



**JPEG PICTURE THE FUTURE**

**2022**

**ALFN NINTH ANNUAL  
LIST OF 13 STAND-OUT YOUNG  
PROFESSIONALS TO WATCH**



**ALFN would like to thank all of the candidates who were nominated for the 9th Annual ALFN JPEG: Picture the Future Awards, and we congratulate the thirteen individuals featured in this publication.**



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## ABOUT THE JUNIOR PROFESSIONALS & EXECUTIVES GROUP (JPEG)

JPEG is a young professionals network created to help legal and financial professionals under 40 years of age gain exposure, and opportunities to career-building relationships through mentorship, collaboration with peers of all generations, as well as professional development and leadership opportunities.

JPEG was launched in August 2013 and currently has over 200 members. JPEG helps young professionals who may need direction toward volunteer opportunities and networking at the national level where the competition is fierce for the few slots that offer career development, exposure and positioning. JPEG coordinates networking mixers, regular teleconferences, webinars, and publishes an annual profile of emerging leaders, while operating as a platform for young professionals to access other leadership roles within the Association and to position themselves as subject matter experts through authorship and education.

JPEG was awarded a Gold Power of A award from the American Society of Association Executives (ASAE), recognizing JPEG as one of the most innovative association programs in the country.

## ABOUT PICTURE THE FUTURE

The Picture the Future program is one of the ALFN's most highly sought after opportunities, and the competition gets tougher each year. All nominations were received during a two-week period from attorney-trustee and associate members, as well as from mortgage servicers. Individuals could either self-nominate and/or be nominated by a third-party. Several candidates had multiple nominations and provided information that attests to the impact these young leaders are making in our industry and their communities through education, volunteerism, entrepreneurship and continued leadership.

Candidates undergo a blind review by our committee so that they can be judged solely on the merits of their applications. All references to firm or company names, individual names, gender or other identifiers are removed prior to being reviewed by the committee. The ALFN Board of Directors and Executive Leadership then make final selections based on the feedback submitted by each review committee participant. The ALFN had a difficult task in selecting just thirteen award recipients from the many nominations we received. The individuals that were selected now join a growing and very select group of young professionals to be recognized with this award.



## CONGRATULATIONS, AMANDA ULRICH!

When we picture the future, we see Amanda Ulrich! The Mortgage Law Firm has had the absolute privilege of watching Amanda grow impressively in her knowledge of the industry, influence among our colleagues, and confidence in her professional abilities, all while staying true to the kind, thoughtful, and joyful person we know and love. If you have had the pleasure of her company, you know she is purpose driven, clear in her principles, and she will try to include you in the next opportunity for fun. Please join us in celebrating our dear friend and industry leader and let her know how proud we all are of her!

#tmlf #teamtmlf #tmlffamily #tmlfohana





“Amanda provides a service to her clients unlike any other in the industry! Amanda is knowledgeable, capable, thoughtful, enthusiastic, and extremely likable. She is fearless in approaching new challenges and her “can do” spirit is infectious. Everyone should have an Amanda on their team!”



THE MORTGAGE LAW FIRM  
CLIENT RELATIONS AND MARKETING DIRECTOR  
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## AMANDA ULRICH

Amanda is the Client Relations & Marketing Director for The Mortgage Law Firm, PLC. She received her Bachelor of Business Administration in Organization Behavior & Human Resource Management in 2011 from the University of North Texas.

Amanda helps the firm to build & maintain solid relationships with 65+ clients within the mortgage banking industry, including mortgage servicers, banks, and investors. She actively works with firm partners, employees, and clients to assist with the resolution of difficult matters, identifying areas of improvement, and assisting with implementation of process changes. She excels as a content creator and social media director for the firm, and oversees management of the firms' website, LinkedIn, client alerts/blasts, promotional items, and identifying key industry marketing opportunities. She is able to identify & analyze business trends and industry changes to establish new business opportunities & internal sales and marketing strategies. Her responsibilities also include planning client visits and trainings for both the firm as well as the Default Xchange Group. Amanda approaches her work in this industry with high standards and with a deep understanding that what she does is a profession. She aims to provide excellent and precise service, while constantly adding to her knowledge base and skill set. She is always developing and growing, just like our industry.

