

IV/XIII/XV

FOURTH ANNUAL LIST OF 13 STAND-OUT YOUNG PROFESSIONALS TO WATCH  
PRESENTED AT THE  
FIFTEENTH ANNUAL ALFN ANSWERS CONFERENCE

ALFN JPEG  
PICTURE THE FUTURE



PICTURE THE  
FUTURE

ALFN JUNIOR  
PROFESSIONALS &  
EXECUTIVES  
GROUP

## MORTGAGE SERVICERS

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STEVE SACKS

SENIOR COUNSEL, MORTGAGE SERVICING  
PNC BANK

AVAY BELL

ASSISTANT VICE PRESIDENT  
NATIONSTAR MORTGAGE

KATHERINE CACHO  
VICE PRESIDENT  
BANK OF AMERICA

## ATTORNEY/TRUSTEES

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SARAH-NELL WALSH

SHAREHOLDER  
BAKER DONELSON

RESHAUNDRA SUGGS

DIRECTOR OF LEGAL/CLIENT RELATIONS  
MCCABE, WEISBERG & CONWAY

MELISSA PORTER

SENIOR ASSOCIATE ATTORNEY  
SHAPIRO & ZIELKE, L.L.P.

## ATTORNEY/TRUSTEES CONTINUED

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APPELLATE ATTORNEY  
KASS|SHULER, P.A.

MARGARET CASCINO

MANAGING ATTORNEY  
STERN AND EISENBERG P.C.

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# STEVE SACKS

MORTGAGE SERVICER MEMBER

## PNC BANK

[pnc.com](http://pnc.com)

The PNC Financial Services Group, Inc. (NYSE: PNC) is one of the largest diversified financial services institutions in the United States with assets of \$371 billion as of March 31st, 2017. Operating primarily in 19 states and the District of Columbia, PNC is organized around its customers and communities for strong relationships and local delivery of retail and business banking, including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management.



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## ABOUT STEVE

### senior counsel, mortgage servicing

Steve Sacks has worked in the mortgage servicing field for the past 15 years; three years in the Senior In-House Counsel role with PNC Bank, and before that, 12 years as a Creditor's Rights Litigator in Cincinnati, handling foreclosure, bankruptcy, and title-related issues for Lender/Servicer clients. Steve constantly leverages those combined experiences to provide a fresh perspective to his default mortgage servicing clients. He is knowledgeable about issues facing servicers and firms alike.

Experience, coupled with a creative mind, makes Steve well-positioned to bring thoughtful and balanced change to an industry that is thirsty for new opportunities and working relationships among the GSEs, servicers, and their counsel. His knowledge and personality, along with his ability to spot issues and find workable solutions make him a valuable member of the PNC team.

Steve was appointed to the Inaugural Pro Bono Committee within PNC's legal department and was responsible for researching and establishing pro bono opportunities in the area. He completed two pro bono engagements in Juvenile Court, representing children in cases where abuse allegations had been made.

## ABOUT SARAH

### shareholder

As a member of the Firm's Consumer Finance Litigation and Compliance Group, Sarah-Nell Walsh counsels and defends clients in the mortgage and real estate industries. She typically handles mortgage servicing and securitization litigation, as well as real estate and construction litigation.

As an expert on historical case law, Sarah-Nell represents the next generation of mortgage professionals. She is adept at modern tech issues such as cybersecurity, financial privacy, and using law practice management tools to develop efficient representation for clients. In addition, she serves as Chair of the Recruiting Committee and also as Co-Chair of the Communications Committee for the firm's Women's Initiative. She is also a member of Baker Donelson's community service initiative that supports employees in their volunteer and fundraising efforts. In 2016, she was named the firm's Mentor of the Year in recognition of her efforts to serve as a mentor to up-and-coming attorneys.



Sarah-Nell Walsh is part of the next generation that understands that new products, new services and new ideas are necessary to serve the modern consumer and the modern client. Sarah-Nell has worked closely with our firm's Knowledge Management Team to develop electronic forms, electronic law libraries, systems which measure metrics, and other high-tech devices that create client cost and time efficiencies. Lawyers like Sarah-Nell will assist clients in bringing the industry further into the digital age.

— VALERIE NELAN OF BAKER DONELSON

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For more than 125 years, Baker Donelson has built a reputation for achieving results for its clients, both nationally and internationally, on a wide range of legal matters. As the 60th largest law firm in the U.S., Baker Donelson gives clients access to a team of more than 800 attorneys and public policy advisors, representing more than 30 practice areas, all seamlessly connected across 24 offices to serve virtually any legal and policy need. Baker Donelson has a global network of local counsel and other professionals, and have helped their clients take advantage of opportunities in more than 90 countries spanning six continents.

## BAKER DONELSON

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# SARAH-NELL WALSH

ATTORNEY/TRUSTEE MEMBER



# RESHAUN德拉 SUGGS

ATTORNEY/TRUSTEE MEMBER

## MCCABE WEISBERG CONWAY

[mwc-law.com](http://mwc-law.com)

The law firm of McCabe, Weisberg & Conway is an expanding regional firm representing mortgage lenders, banks, mortgage services, and financial institutions in Pennsylvania, New York, New Jersey, Delaware, Maryland, Virginia, the District of Columbia, and Florida. For more than 40 years, our firm has been committed to providing the most comprehensive and efficient legal representation available to the mortgage banking industry. The attorneys in our firm are litigators who are skilled in the areas of foreclosure, bankruptcy, eviction, title claims, lender liability, and REO closings. Our entire staff regularly receives training and education in the areas of our practice, law office technology, and legal procedures. At MWC, we have the experience, the staff, and the technology to provide customized loan servicing that exceeds the expectations of our clients.

