



JPEG

PICTURE THE FUTURE

2021

EIGHTH ANNUAL
LIST OF 11 STAND-OUT YOUNG
PROFESSIONALS TO WATCH



ALFN would like to thank all of the candidates who were nominated for the 8th Annual JPEG: Picture the Future Awards, and we congratulate the eleven individuals featured in this publication.



CONTENTS

4

ABOUT THE JUNIOR
PROFESSIONALS
& EXECUTIVES GROUP (JPEG)

ABOUT PICTURE
THE FUTURE



5

ASHLEY
MISENER



9

BLAKE
STRAUTINS



11

CHRIS
SANTANA



15

ERUM
NAYANI



19

MATTHEW
MURLAND



22

VICTORIA
FOLEY

24

2021 PICTURE
THE FUTURE
REVIEW COMMITTEE

2021 JPEG
LEADERSHIP



7

BRIAN
HOOPER



10

CHIP
NOLAN



13

DANA
DAVIS



17

MARY
ROBERTS



21

SARAH
McDANIEL

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 185 members, and is the second largest practice group in the ALFN. 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 review committee had a difficult task in selecting the eleven award recipients. The individuals that were selected now join a growing and very select group of young professionals to be recognized with this award.

ASHLEY MISENER

Ashley joined M&T Bank in 2013 and in 8 short years she has gone from a processor on the Document Execution team to a Default Support Unit Manager where she currently manages 50+ bankers and is responsible for 7 individual teams. Among those teams are Foreclosure Quotes, Referrals, SCRA, Document Execution, Pre-Sale Foreclosure Review, Acquisition Support & Strategic Workflow Analytics Team. Ashley attended Niagara University where she earned a Bachelor's degree in Political Science in 2011 and went on to attend Medaille College where she earned her Master's Degree in Organizational Leadership in 2016.

Since moving into her current position she has helped with multiple process improvement initiatives for different departments that have saved the bank time, money, and reduced risk. She has continued to create procedures within the departments that have evolved with the different compliance and bank regulations, along with any process improvement initiatives. During the pandemic she became a team member on the bank wide Workforce Enablement project team, Developed and implemented CAM division policies and procedures to adhere to New Normal expectations. She helped create bank wide "Borrow Equipment" process and provided feedback for M&T Bank's New Normal employee playbook.

Ashley was a board member of B Team Buffalo, an organization led by young professionals dedicated to promoting a lasting sense of civic pride in the Greater Buffalo Area. She created a nonprofit to honor her late father, Brian Strobele, with the proceeds of his memorial tournament going to benefit first responders in WNY.

M&T BANK

For more than 160 years, M&T has helped people and businesses manage their money and make sound financial decisions, so they can live better today and realize their goals for tomorrow.



“ Ashley is a dedicated, hardworking manager who leads by example and never shies away from a challenge that will expand her knowledge of the industry. She handles every situation she is presented with professionally and with the utmost integrity.”

M&T Bank

VP, DEFAULT SUPPORT UNIT MANAGER
M&T BANK
716-343-6318
AMISENER@MTB.COM

CONGRATULATIONS TO BRIAN HOOPER

For winning the 2021 ALFN JPEG: Picture the
Future Award

Miller, George & Suggs, PLLC is a full-service law firm with a strong focus on financial services and creditors' rights specializing in Foreclosures, Bankruptcy, Litigation, Evictions, Landlord-Tenant and other Real Estate matters. The firm is comprised of industry veterans who represent every client with honesty and integrity.



Miller, George & Suggs, PLLC

Industry-leading veterans serving you with honesty and integrity.

mgs-legal.com

BRIAN HOOPER

Brian Hooper has over 13 years of experience in the mortgage servicing industry and recently left his Vice President position at Mr. Cooper that was over Foreclosure Timeline, Contested/Litigation, Title Curative, and Document Execution to assist with the First Chance Auction platform at Xome.

Brian is known for the strong relationships he has built internally and externally at Mr. Cooper and his willingness to help and share the vast amount of knowledge he has obtained about the foreclosure process over several years. Whether it's improving existing processes, implementing new processes, or diving head first into the task, Brian is always willing to learn and work with those on the servicer, investor, and law firm side to implement the best and most efficient process that works for all involved.

Not only has he had an impact on the industry from his work ethic and responsibility, he is also involved in Junior Achievement to help inspire and prepare young people for success and to impact their lives in a positive manner. He has also donated and participated in other charitable events across North Texas.

Brian has been the recipient of several awards at Mr. Cooper, including Default Team Award and Default Servicing Champion, as well as a Best Supporting Client Award from an industry law firm.

MR. COOPER/XOME

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®. Mr. Cooper is one of the largest home loan servicers in the country focused on delivering a variety of servicing and lending products, services and technologies. Xome provides technology and data enhanced solutions to homebuyers, home sellers, real estate agents and mortgage companies.



“ Brian is a motivated employee and an excellent leader. He spends time mentoring new hires and sets a positive example for his team. He is always there when you need him and makes sure that all items are handled accurately and timely.”