Amanda helps raise money for a friend's child who was born with a rare birth defect to cover medical and therapeutic costs. She also serves as a volunteer on the USFN Marketing Committee as well as the VFSAC Golf Tournament in support of our nation's veterans.

### THE MORTGAGE LAW FIRM (TMLF)

Multistate law firm offering GSE compliant default related services to investors, mortgage servicers, lenders, and other related entities. The firms practice offers exceptional end-to-end legal representation in six states including AZ, CA, HI, OK, OR, & WA.

# CHARLES (“DREW”) WALGREEN

Drew was first exposed to the financial services industry through two undergraduate summer banking internships. He developed an enthusiasm for oral advocacy, negotiation, and dispute resolution through leadership positions in his university's Model United Nations team and his participation in moot court. It was through these experiences that Drew decided to combine his interest in financial services with the law.

As a creditors' rights attorney, Drew represents his clients in a variety of different capacities, including mortgage foreclosure and consumer and commercial collection litigation. He has handled matters involving contested motion practice, discovery, municipal building court actions, title curative work, execution and levy on money judgments, arbitrations, bench trials, and other forms of high-risk litigation. His counsel is primarily geared towards loan servicers and large financial institutions, and he routinely interacts with individuals across a spectrum of roles.

While Drew addresses a wide range of matters for his clients, his end goal is usually the same – to make his clients “whole” again, while avoiding exposure to adverse litigation. Although there is usually some risk of exposure on most of the matters he tends to, he ensures his clients are always well-informed of their options, and he always strives to make sure they are satisfied with a matter's end result.

Drew grew up in the northern suburbs of Chicago – an area to which his family holds deep roots. He has also spent a considerable amount of time in Milwaukee, as an alumnus of Marquette University Law School and his familial ties to the area.

## WELTMAN, WEINBERG & REIS CO., LPA

Weltman is a nationally recognized, full-service creditors' rights law firm. Weltman represents nearly every type of creditor in bankruptcy, consumer and commercial collections, litigation, and real estate default matters, with the strictest adherence to compliance and security standards and with a premium on reputation management.



“Drew is driven, client focused and dedicated to achieving successful results for his clients. He is an excellent motivator and strives to not only better himself, but also those around him.”

## Weltman

Weltman, Weinberg & Reis Co., LPA

WELTMAN, WEINBERG & REIS CO., LPA  
SENIOR ATTORNEY  
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312-253-9631



“Damian exemplifies what it means to be a leader. He lives his life with empathy and integrity, and approaches everyone with respect and authentic kindness. What sets Damian apart from other leaders is his innate ability to strike the balance between connecting with and building individuals up, while simultaneously keeping an eye on the ball and continually moving the team down the field.”

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## DAMIAN SEARLES

Damian Searles, native of Greenwood, SC currently resides in Greenville, SC. Damian has a background in both the finance and business industries where he is paving the way for emerging leaders, ideas, and business strategies. Damian received his Associate's Degree in 2010 with a focus on Business Management and Administration. He recently graduated Magna Cum Laude with a bachelor's degree in business with a concentration in Project Management.

In his current career, he is the manager of a team of foreclosure specialists. Understanding that this wasn't a "fun" position, he decided to take on the task anyway, because leaders don't always do what is fun, they do what is necessary. Damian's leadership style is one of poise, compassion, integrity, critical thinking, process improvement, and growth. No matter what the circumstance, he lives by the motto, "Excellence is the only way". With his foundation in banking, business, management, finance, and leadership, his disciplines give him the knowledge and experience required to make the necessary changes for growth and development for himself and other leaders around him.

To continue expanding himself as well as his love for reaching, teaching, and impacting people, Damian is also a member of Toastmasters Intl. In his spare time, he likes traveling, cycling, flying his drone, and spending time with the people he loves the most. His future goals include becoming an Author. Damian will be releasing a devotional in 2022 for Leaders entitled No Vision, No Victory, Inspirational Journal for Leaders. With this devotional, Damian's mission is to make sure that every leader knows at least this one principle; Where there is no vision; the people will perish.