**McCABE  
WEISBERG  
CONWAY**  
Attorneys at Law

**RESHAUN德拉 SUGGS**  
DIRECTOR OF LEGAL/  
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561-713-1400

## ABOUT RESHAUN德拉

### director, legal/client relations

ReShaundra Suggs was recently promoted to Director of Legal/Client Relations at her firm in West Palm Beach and is now involved in all facets of the firm including client development, oversight of client portfolios, and overall firm performance. She is not only the point of contact for escalated matters, but she works intimately with the clients to ensure that their expectations are met. Prior to this position, most of ReShaundra's experience has been in the area of bankruptcy. She joined the firm five and half years ago and was given the opportunity to grow and build a thriving operation. ReShaundra is known for thinking outside of the box and going "above and beyond" for her clients.

ReShaundra is hardworking, dedicated, and driven. Rather than seek recognition for the work that she does, she gains a tremendous feeling of satisfaction from knowing she did her best. ReShaundra feels that a JPEG Candidate should be a person that mentors others, and she takes pride in giving career advice, writing a recommendation, or referring someone to an important contact.

**7** I see JPEG as a tool for young professionals in career development. I especially see the importance of public speaking, marketing yourself, and networking. There are not too many organizations out there that prepare you to be a leader in your firm or organization - how to make that transition and what skills are necessary. Having workshops and events that document other peoples' successes and failures are very helpful. Creating opportunities for mentorship - you never know who you will meet and what impact they might have on your life.

— RESHAUN德拉 SUGGS

## ABOUT MELISSA

### senior associate attorney

As the Supervising Attorney in the Foreclosure Department, Melissa Porter advises on legal and operational aspects of the foreclosure process, but has also been involved in most areas of the firm over the last four years. She joined Shapiro & Zielke in 2007 just as the mortgage crisis was beginning to unfold. Over the next few years, Melissa and her colleagues worked through many law changes and new compliance mandates requiring changes in policy and procedure. Melissa is acutely aware that her industry is one that is not always viewed in a favorable light. She would like to be a part of groups like JPEG which allow professionals the opportunity to change this perception.

As a daughter of a pastor, Melissa has a servant's heart for people and has volunteered in her community on various real estate projects. She has spoken at local continuing education classes, developed internal procedures for her firm, and presented training materials for clients. Melissa says that balancing a busy life can be difficult as a wife and mother of two young children, but a strong work ethic and sense of responsibility play a key role in managing the balance.

## SHAPIRO & ZIELKE, L.L.P.

[zielkeattorneys.com](http://zielkeattorneys.com)

Shapiro & Zielke, LLP, a privately-owned company in Burnsville, Minnesota, is a very successful and busy single-location law firm. It was established in 2002 and employs a staff of 18. The firm focuses on the areas of Foreclosure, Bankruptcy, Litigation, Evictions, REO/Closings, Title/Title Curative, and Deed in Lieu.



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SENIOR ASSOCIATE ATTORNEY  
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**7** Melissa is both technically proficient in terms of using or implementing technology solutions to default services, but also has a human touch, which is important for the type of legal services sought by modern day mortgage service companies.

She is involved in virtually every client call, even on matters far afield from foreclosure. Melissa is also very active in her community.

— LARRY ZIELKE OF SHAPIRO & ZIELKE, LLP



# MELISSA PORTER

ATTORNEY/TRUSTEE MEMBER

CHOICE LEGAL GROUP CONGRATULATES

# STEVE SACKS

ON HIS SELECTION TO THE 2017  
JPEG: PICTURE THE FUTURE LIST OF YOUNG  
PROFESSIONALS TO WATCH

#### ABOUT CHOICE LEGAL GROUP

Choice Legal Group, P.A is a full service law firm that consistently delivers timely, high quality legal services for the entire state of Florida. Serving our clients in the areas of Foreclosure, Bankruptcy, Eviction, Litigation, Monitor, Replevin, Payment Assistance, Reinstatement/Pay-off. Our office provides the highest quality representation available and continually strives to ensure our interests are aligned with those of our clients. We pride ourselves in knowing the value we add to our clients with our ability to handle all their default Law needs in a timely, efficient and cost effective manner.

LEARN MORE ABOUT US ONLINE AT  
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## CONGRATULATIONS, MELISSA!



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*Are proud to congratulate  
Melissa Porter, Esq.  
on being selected to the  
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Young Professionals!*

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SUGGS**  
DIRECTOR OF  
LEGAL AND CLIENT  
RELATIONS

**CONGRATULATIONS!**  
*Reshaundra!*



**MCCABE  
WEISBERG  
CONWAY**  
Attorneys at Law

The law firm of McCabe, Weisberg & Conway is an expanding regional firm representing mortgage lenders, banks, mortgage servicers, and financial institutions in Pennsylvania, New York, New Jersey, Delaware, Maryland, Virginia, the District of Columbia, and Florida. For more than 40 years, our firm has been committed to providing the most comprehensive and efficient legal representation available to the mortgage banking industry. Learn more about our services and team at [mwc-law.com](http://mwc-law.com).

