative and litigation, contested default litigation, title insurance policies, tax sale redemption, commercial transactions, mobile-home conversions and due diligence loan purchase reviews.

Membership States: DC, MD, VA

Learn more at www.rosenberg-assoc.com.



Law Firm Contact

Diane Rosenberg, Esq.
Managing Partner
4340 East-West Hwy, Ste 600
Bethesda, MD 20814
301-907-8000
info@rosenberg-assoc.com

Rubin Lublin, LLC



Rubin Lublin, LLC offers a full array of legal services to its mortgage banking, financial services and title insurer clientele in both residential and commercial matters throughout Georgia, Florida, Tennessee, Arkansas, Mississippi, and Alabama. We deliver a blend of personalized service and professional results in matters ranging from loan origination to foreclosure, bankruptcy, and beyond to the disposition of REO. Our advanced technology, superb customer service, and vast experience make us the right choice every time.

Membership States: AL, AR, FL, GA, MS, TN

Learn more at www.rlselaw.com.



Law Firm Contact

Glen D. Rubin, Esq.
Managing Member
3145 Avalon Ridge Place, Ste 100
Peachtree Corners, GA 30071
770-246-3300
grubin@rlselaw.com



Samuel I. White, P.C.

Samuel I. White, P.C., is a Mid-Atlantic law firm covering Virginia, Maryland, West Virginia and Washington, DC. We are a full-service creditors' rights law firm with over 40 years of experience providing legal services to the mortgage banking industry specializing in foreclosure, real estate, bankruptcy, eviction and litigation. Our comprehensive, common sense approach streamlines the default process, mitigates our clients' risk, and expedites the transaction.

Membership States: DC, MD, VA, WV

Learn more at www.siwpc.net.



Law Firm Contact

Emmanuel D. Voces, Esq.
Managing Partner
448 Viking Dr., Ste 350
Virginia Beach, VA 23452
757-490-9284
evoces@siwpc.com

Schneiderman & Sherman, P.C.



Schneiderman & Sherman, P.C. has a long history representing the mortgage industry. Established as Peter M. Schneiderman & Associates in 1996 and transitioning to Schneiderman & Sherman, P.C. in 2008 when Neil Sherman was named partner, the firm provides comprehensive legal services in foreclosures, asset recoveries, bankruptcies, default-related litigation, and REO transactions across Michigan, Indiana, Kentucky, Minnesota, and Ohio. The entrepreneurial approach by which the firm was founded is still prevalent in our firm today. Innovation is central to how we operate – from the proprietary technology that supports our work to the modern legal solutions we deliver for our clients.

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Law Firm Contact
Renee O'Donnell
SVP of Operations
23938 Research Dr, Ste 300
Farmington Hills, MI 48355
248-539-7400
rodonnell@sspclegal.com

Scott & Corley, P.A.



Scott & Corley, P.A. is a South Carolina-based law firm tracing its history for some 40+ years. Ron Scott, Reggie Corley, and the firm are repeat selections in two prestigious professional guides: Best Lawyers in America and the Metropolitan Rankings of US News & World Report Best Lawyers/Best Law Firms. Additionally, Ron and Reggie, respectively, were selected for the 2019 Diversity & Inclusion Award from SC Lawyers Weekly and the Riley Diversity Leadership Fellows through the Riley Institute at Furman University. Also, Reggie was named to the 2024 Power List for Consumer and Commercial Litigation by SC Lawyers Weekly, and Ron is a 2025 inaugural "Power 500" honoree profiling the state's most influential leaders as selected by SC Biz News, SC's largest business media group.

Membership State: SC

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SCOTT & CORLEY, P.A.
ATTORNEYS AND COUNSELORS AT LAW

Law Firm Contact
Reggie P. Corley, Esq.
President/Managing Attorney
1800 St. Julian Place, Ste 407
Columbia, SC 29204
803-252-3340
reggiec@scottandcorley.com

SouthLaw, P.C.



SouthLaw, P.C. is an innovative and proactive partner to the mortgage banking and default servicing industry. Founded in 1973, the firm aligns itself with the highest standards of legal professionalism and personal integrity. The convergence of law, business, and technology allows the firm to excel at its core competencies of foreclosure, bankruptcy, eviction, title resolution, loss mitigation, and litigation throughout Missouri, Iowa, Kansas, and Nebraska. With five offices located in four states, the firm's team of attorneys and staff is poised to ensure its clients receive excellent services and superior work product.