### SHELLPOINT MORTGAGE SERVICING

Manages (or "services") mortgage loans after mortgage lenders originate them. On behalf of our lender and investor clients, we accept and process mortgage payments from more than 1.7M homeowners nationwide. Shellpoint Mortgage Servicing is a company tasked to deliver impeccable service to the portfolio of clients.



# ERAINA EDWARDS

Eraina graduated from the University Of New Mexico School of Law in May 2010. While attending law school, she was Citation's Editor for the Natural Resources Journal, a writing tutor for first-year law students, and a law clerk at Rose L. Brand & Associates, P.C. Upon completion of law school, Eraina worked as a judicial law clerk for the Honorable Michael E. Vigil of the New Mexico Court of Appeals before returning to the firm as an associate in September 2011. Eraina was admitted to the State Bar of New Mexico in September 2010. Since returning to the firm in 2011, Eraina has successfully argued to the New Mexico Supreme Court in the matter of *Charter Bank v. Francoeur*, 301 P. 3d 859, 2013-NMCERT-4 (quashing writ of certiorari as improvidently granted), successfully briefed *The Bank of New York v. Romero*, 382 P.3d 991, and *Bank of New York Mellon v. Luu*, 448 P.3d 625, and she currently handles federal and state court appeals on behalf of the clients of Rose L. Brand & Associates, P.C.

Before pursuing her legal education, Eraina graduated with honors and summa cum laude from the University of New Mexico, receiving double Bachelor's Degrees in Psychology and Fine Art with a studio painting emphasis.

**CONCENTRATIONS:** Creditor representation, including foreclosure, bankruptcy, collections, replevin, evictions, Truth in Lending laws, Fair Debt Collection Practices Act, Unfair Trade Practices, Fair Credit Reporting Act, RESPA, Commercial Litigation, Appellate law, business law, and contract law.

## ROSE L. BRAND & ASSOCIATES, P.C. (RLBA)

A multi-state law firm primarily representing lenders and servicers throughout the United States, including on Tribal Lands. RLBA can handle every portion of your specialized legal needs including, but not limited to, complex litigation and appellate work.



“ Eraina has placed herself as a leader and a beacon of positivity, knowledge and light not only at our firm but in every aspect of her life that showcases her ability to excel in everything she does.”



ROSE L BRAND & ASSOCIATES, P.C.  
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## HEATHER GIANNINO


Heather is the Managing Attorney of the Bankruptcy Department at Heavner, Beyers & Mihlar, LLC, where she oversees secured creditor's rights in bankruptcy and related matters. She is licensed in Illinois, Missouri, and Indiana. Heather received her B.S. in Accounting and Finance *summa cum laude* from Millikin University and her J.D. *cum laude* from Chicago-Kent College of Law.

Heather is a frequent author and speaker at various local and national events for many organizations, including the American Bankruptcy Institute, ALFN, NACTT, Bankruptcy Association of Southern Illinois, Illinois State Bar Association, and several local and regional bar associations. Heather currently serves as Co-Chair of ABI's Consumer Committee and as co-chair of ALFN's BKPG Events, Content & Social Media Subcommittee. She has served as co-chair of the Hon. Eugene R. Wedoff Seventh Circuit Consumer Bankruptcy Conference, Special Projects Leader, Education Director and Communications Manager of the ABI Consumer Committee, coordinating editor for the Consumer Point-Counterpoint Column of the *ABI Journal*, and in many other leadership positions with these and other professional organizations.

She prioritizes giving back to the community by volunteering at local schools, participating in various charity events, serving on her church's Admin and Events Planning Group, and has previously served as co-chair of her community's annual family festival and on the Alumni Association Board for Millikin University. Heather, her husband, Tony, and their two young children, Gavin and Addison, enjoy exploring new areas around the community.