**BAKER DONELSON**

EXPAND YOUR EXPECTATIONS<sup>SM</sup>



**Baker Donelson Congratulates  
Sarah-Nell Walsh for her  
inclusion in the 2017 ALFN  
JPEG: Picture the Future list of  
young professionals to watch!**

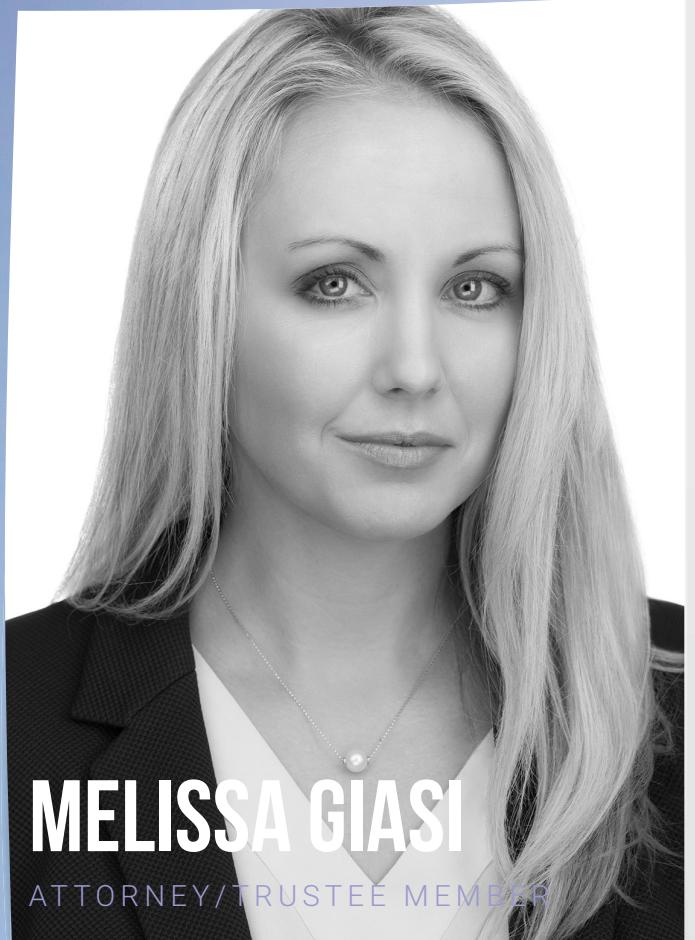
## Baker Donelson Provides:

- Decades of mortgage industry experience
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- Tailored advocacy
- Bi-partisan credibility
- Legislative monitoring
- Litigation muscle
- Complicated mortgage resolution
- National coverage
- Southern charm

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## ABOUT MELISSA

### appellate attorney

Melissa Giasi is an Appellate Attorney who specializes in Real Estate and Appellate Law. She has 7 years of experience in the legal aspects of mortgage servicing, and more than ten years in the legal profession. Melissa exemplifies the qualities of character and good conduct that we expect to see in this industry. She never shies away from any challenge, and is committed to upholding the sanctity of contracts and the law in connection with real estate notes and mortgages. She has fought tirelessly for her mortgage servicer clients at both the trial and appellate level, with a great deal of success. She has handled several hundred appeals on behalf of the firm's mortgage clients, winning most of them.

Melissa is a well-rounded attorney, a brilliant legal researcher and writer, and an excellent speaker. Melissa became board-certified in Real Estate Law in 2016. She has also applied for board certification in Appellate Law, and is awaiting the results of her exam. There are very few lawyers in the state of Florida that are board-certified in any specialty, let alone being certified in two specialty areas.

# MELISSA GIASI

ATTORNEY/TRUSTEE MEMBER

## KASS | SHULER, P.A.

[kasslaw.com](http://kasslaw.com)

At Kass Shuler, our commitment to providing innovative legal services has helped us become one of the most reputable business law firms in the state of Florida. Established in 1978, the firm has evolved into a full service commercial firm handling all aspects of default services, business litigation, bankruptcy, appellate law, and related practice areas. Our partners average over 30 years of experience practicing law, and that wealth of knowledge translates into the expertise and service orientation for which we have become known. We pride ourselves on providing clients with exceptional service and problem resolution, utilizing the latest technology and intelligent business processes. We have the right people in place to make critical decisions so our accomplished attorneys can practice law. At Kass Shuler, we are lawyers who understand business.



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— RICHARD MCIVER OF KASS | SHULER, P.A.

**7** Melissa has worked on some very challenging cases, where opposing counsel was less than ethical and resorted to win-at-all-costs tactics. Melissa has persevered in spite of such obstacles. She does not allow another attorney's lack of professionalism to affect her approach to the case, and she maintains her professionalism throughout. That is a difficult thing to do.”

## ABOUT MARGARET

### managing attorney

Margaret Cascino represents mortgage servicers and banks in foreclosure actions, bankruptcy proceedings, lender liability cases and litigation involving foreclosure action and real estate. She has worked in the mortgage industry for 13 years and has made many contributions to the servicing community -- both inside and outside of her firm. One of her first tasks as managing attorney of her firm's operation was to strip down and re-build the practice, implementing new policies and procedures. Margaret also implemented a training program for the staff which translated into a 300% increase in her firm's monthly volume. Her philosophy and approach puts an emphasis on teamwork and focusing on success, which has translated into the longevity and happiness of the firm's employees.