Membership States: IA, KS, MO, NE

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S O U T H L A W
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Law Firm Contact
Michael L. Zevitz, Esq.
Managing Attorney
13160 Foster, Ste 100
Overland Park, KS 66213-2660
913-663-7600
michael.zevitz@southlaw.com



The Mortgage Law Firm, PC



For decades, The Mortgage Law Firm (TMLF) has been a trusted partner in the financial services industry, providing default and foreclosure-related legal services to servicers, investors, GSEs, and other financial institutions. The firm handles all aspects of mortgage default, including foreclosure, bankruptcy, complex litigation, eviction, title curative, and other related matters. With representation in eight states, TMLF combines localized, state-specific knowledge with a coordinated, multi-state approach to deliver practical guidance, responsive service, and dependable results for its clients.

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THE MORTGAGE
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Law Firm Contact
Sally E. Garrison, Esq.
CEO
2999 N 44th St, Ste 625
Phoenix, AZ 85018
619-465-8200
marketing@mtglawfirm.com

Tiffany & Bosco, P.A.



Tiffany & Bosco, P.A. ("T&B") has 103 attorneys and handles foreclosures, bankruptcies, evictions, all default and real estate related litigation, loss mitigation, REO management and closings, receiverships, and workouts throughout the states of Alabama, Arizona, California, Florida, Kentucky, Michigan, New Mexico, Nevada, Ohio, and West Virginia for 59 years. The firm has received the USFN Award of Excellence every year since its inception.

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Law Firm Contact
Mark S. Bosco, Esq.
Managing Attorney
1850 N. Central Ave, 24th Floor
Phoenix, AZ 85004
602-255-6000
msb@tblaw.com

Trott Law, P.C.



Trott Law, P.C. is a leading firm specializing in all aspects of mortgage default, including foreclosure, litigation, bankruptcy, and eviction. Committed to client satisfaction, integrity, and innovation, our experienced legal team applies strategic business thinking to navigate an ever-changing and complex environment. Through precise inventory reconciliation and client-level portfolio analysis, we deliver actionable insights that empower clients to make informed business decisions.

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Law Firm Contact
Marcy J. Ford, Esq.
Managing Partner
31440 Northwestern Hwy, Ste 145
Farmington Hills, MI 48334-5422
248-642-2515
mford@trottlaw.com



Underwood Law Firm PLLC

For nearly 50 years, Underwood Law Firm PLLC has been the go-to financial-services law firm in Mississippi, representing creditors in foreclosure, bankruptcy, eviction, replevin, litigation, and appellate matters as well as in general real-estate law and transactional services such as closings and title matters. ULF combines legal expertise and the latest technologies to resolve each matter skillfully and quickly.

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Law Firm Contact
Andrew R. Wilson
Managing Attorney
P.O. Box 1874
Madison, MS 39130
601-981-7773 x565
awilson@underwoodlawfirm.com



Vitti Law Group, Inc.

Vitti Law Group is a family-run law firm with over 55 years of experience. Our goal is to provide our clients with comprehensive, responsive, expert legal counseling to satisfy each of their unique needs. The holistic approach we take to our clients is one in which all aspects of life are intrinsic to providing the best possible solutions to all problems – be they simplistic or highly complex. It is our goal at Vitti Law Group to lead you to your best legal service possible.

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Law Firm Contact
Lois M. Vitti, Esq.
Owner/Managing Partner
663 Fifth St
Oakmont, PA 15139
412-281-1725
loismvitti@vittilaw.com



Walentine O'Toole, LLP

Since 1985, with offices in Nebraska, Iowa, and South Dakota, Walentine O'Toole, LLP is a creditor rights law firm, focusing on originations through default, loss mitigation, real estate, banking, residential, agricultural and commercial transactions, and all aspects of litigation. Our attorneys work closely with legislative entities to draft and pass creditor-friendly laws. Our attorneys are regularly featured speakers at industry seminars and are authors for trade/association periodicals.

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WALENTINE O'TOOLE, LLP
Attorneys at Law

Law Firm Contact
Camille R. Hawk, Esq.
Partner/Attorney
11240 Davenport St
Omaha, NE 68154-2628
402-330-6300
chawk@walentineotoole.com

Wilford Geske & Cook, P.A.