### HEAVNER, BEYERS & MIHLAR, LLC

Providing legal and title services to the default industry since 1978. Over the last 40 years, the firm has stood for excellence in both service and legal representation, with offices in both central Illinois and downtown Chicago.



“Heather is an exceptional leader and has built a reputation based on integrity, intellect, and professionalism. She is always ready to take on any challenge with grace and humility and has a proven track record of fostering positive discussions and being timely and thorough with her directions and advice. Her work ethic is second to none and she consistently goes above and beyond.”



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# JACQUELINE VAZQUEZ

Jackie Vazquez is a Foreclosure Manager at Mr. Cooper. Jackie has 18+ years in the servicing industry and has diversified and progressive mortgage experience. Jackie is currently working in the Foreclosure Timeline department for Mr. Cooper. In her current role, Jackie works directly with attorney firms, vendors, and various departments at Mr. Cooper. She also leads both an offshore and onshore team daily.

Throughout her career Jackie has had many roles within the mortgage industry such as Originations, Processing, Underwriting, reverse mortgage loan officer, foreclosure specialist, and foreclosure manager. With each and every role that Jackie had, she gained significant knowledge and continued to grow in her career. Jackie continues to excel in her current role and her contributions to Mr. Cooper are recognized throughout the organization. Jackie's wealth of knowledge in many facets of the mortgage loan process makes her a great resource for her team and peers alike.

Jackie is a shape shifter who is quickly able to adapt to any environment. She anticipates and recognizes areas for improvement, gaps, and quick wins. Jackie has always demonstrated great leadership and is called upon regularly to train new employees virtually and onsite.

In her personal life, Jackie is an active leader on the board at her daughter's high school drill team and serves as the Fundraiser Vice president. She is an active member always advocating and participating in various organizations that provide help and resources for kids with Autism. Her oldest daughter is a full time student at UNT and also works with kids on the Autism Spectrum. Her 3 kids are her motivation, and strength to keep going and keep learning each and every day.

## MR. COOPER GROUP INC. (NASDAQ: COOP)

Provides quality servicing, origination and transaction-based services related principally to single-family residences throughout the United States with operations under its primary brands: Mr. Cooper® and Xome®.



“ Jackie will always get the job done. No issue or problem is above her, and she will take the initiative to ensure that she brings the situation to resolution, and always looks at the bigger picture. Jackie thinks outside the box and has knowledge that goes beyond just what she is responsible for.”

## Mr. CooperGroup®

MR.COOPER  
FORECLOSURE MANAGER  
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# Congratulations



## JEFFREY FRASER

on being selected to the 2022 ALFN JPEG: Picture the Future list of young professionals to watch!



ALAW is a full-service real estate law firm with attorneys practicing in offices across the United States. The Firm represents institutional and private lenders, as well as investors, throughout the loan life cycle from origination to securitization and asset reclamation.

Led by a team of seasoned industry veterans with a track record of success in the industry and supported by the collaborative efforts of experienced attorneys and operational experts, ALAW has the experience and expertise to excel.

# JEFFREY FRASER

Jeff Fraser is a graduate of the University of Miami School of Law (2010) and currently serves as the partner over Albertelli Law's national bankruptcy department. In such role, Jeff works closely with each state's managing attorneys as it relates to training, legal strategy, and all facets of the firm's bankruptcy practice.

Practicing with humility, Jeff has establishing himself as a leading creditor attorney in South Florida and is also admitted to all federal district courts in Texas, where he has extended his practice. In recognition of his efforts; Jeff was selected by Super Lawyers as a "Florida Rising Star" (2019 – 2022); named a 2017 Blackshear Fellow by the National Conference of Bankruptcy Judges (NCBJ); a 2020 American Bankruptcy Institute (ABI) 40 Under 40 honoree; and has published articles on consumer bankruptcy issues in the American Legal & Finance Network (ALFN) and Default Servicing (DS) News.

As it relates to community service, Jeff is an active participant in the Southern District of Florida's bankruptcy bar and was the 2019/2020 Chair of the Local Rule Committee and an inaugural member of the district's Lawyer Advisory Committee (LAC), serving as the committee's Chair in 2020 and 2021. Jeffrey was also born in Jamaica and is a past president of the Jamaican American Bar Association, wherein Jeff organized foreclosure and bankruptcy workshops for the South Florida community.