Margaret has cultivated strong partnerships with her clients and travels several times a year to train them on the foreclosure process. She has also provided legal education to colleagues in the industry through CLE publications and lectures. Margaret was described by a colleague as "a rising star who will be a leader in the industry for years to come."

**7** “I think every young professional needs a good mentor to help cultivate his/her growth. It has been critical in my success to seek a good mentor who can counsel me as to the challenges one faces when in a management role. I am fortunate to have my dad as one of my mentors. I think JPEG should provide that type of mentorship to its members so everyone can excel in their own professional development.”

— MARGARET CASCINO



## STERN & EISENBERG, P.C.

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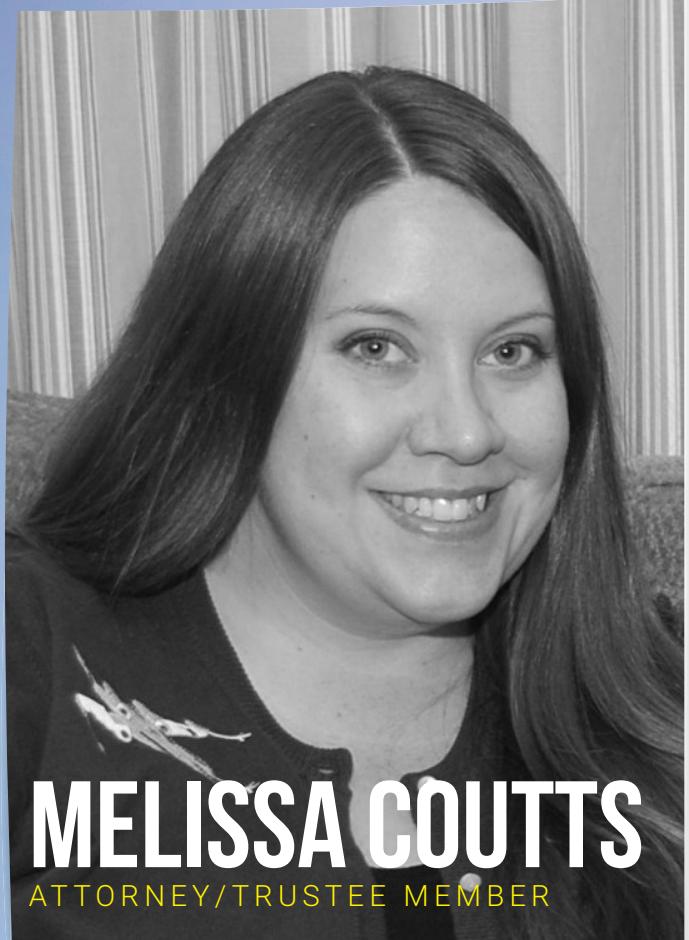
In over 40 years of practice, Stern & Eisenberg has acquired a reputation for representing its clients with both integrity and intensity. The professionals of Stern & Eisenberg offer services to individuals, local businesses, and national companies through their offices in New York, New Jersey, Pennsylvania, Delaware, Maryland, Washington D.C., West Virginia, Virginia, South Carolina, North Carolina and Georgia. Their practice areas include: Business Litigation, Business Law, Creditors Rights & Bankruptcy, Real Estate Litigation, Residential & Commercial Real Estate, Estate Planning, Estate Administration, Elder Law and Personal Injury Litigation.



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# MARGARET CASCINO

ATTORNEY/TRUSTEE MEMBER



## MELISSA COUTTS

ATTORNEY/TRUSTEE MEMBER

### MCCARTHY HOLTHUS, LLP

[mccarthyholthus.com](http://mccarthyholthus.com)

McCarthy Holthus 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 California, Washington, Oregon, Idaho, New Mexico, Arizona, Nevada, Texas and Colorado in legal representation before U.S. Bankruptcy Courts, U.S. District Courts and State Courts. McCarthy Holthus provides the highest level of legal services to the financial services industry. The practice of the firm is concentrated primarily in Mortgage Banking Law, Commercial Banking, Real Estate, Bankruptcy, Litigation, Receiverships, and Evictions.



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619-955-1604

### ABOUT MELISSA

#### civil litigation manager

Melissa Coutts is an Attorney-Trustee whose primary practice area is in litigation and appeals. After joining McCarthy and Holthus with no previous creditor's rights or mortgage experience, Melissa quickly became regarded as an expert in her subject matter. Her exceptional legal research and writing abilities have led her to oversee the firm's appellate practice for all states.

Because Melissa has handled many cases before state and federal appellate courts, she has assisted in the development of the law in the field. She has acted as appellate counsel in dozens of cases, several of which have resulted in published decisions of importance to the industry, and which are regularly cited by courts and litigants alike.

Melissa received an AV Preeminent Rating from Martindale-Hubbell in 2016, was named one of The San Diego Super Lawyers Rising Stars in both 2015 and 2016, and was named one of San Diego's Top Lawyers for Appellate Practice in 2017.