WGC represents mortgage servicers in Minnesota and designs processes to minimize litigation risks. Since 1977, WGC's representative clients include the GSEs, HUD/VA, national/specialty servicers, local banks, and credit unions. WGC publishes educational information for servicers including its Primer Series and legislative updates. WGC's cutting-edge technology provides automation and custom reporting for quality control.

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Law Firm Contact
Eric D. Cook, Esq.
Managing Shareholder
7616 Currell Blvd, Ste 200
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a360inc - Provest
Meredith McCarty-Laws
Enterprise Alliance Executive
15305 Dallas Parkway, Ste 800
Addison, TX 75001
813-257-9084
laws@eyeontheindustry.com
www.a360inc.com



Affinity Consulting Group
Erica Fujimoto
Director of Enterprise Consulting
382 NE 191st St, PMB 102140
Miami, FL 33179
727-202-3185
efujimoto@affinityconsulting.com
www.affinityconsulting.com



Aristocrat Process Serving, LLC
Steve Banales
President
9290 Bond St, Ste 100
Overland Park, KS 66053
913-780-2007
steve@servingprocess.com
www.servingprocess.com



Auction.com
Greg DeCastro
Senior Director
1 Mauchly
Irvine, CA 92618
214-998-9917
gdecastro@auction.com
www.auction.com



CaseMax
Sarah Holland
Business Analyst
13160 Foster St, Ste 100
Overland Park, KS 66213
844-679-2273
Sarah.Holland@CaseMax.com
www.casemax.com



DLS Servicing
Donna Schmidt
Owner & Founder
5025 Plainfield Ave NE, Ste A
Grand Rapids, MI 49525
616-570-0199
dschmidt@dls-servicing.com
www.dls-servicing.com



Firefly, a Proceed Service
Jennifer Dlugolecki
Director, Client Relations &
Business Development
9550 Bormet Dr, Se 305
Mokena, IL 60448
877-963-3534
marketing@firefly.pro
www.fireflylegal.com



ICE Mortgage Technology
Noah Witte
Manager, Integration Services
4800 Deer Lake Dr
Jacksonville, FL 32210
904-248-6497
noah.witte@ice.com
mortgagetechnology.ice.com



iMailTracking LLC

Holly Baya
Business Development Director
9620 Ridgehaven Ct, Ste A
San Diego, CA 92123
904-403-0362
holly.baya@imailtracking.com
www.imailtracking.com



ServiceLink

Marco Brenes
Executive Vice President
1355 Cherrington Pkwy
Moon Township, PA 15108
949-307-2831
marco.brenes@svclnk.com
www.svclnk.com



Mortgage Connect, LP

Jane Kennedy
Executive Vice President, Servicing
Products, Sales & Strategy
600 Clubhouse Dr
Moon Township, PA 15108
972-890-6806
jkennedy@mortgageconnectlp.com
www.mortgageconnectlp.com



SGP Advisors

Harrison Tropp
Partner
501 East Kennedy Blvd, Ste 1000
Tampa, FL 33602-5878
813-251-2580
htropp@sgpadv.com
www.sgpadv.com



NetDirector

Gretchen Borer
National Account Manager
3450 Buschwood Park Dr, Ste 110
Tampa, FL 33618
813-736-0115
gretchen@netdirector.biz
www.netdirector.biz



SingleSource Property Solutions

Jodi Bell
VP National Sales
1000 Noble Energy Dr, Ste 300
Canonsburg, PA 15317
866-620-7577
jbell@singlesourceproperty.com
www.singlesourceproperty.com



ProCIRRUS Technologies Inc.

Ronny Loew
Sales Director
12204 Nicollet Ave
Burnsville, MN 55337
952-674-2015
ronny.loew@procirrus.com
www.procirrus.com



Xome

Brandi West
Senior Principal, Attorney Oversight
& Relations
750 State Highway 121 Byp, Ste 100
Lewisville, TX 75067
brandi.west@xome.com
www.xomesolutions.com



Sagent

Cynthia Treadwell
General Counsel
8840 Cypress Walters Blvd, Ste 190
Coppell, TX 75019
303-906-5614
cynthia.treadwell@sagent.com
www.sagent.com

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