## ALBERTELLI LAW (ALAW)

A national law firm, specializing in creditor representation - namely, institutional and private lenders/servicers. ALAW handles every aspect of creditor representation including, but not limited to; foreclosure, bankruptcy, collections, and title/closing. ALAW is dedicated to providing efficient and superior performance through technological innovation and advancements. ALAW's footprint continues to expand and covers over ten states nationally.



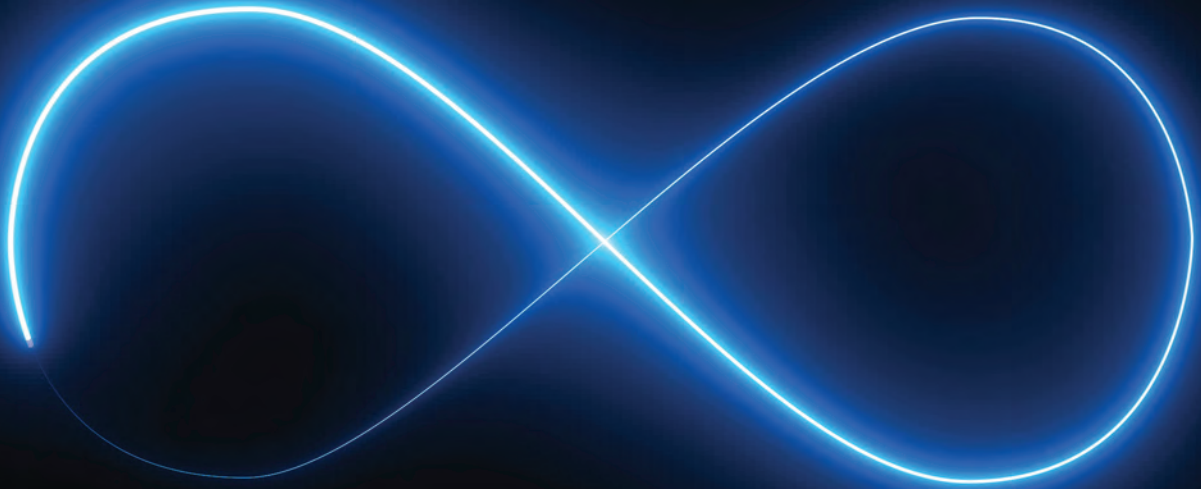
“Regardless of how muddy the situation, Jeff can find a practical and clear solution. Jeff is collaborative, humble and approaches his practice as if he is the luckiest person in the world, and just thankful to be there”



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**YOUNG LEADERS ARE THE FUTURE**



**Join JPEG and be a part of something Infinitely Important**



THE ONLY AWARD-WINNING YOUNG PROFESSIONALS NETWORK  
IN THE MORTGAGE SERVICING INDUSTRY.

JPEG MEMBERSHIP IS FREE TO ALFN MEMBERS AND MORTGAGE SERVICERS.

LEARN MORE ONLINE AT [WWW.ALFN.ORG/JPEG](http://WWW.ALFN.ORG/JPEG)

# JORGE VALADEZ

Jorge Valadez is the Director and Head of Default Servicing at PHH Mortgage, responsible for early-stage Default, Foreclosure, Bankruptcy, Loss Mitigation, and FHA curtailment management for the reverse mortgage portfolio. Jorge started his career with Countrywide Home Loans as a foreclosure specialist and now possesses 19 years of mortgage industry experience. Prior to joining PHH, Jorge held key leadership positions at Reverse Mortgage Solutions ("RMS"), Mr. Cooper, First American, Bank of America (ReconTrust), and Countrywide Home Loans.

Throughout his career, and from a young age, Jorge has been entrusted with leading successful teams and critical projects based on his ability to learn quickly, adapt to change, embrace technology, and be a motivational leader. Jorge is always looking for process improvement opportunities and is constantly challenging status quo.