**As the managing attorney of the firm's civil litigation department, Melissa is a trusted counselor to many of the firm's other attorneys and staff. She is happy to share her deep understanding and analysis of the law, and also provides practical advice on how to succeed and thrive in the legal profession. Widely respected among her peers, Melissa works tirelessly to achieve results for her clients and supports those around her to do the same.**

— MATTHEW PODMENIK OF  
MCCARTHY HOLTHUS, LLP

### ABOUT KERI

#### attorney

Keri Ebeck is an Attorney-Trustee whose primary practice area is in Bankruptcy. She is held in high esteem by mortgage servicing clients and by her industry peers. She is a highly regarded speaker on bankruptcy, real estate default, and loss mitigation. Keri has been an active participant in ALFN and its sub-groups, WILL and JPEG. She sets a positive example for new members of the firm with her kind, courteous, professional and ethical interactions with clients and co-workers.

Outside the firm, Keri is an active volunteer for several non-profit organizations: Make-A-Wish Foundation (since 2013), Neighborhood Legal Services in Pittsburgh, and the Allegheny County Bar Association for various programs, including "Backpacks for Kids" in the fall and gifts for underprivileged children at Christmas. Education is so important to Keri that multiple times per year, she is a regular speaker for local student outreach programs dealing with financial literacy.

**Keri always provides excellent customer service. Recently, one of the firm's clients had several files with deadlines that needed to be addressed right away. The client contacted us to see if our firm could assist. Keri readily accepted the opportunity to help the client in a difficult situation, despite her own demanding schedule. All of the files were handled within 48 hours and the client was beyond ecstatic. In the end, the client began placing more files with our firm. Keri was able to help the client in a tough situation and she got the job done right.**

— BRADY J. LIGHTHALL OF WELTMAN,  
WEINBERG, & REIS CO., LPA

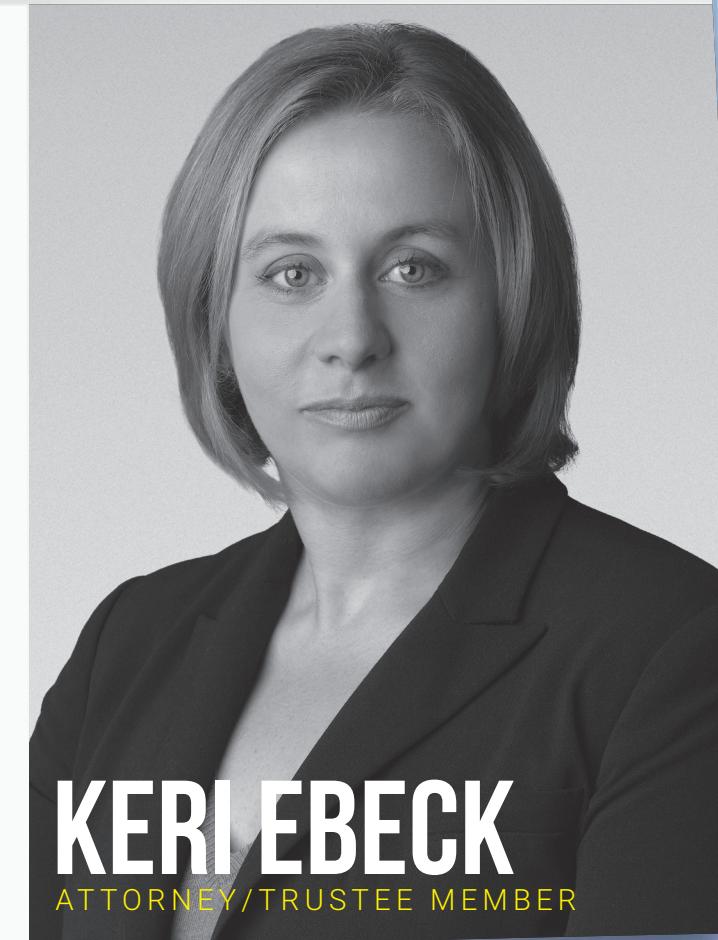
## WELTMAN, WEINBERG, & REIS CO., LPA

[weltman.com](http://weltman.com)

Weltman, Weinberg, & Reis Co., LPA is a nationally-recognized, full-service collections firm with more than 65 attorneys and 650 total employees. WWR represents nearly every type of creditor, including some of the largest financial institutions in the U.S., in bankruptcy, consumer and commercial collections, litigation, and real estate default matters. The strength of the company lies in its ability to handle all types of recovery matters, regardless of file complexity or volume. The company's longstanding client relationships are a testament to their proven excellence in obtaining maximum debt recovery in a cost-effective and compliant manner.



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## KERI EBECK

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Congrats,  
Melissa!

## McCARTHY HOLTHUS

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# Stern & Eisenberg

is proud to congratulate Margaret Cascino on her selection to the 2017 JPEG: Picture the Future List of Young Professionals to Watch



### ABOUT THE FIRM

In over 40 years of practice, Stern & Eisenberg has acquired a reputation for representing its clients with both integrity and intensity. Our experience in specific areas of the law is extensive, and our commitment to understanding the needs of our clients is second to none. We are relentless litigators, tireless negotiators and patient listeners.

But mostly, we are people you want on your side.