Jorge was born in Mexico, is a first-generation U.S. Citizen, and was raised in Southern California. He is passionate about Diversity, Equity, and Inclusion ("DEI") and led the development of RMS' DEI program. At PHH, he is an active member of the DEI counsel and is always looking for opportunities at work and in his community to mentor and develop leaders.

Jorge's motivation comes from the love and desire to provide his family, wife Lisa and children Ailani, Kiana, Gabriel, and Connor, with the best life possible.

## PHH MORTGAGE

For over 30 years, PHH Mortgage has provided industry-leading mortgage services and helped countless homebuyers and homeowners find financing solutions to meet their needs. Our reputation is based on building and maintaining relationships that last long after you get the keys to your home or complete your refinance.



“Jorge is a kind person who is always willing to help anyone. He is always the person who goes above and beyond to get the job done. Jorge accomplishes his work by taking initiative, monitoring results and leveraging the strengths of those who surround him.”



PHH MORTGAGE  
DIRECTOR, HEAD OF DEFAULT SERVICING REVERSE  
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KASS SHULER  
— LAW FIRM —

## CONGRATULATIONS

The Kass Shuler, P.A. law firm is proud to congratulate Firm Partner **LAURA NOYES** on being selected to the 2022 ALFN JPEG: Picture the Future List!



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

At Kass Shuler, our commitment to providing exceptional legal services has helped us become one of the leading law firms in the state of Florida. Established in 1978, the firm has evolved into a full service creditor's rights and litigation firm with multiple practice areas. We deliver our legal expertise utilizing the latest technology and intelligent business processes which results in client satisfaction. We pride ourselves on providing our mortgage servicer clients with excellent service and problem resolution.

1505 N. FLORIDA AVENUE, TAMPA, FL 33602 (813) 229-0900 [WWW.KASSLAW.COM](http://WWW.KASSLAW.COM)



# LAURA NOYES

Laura Noyes is a Shareholder in the Tampa office of Kass Shuler where she focuses her practice on real estate litigation with an emphasis on representation of lenders, bank and non-bank loan servicers, and investors in the consumer finance industry. In 2008, she earned her Juris Doctor from the Florida State University College of Law. While attending law school, she interned for the Honorable Lewis M. Killian Jr at the Northern District of Florida Bankruptcy Court and the Honorable Rosemary Gambardella at the District of New Jersey Bankruptcy Court. Prior to Law School, Laura obtained her Bachelor of Arts degree in Political Science with a minor in Economics from Davidson College.

Laura manages the firm's complex real estate litigation and foreclosure portfolio. In her role as managing partner over foreclosure, she collaborates with clients to develop and implement litigation, settlement and trial strategies to minimize risk and future exposure; drafts pleadings, discovery, memorandums, motions, and other legal documents necessary to achieve favorable resolutions; conducts legal research to obtain answers to complex issues of law; she mentors young associates as they develop their skills as attorneys and provides training and skills presentations on a regular basis to her clients, associates and staff. Laura has been a constant in an ever-changing real estate market and has consistently provided exemplary representation to her clients over the last decade.

Laura is a member of a local Tampa Gasparilla Krewe called Queen Anne's Revenge who participates in numerous philanthropic events throughout the year. She also participates in her firm's charity initiatives. In her down time, Laura enjoys spending time at the beach with her family and her two rescue pups, Quincy and Stella.

## KASS SHULER, P.A.

Our commitment to providing exceptional legal services has helped us become one of the leading law firms in the state of Florida. Established in 1978, the firm has evolved into a full service creditor's rights and litigation firm with multiple practice areas.



“ Laura is the unsung hero of the firm, constantly stepping in and doing the heavy lifting without being asked. She is the definition of team player. As a partner in a law firm under the age of 40, she is a strong role model and leader for future young lawyers in making decisions.”



KASS SHULER  
— LAW FIRM —

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“Maddie continually amazes me with her ability to lead and make meaningful changes in our industry. Maddie’s well-rounded leadership is exemplified by the commitment her team gives back to her on a daily basis as well as the growing support she provides to her outside vendors. Maddie provides the most optimal leadership within the industry and will continue to be a huge player in the future as her career continues to rise.”