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THE TEAM AT KASS SHULER IS  
PROUD TO CONGRATULATE  
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ON HER SELECTION TO THE  
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FUTURE LIST OF YOUNG  
PROFESSIONALS TO WATCH

Melissa is Board Certified in Real Estate and Appellate Law  
by the Florida Bar

#### A FORWARD-THINKING FIRM, GROUNDED IN EXPERIENCE

At Kass Shuler, our commitment to providing innovative legal services has helped us become one of the most reputable business law firms in the state of Florida. Established in 1978, the firm has evolved into a full service commercial firm handling all aspects of default services, business litigation, bankruptcy, appellate law, and related practice areas. Our partners average over 30 years of experience practicing law, and that wealth of knowledge translates into the expertise and service orientation for which we have become known. We pride ourselves on providing clients with exceptional service and problem resolution, utilizing the latest technology and intelligent business processes. We have the right people in place to make critical decisions so our accomplished attorneys can practice law. At Kass Shuler, we are lawyers who understand business.

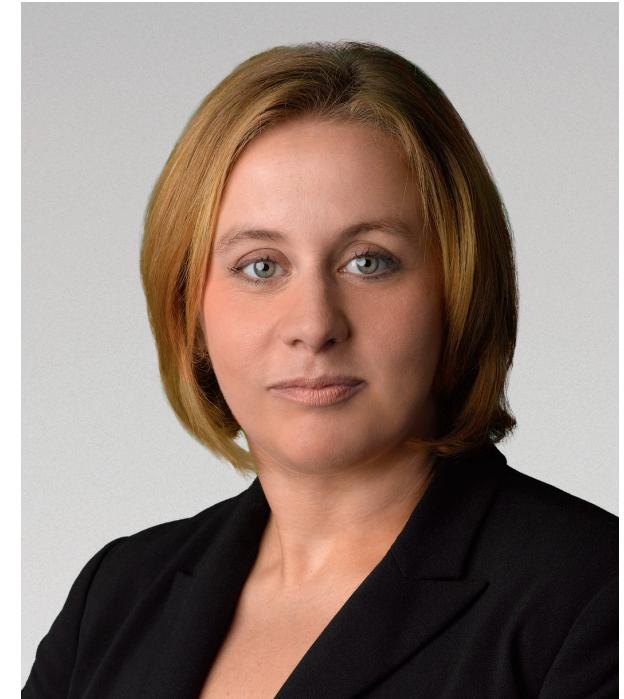
**W&R** WELTMAN  
WEINBERG  
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is pleased to congratulate

**Keri P. Ebeck,  
Esq.**

on her selection to the  
2017 JPEG: Picture the Future  
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to Watch.

We are proud to see Keri  
recognized for her dedication  
and leadership in real estate  
default and bankruptcy law.



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# KATHERINE CACHO

MORTGAGE SERVICER MEMBER

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Bank of America strives to help make financial lives better by connecting clients and communities to the resources they need to be successful. They have implemented a strategy of responsible growth that includes a focus on environmental, social, and governance leadership. They help to create jobs, develop communities, foster economic mobility and address society's biggest challenges – while managing risk and providing a return to their clients and shareholders. Bank of America has eight lines of businesses: Retail, Preferred & Small Business, Merrill Lynch Wealth Management, U.S. Trust, Business Banking, Global Commercial Banking, Global & Corporate Investment Banking, and Global Markets. Bank of America works with companies both large and small, to drive the economy forward, and provides insight, ideas and award-winning research for institutional investors.

**Bank of America**



KATHERINE CACHO  
VICE PRESIDENT  
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805-917-0534

## ABOUT KATHERINE

### vice president

Katherine Cacho has worked in the mortgage serving industry for only five years, but has been an inspiration to her employees and an asset to her company. Within two years, Katherine was promoted from Litigation Specialist to Vice President. Not only is Katherine an effective manager, she is a true leader and industry game-changer. Katherine's ability to ensure that key stakeholders' expectations are met, while remaining consumer-focused, is a notable attribute. Katherine represents a new breed of servicing in a heavily compliance-driven industry. She is an advocate for consumer protection and has actively shaped her company's departments to reflect increased compassion toward customers in difficult situations.

Katherine believes that one of the core needs any young professional should have in today's mortgage servicing industry is the opportunity to be heard in an open and directed forum. She explains that sometimes, younger leaders are not given the same credibility as tenured associates. However, often it is the younger generation who bring great ideas and a fresh perspectives to the table. Katherine has made a significant number of innovative, positive changes for Bank of America in just a few short years.

**J**“My goal is to continue to grow and to learn something new every day. I always think about how can I make it easier for others because I have the ability to remove certain roadblocks. We strive to have positive customer relationships, no matter whether the customer is calling with a question or walking into a local branch, because at the end of the day, every action the bank takes has a customer impact.”

— KATHERINE CACHO

## ABOUT JAMIE

### implementation manager

Jamie Stewart's role in at Janeway Law Firm entails managing operations of 65 employees and working closely with clients; particularly onboarding new clients and ensuring that client, agency, and local municipality compliancy requirements are met. She is also specifically involved in implementing strategies of the firm involving technology. Jamie has worked in the mortgage industry for 11 years, having previously worked for Lehman Brothers and REIT. Jamie has had extensive experience across both servicing and default law. She has followed the industry from corporate administration, originations, and loss mitigation, to default law where her jurisdiction-specific experience spans 38 states after working for multiple firm networks. Her competencies have traversed finance, analytics, project management, technology, and operations management. This broad perspective causes her to think and make decisions collaboratively, often contemplating how vendors, peers, clients, or the industry-at-large may be impacted by any given proposal or decision. She is also known for reframing problems as opportunities, and finding open doors where others have found dead ends. Jamie plans to utilize this broad perspective, and particularly her experience in both technology and operations, to design methods for helping the industry move forward in the future.

**J**I have been incredibly fortunate to have learned from the guidance of brilliant mentors and visionaries within the industry.

I view JPEG as an opportunity to share my experience and extend mentoring to others, while continuing to learn from exceptional young professionals who are also passionate about the future.

— JAMIE L. STEWART



# JAMIE STEWART

ATTORNEY/TRUSTEE MEMBER

## JANEWAY LAW FIRM, P.C.

[janewaylaw.com](http://janewaylaw.com)

Janeway Law Firm, P.C. is dedicated to providing the highest quality legal representation of mortgage servicers throughout Colorado. This representation includes the areas of: Foreclosure, Bankruptcy, Loss Mitigation, Eviction, Replevin, Title/REO, Collection and Real Estate Litigation. Quality representation in these areas is built on knowledge, experience, speed and responsiveness. The lawyers at Janeway understand the investor time lines and beat them. They understand client expectations and exceed them. Janeway combines “large firm” knowledge and experience with “small firm” speed and responsiveness.

**Janeway**  
Law Firm

JAMIE L. STEWART  
IMPLEMENTATION MANAGER  
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720-590-4105



## ARI MILLER

ATTORNEY/TRUSTEE MEMBER

### CHOICE LEGAL GROUP, P.A.

clegalgroup.com

Choice Legal Group is a full-service law firm that consistently delivers timely, high-quality legal services for the entire state of Florida. The firm serves clients in the areas of Foreclosure, Bankruptcy, Eviction, Litigation, Monitor, Replevin, Payment Assistance, and Reinstatement/Payoff.

The firm operates as a fully integrated team with each of its clients. They foster consistent communication to discuss issues and topics, which streamline the mortgage default servicing process. This law firm prides itself on its commitment to responding to all written and telephone messages within twenty four hours of receipt.



ARI MILLER  
MANAGING PARTNER  
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### ABOUT ARI

#### managing partner

Ari Miller has worked in the mortgage industry for the last eight years and has clearly found his calling. At 38 years old, he is the managing partner of one of the oldest foreclosure law firms in the country. He helped create several pilot projects in Florida, such as the Bulk Trial Process and Order To Show Cause Process, both of which have completely changed the foreclosure landscape in his state.

Ari's success is the result of his belief in a few very basic principles. First, he always asks himself, "What is the right thing to do?" and acts accordingly. Second, he treats everyone as he would want to be treated. Third, he treats every file and loan as if he were the investor, and every dollar lost on wasted time or expenses is his own money wasted.

**7** Ari Miller is a superstar in the foreclosure world. Despite having some of the greatest challenges facing him, he has persevered with grace, candor and strength. He has seen his firm go from a powerhouse to a state of near collapse, only to rebuild itself healthier and stronger than before. This was only possible due to his tenacity, innovation, and passion for his work. He has seen the industry at its worst and at its best. He has gone through tough times and survived, and knows the lessons to pass on to the future attorneys he mentors.

— ANDREA TROMBERG OF  
GLADSTONE LAW GROUP

### ABOUT AVAY

#### assistant vice president

Avay Bell is an ALFN Servicer who oversees two claim vendors and 190+ attorney network firms in order to assure the highest quality service and representation for Nationstar Mortgage of Lewisville, Texas. Avay has 17 years of experience working in the mortgage industry. In working her way up through the ranks, she has worked in nearly every area of default servicing and claim. Avay has the ability to navigate through any facet of the industry and utilize her wide breadth of knowledge to solve problems quickly and easily.

Avay started working for Nationstar in March of 2008 and has been described by her teammates as a key "go-to" person for finding crucial information, and in helping others resolve challenging situations. Her colleagues are able to rely upon her assistance even when their needs are not within her area of the company. Avay has such an extensive understanding of the mortgage industry that she will always go the extra mile to help her co-workers unravel difficult problems for the benefit of the servicer and investors.

**7** Avay's ability for comprehension and problem-solving are the skills needed to take Nationstar to the next level of success.

I believe she exemplifies the future of the mortgage servicing industry.

— STEVEN EISENBERG OF STERN AND EISENBERG

### NATIONSTAR MORTGAGE

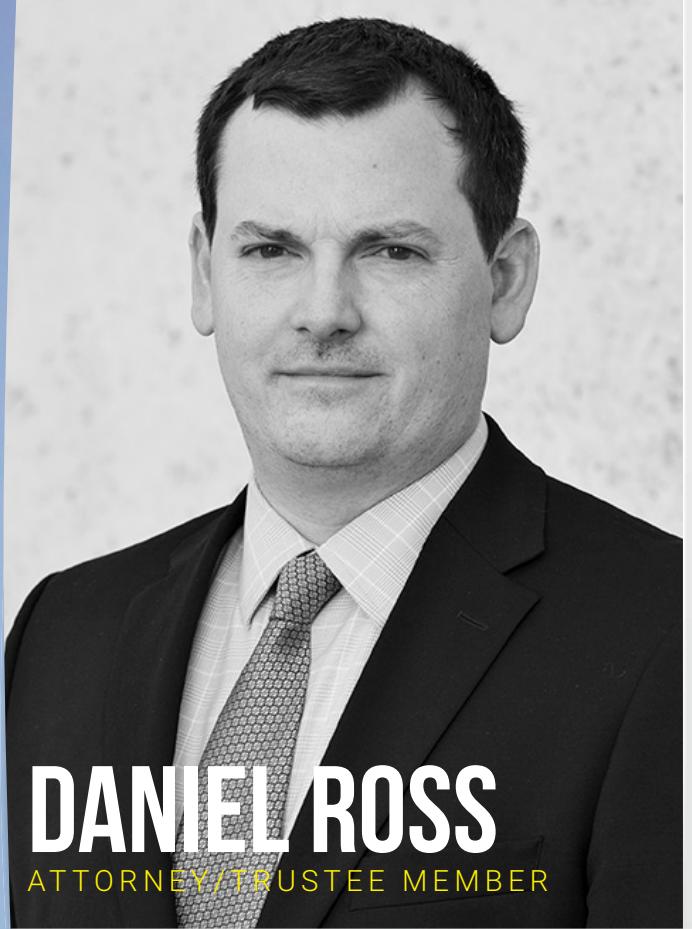
[nationstarmtg.com](http://nationstarmtg.com)