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## MADELINE POLSKIN

Madeline is the Director of Bankruptcy for Shellpoint Mortgage Servicing. She received her Bachelor of Arts degree in Political Science, Criminal Justice, and Business Administration from the University of South Carolina.

Madeline is a default mortgage professional with exceptional leadership, client relations, and process improvement skills. She is responsible for all bankruptcy legal services, managing over 50 clients and overseeing a portfolio of 24,000+ active bankruptcies. She currently manages the department across multiple offices throughout the nation. She has enhanced automation within systems, creating and/or augmenting over 200 Black Knight rails for Shellpoint’s Bankruptcy Department. Additionally, she developed scorecards for attorney firms, associates, and contractors to track performance in key areas.

Madeline has been a leader in the mortgage industry for most of her professional life and plays a vital role at Shellpoint and for its partners and clients. She has successfully managed various leadership roles in both foreclosure and bankruptcy which has given her a well-rounded perspective of the needs of investor clients as well as the technological changes required to succeed in a changing regulatory environment. Most importantly, her leadership is exemplified by the commitment her team shows and the unrelenting support she provides to her outside clients and vendors.

### SHELLPOINT MORTGAGE SERVICING

Manages (or “services”) mortgage loans after mortgage lenders originate them. On behalf of our lender and investor clients, we accept and process mortgage payments from more than 1.7 million homeowners nationwide. Shellpoint Mortgage Servicing is a company tasked to deliver impeccable service to the portfolio of clients. That is done by providing sensational customer experiences and adding value to special servicing clients.



# NONNY MARIA SANCHEZ

Nonny is the Vice President of Compliance, Issues Management for Fay Servicing LLC. She is an experienced executive with 20 years of success in the real estate, mortgage originations and servicing industry. She received her Bachelors degree in Public Administration and Public Policy from Florida International University. Nonny was featured in Housingwire, is a two-time ALFN panelist, and was recently awarded the Diversity and Inclusion Committee MBA Path to Diversity Scholarship to obtain her CRMCP in 2023.

Prior to Fay Servicing, LLC, Nonny led the Compliance Program at BSI Financial Services, and worked for Default Compliance at PennyMac. Nonny has executed thousands of complex initiatives that included compliance with FCRA, CFPB, FDPCA, HAMP, GSE, FHA, TILA-RESPA, SOX, SOC-1, Native American Housing, ECOA, CARES act, Agency and state rules. Her default, vendor mgmt., originations, escrow, and REO background enabled her to identify compliance opportunities and effective resolution throughout the entire mortgage lifecycle to mitigate risk. Nonny enjoys advocating for the consumer, improving compliance health for the organization, and mitigate risk.

Nonny has volunteered since an early age and made philanthropic contributions to organizations including the Jesuit Catholic community. She is a contributor for Operation Kindness, which assists animals in need of veterinary care and homes. Additionally, she is a supporter of the Fay Constructive Foundation, focused on improving access to education, supporting first responders and former service members, providing tools and supplies to school-aged children, and fighting hunger.

## FAY SERVICING, LLC

Fay Servicing is a specialty mortgage servicer and originator that sees the customer behind every loan. At Fay Servicing, we understand that you are not a loan number – you are a homeowner.



“Nonny is a thorough solutions-focused leader, great communicator, and process manager dedicated to customer service and superior performance. Her management and organizational skills bring positive energy to her workplace and she is a strong contributor to the leadership team. Her integrity and willingness to help anyone is an asset to any organization.”

## FAY SERVICING

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WHEN PEOPLE, PRECISION,  
AND PERFORMANCE MATTER,  
**CHOOSE PADGETT.**



*Congrats, Seth!*  
**#PADGETT PEOPLE**

**Seth J. Greenhill, Esq.**  
Attorney—Bankruptcy  
Padgett Law Group

2022 Junior Professionals &  
Executives Group Outstanding Young  
Professional Award Recipient

**Learn More**  
[padgettlawgroup.com](https://padgettlawgroup.com)

# SETH GREENHILL

Seth is a Creditors Rights Attorney at Padgett Law Group and is based out of the firm's Fort Lauderdale, FL office. He is licensed to practice law in the states of Florida, Tennessee, and Ohio. He graduated cum laude from Nova Southeastern University Shepard Broad Law Center and summa cum laude from Florida Atlantic University.