Based in the Dallas, Texas area, Nationstar Mortgage provides quality servicing and origination for homeowners throughout the United States. With over two decades of experience, Nationstar is a recognized leader in the mortgage industry. The company serves customers at every point of the home loan journey, meeting the constantly evolving needs of homeowners and the industry itself. Whether as a servicer or an originator, Nationstar is dedicated to raising the standard of service borrowers can expect from a home lender and servicer. The company's dedication to helping customers stay in their homes and thrive as homeowners is reflected in awards such as Fannie Mae's Servicer Total Achievement and Rewards designation for outstanding servicing, which Nationstar has received three years running. Nationstar is the largest non-bank servicer in the U.S. and has been traded on the New York Stock Exchange since 2012.



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**AVAY BELL**  
MORTGAGE SERVICER MEMBER



## DANIEL ROSS

ATTORNEY/TRUSTEE MEMBER

### WEINSTEIN & RILEY, PS

w-legal.com

Weinstein & Riley, PS is a full-service law firm that operates nationally and focuses on Default Servicing, Federal Bankruptcy Litigation, and State Court Litigation. The corporate office is located in beautiful downtown Seattle, and there are additional offices in New York, Colorado, New Mexico, Texas, and Wyoming. Over a 30-year period, Weinstein & Riley has represented many of the nation's largest banks, credit unions, consumer finance companies, and other credit lenders with great success. The law practice was founded in 1985 and has 200 employees.



WEINSTEIN & RILEY, P.S.

DANIEL ROSS  
MANAGING DIRECTOR  
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206-438-1073

### ABOUT DANIEL

#### managing director

Daniel Ross is an Enterprise Attorney who has spent seven years in default servicing and 11 years in bankruptcy. Daniel was nominated Managing Director of Weinstein & Riley in 2014 due to his exceptional legal ability and leadership qualities, and has been unanimously reappointed since that time. He has a dynamic vision for the future of the firm and creditors' rights practice. He has proven his legal skill, his diligence and tenacity, and his resourcefulness for clients. Daniel cares not only for the reputation of the firm, but also the reputation of the industry. He provides personalized hands-on services to clients, ensuring that their needs are met in a timely and professional manner. Daniel exemplifies the best characteristics of a lawyer: smart, ethical, and personable.

Daniel is co-author of the Bankruptcy chapter of the Washington Real Property Deskbook Series. This is an informative and educational publication for Washington lawyers.

 Daniel exemplifies the need to diversify in our industry and broaden our areas of expertise to provide for all of the lines of business for our clients. He provides service in all aspects of the mortgage industry, representing clients in debt purchasing and sales, pooling, default, debt collection for secured and unsecured debt, bankruptcy, and eviction. He is a leader in providing individualized service to clients.

— DEANNA LEE WESTFALL OF  
WEINSTEIN & RILEY, P.S.



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PROUDLY CONGRATULATES

# AVAY BELL

ASSISTANT VICE PRESIDENT  
NATIONSTAR MORTGAGE

ON HER SELECTION TO THE 2016

JPEG: PICTURE THE FUTURE

LIST OF YOUNG PROFESSIONALS TO WATCH



CONGRATS AVAY!

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**CONGRATS,  
ARI!**  
FROM THE ENTIRE TEAM AT  
CHOICE LEGAL GROUP



#### ABOUT CHOICE LEGAL GROUP

Choice Legal Group, P.A is a full service law firm that consistently delivers timely, high quality legal services for the entire state of Florida. Serving our clients in the areas of Foreclosure, Bankruptcy, Eviction, Litigation, Monitor, Replevin, Payment Assistance, Reinstatement/Pay-off. Our office provides the highest quality representation available and continually strives to ensure our interests are aligned with those of our clients. We pride ourselves in knowing the value we add to our clients with our ability to handle all their default Law needs in a timely, efficient and cost effective manner.

LEARN MORE ABOUT US ONLINE AT  
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PROUDLY CONGRATULATES DANIEL ROSS  
ON HIS SELECTION TO THE 2017 JPEG LIST OF  
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Weinstein & Riley, P.S. is a full service law firm that operates nationally and focuses in the following areas: Default Servicing, Federal Bankruptcy Litigation, and State Court Litigation. Weinstein & Riley, P.S., over a 30 year period, has represented many of the nation's largest banks, credit unions, consumer finance companies and other credit lenders.

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