Seth has a decade of experience representing creditors in bankruptcy matters, such as adversary proceedings, appeals and other contested matters. Seth's aggressive representation has led to numerous speaking and educational opportunities in the default servicing industry. From articles and white papers to webinars and trainings to panels and other speaking engagements, he has an extensive catalog of educational resources he has contributed to. He is deeply devoted to educating clients and has always made it a priority to contribute where he can. He is often featured as a key presenter with his firm's in-house client education program. In addition, Seth is frequently called upon by his firm to assist with complex bankruptcy litigation matters. This has allowed him to appear pro hac vice in various jurisdictions across the country.

Seth volunteered on the SAC (School Advisory Council) for his son's elementary school. In that volunteer capacity, he was responsible for assisting school administrators with implementing school improvement plans, which included annual budgets and goals to increase standardized testing scores. Specifically, his focus has been on advocating for special needs students, including those on the autism spectrum.

## PADGETT LAW GROUP (PLG)

A creditors' rights law firm serving Florida, Georgia, Tennessee, Arkansas, Texas, Ohio, Indiana, and Pennsylvania. Additionally, PLG offers national bankruptcy, replevin, business purpose loan, and loss mitigation services. The firm's practice provides exclusive representation to institutional clients such as lenders, mortgage servicers, credit unions, banks, hedge funds, investors, and other financial services industry stakeholders.



“Watching Seth's career develop at our firm has been inspiring and a trajectory I would hope to see for any attorney in this industry. He's handled increased responsibility and more complex files while growing into a trusted advisor to our clients. It's a joy to see other team members and clients alike lean on Seth for his balanced opinions and creative thinking.”



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*Congratulations*

STEPHEN  
VARGAS

American Legal & Financial Network  
2022 JPEG "Picture the Future" List



Gross Polowy, LLC is proud to congratulate  
Stephen J. Vargas, Supervising Attorney  
For his selection in the  
**2022 ALFN JPEG Picture the Future List**



# STEPHEN VARGAS

Stephen has been the supervising attorney of Gross Polowy LLC's Westbury, New York office since August 2017 after joining the firm as an associate attorney in February 2016. He has been admitted to practice law in New York since 2009 after receiving his J.D. from Brooklyn Law School in 2008 and B.A. from Columbia University in the City of New York in 2005.

Stephen practices in consumer finance and residential mortgage default servicing litigation in the New York State appellate and trial courts, United States District Courts for the four Districts of New York, and United States Court of Appeals for the Second Circuit. During his Gross Polowy career, he briefed more than 125 appeals concerning residential mortgage foreclosure and related federal laws such as the Fair Debt Collection Practices Act, and was lead counsel in hundreds of federal court diversity jurisdiction foreclosures.

Stephen is a member of the New York City Bar Association Mortgage Foreclosure Task Force as well as the New York Mortgage Bankers Association for which he presented at webinars regarding case law and legislation that impact mortgage loan servicing.

Stephen has participated in the Lustgarten Foundation walk, which raises money for Pancreatic Cancer Research, and he consistently donates to various causes in support of cancer research and cures. He also volunteers as Member of Society of St. Vincent de Paul.

## GROSS POLOWY, LLC

Comprised of attorneys and support staff that have extensive experience in foreclosure, mortgage servicing and home retention/loss mitigation in New York and New Jersey. The firm possesses the knowledge, expertise and integrity to operate successfully in the ever-changing legal world.



“ Steve is a brilliant, intellectual star in the default servicing industry. His legal intelligence, dedication to his profession, and passionate work ethic are displayed on a daily basis through his work in complex litigation, and through the respect shown to him by his colleagues and clients.”

# Gross Polowy LLC

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