Mr. CooperGroup®

VICE PRESIDENT OF BUSINESS STRATEGY
MR. COOPER/XOME
469-363-5627
BRIAN.HOOPER@MRCCOOPER.COM



CONGRATULATIONS

Kluever Law Group, LLC is proud to congratulate
BLAKE STRAUTINS
for being selected to the 2021 ALFN JPEG:
Picture the Future List

EXPERIENCE CATERED TO YOUR NEEDS

For over two decades, the Kluever Law Group has specialized in default legal services with a strong client-focused emphasis. Our diverse financial services background makes us an exceptional advocate and strategic partner for our clients. At KLG we pride ourselves on going above and beyond to serve our clients and understand that a "one size fits all" model is not in our clients' best interests. When you choose KLG, you are choosing a partner who caters to your needs, risk cultures and business goals while ensuring you receive superior legal representation throughout the state of Illinois.

225 W WASHINGTON ST, SUITE 1550 | CHICAGO, IL 60606 | (312) 981-7388 | WWW.KLUEVERLAWGROUP.COM



BLAKE STRAUTINS

Blake A. Strautins is a co-owner and managing partner at Kluever Law Group, LLC, where he practices in and manages the firm's commercial and real estate litigation department. His primary practice areas include commercial and residential foreclosure litigation, evictions, and commercial business litigation, including appellate work in each of these areas. He represents the interests of large mortgage servicers and lenders, small to mid-size businesses, and individuals to address and resolve challenges—both inside and outside the courtroom. Blake attended Boston University, where he obtained a B.A. in Political Science in 2004, and he then obtained his J.D. from DePaul University College of Law in 2007.

Blake has devoted the last 7 years of his practice to creditor's rights litigation and mortgage foreclosure litigation in Illinois. He has significant experience litigating issues concerning the FDCPA, TILA, and other related complex mortgage foreclosure litigation issues. He has personally handled several appeals in Illinois that have created new law for the mortgage foreclosure industry that have been very favorable to the mortgage foreclosure plaintiffs' bar. Blake is a regular contributor to ALFN ANGLE and other industry publications and has been selected as an Illinois Super Lawyers Rising Star for the past 9 consecutive years.

Blake also volunteers as a member of the Chicago Bar Association's Judicial Evaluation Committee, where he helps evaluate judicial candidates for the bench. He also consistently volunteers to judge CBA and ABA moot court and moot arbitration competitions each year, while working as a mentor to young attorneys and recent law school graduates.

KLUEVER LAW GROUP

Kluever Law Group is a boutique complex commercial litigation law firm committed to providing exceptional service to its clients in Illinois. Our firm focuses on the areas of creditor's rights, default servicing, contested foreclosure litigation, evictions, bankruptcy, appeals, and various forms of complex commercial litigation.



“ Blake is a real-life Clark Kent, effortlessly shifting between being a forward-thinking entrepreneurial business leader who understands his client's risk appetites and cultures to a formidable courtroom adversary with the same ease, success and moral compass as Superman himself.”



MANAGING PARTNER
KLUEVER LAW GROUP, LLC
312-981-7388
BSTRAUTINS@KLUEVERLAWGROUP.COM



“Determination, innovation, passion and a heart to help others best describes Chip Nolan. If you think one person cannot make a difference, then you haven’t met Chip Nolan.”

M&T Bank

AVP, PROPERTY PRESERVATION
M&T BANK
716-343-6260
ANOLAN@MTB.COM

CHIP NOLAN

Chip Nolan is an assistant vice president and program lead for property preservation at M&T Bank.

Chip is passionate about improving communities through active public/private partnerships with state and local leaders, code enforcement, consumer advocacy groups, and the NYS Department of Financial Services. Chip has been a leader in advocacy efforts in New York to introduce and enact legislation that would limit property registration ordinance requirements and associated fees that continue to increase in number and cost.

Chip has been a speaker at a number of industry webinars and conferences, including the NYMBA, National Property Preservation Conference, and NAMFS conference. He is also working with the NYS Department of Financial Services to create a standing working group for productive dialogue between the Department and mortgage servicers.

Chip is a board member of the New York MBA, founder and co-chair of the New York MBA Loan Servicing Committee, and chair of the “Boots on the Ground” Subcommittee. He is a member of the Erie County Zombie Property Task Force and Buffalo Distressed Property Task force and has been appointed to the Monroe County Vacant Property Advisory Committee.

M&T BANK

For more than 160 years, M&T has helped people and businesses manage their money and make sound financial decisions, so they can live better today and realize their goals for tomorrow.

CHRIS SANTANA

Chris Santana is responsible for directing the Default Operations of PennyMac's enterprise, including Loss Mitigation, HAF/HHF, Foreclosure Referral, Short Sale/DIL, SCRA and Servicing Litigation. He has worked closely with government and investor officials, as well as industry peers to help shape policies that impact the servicing industry. Prior to joining PennyMac in January 2012, Chris held various leadership positions with Bank of America and Countrywide Home Loans within the default organization. Chris holds a bachelor's degree in Business Administration from the University of La Verne.

Chris is part of the future of Mortgage Servicing. He is a proven leader who drives performance and quality to achieve organizational and industry goals, and is a dedicated team player who continuously strives for collaboration amongst staff, peers and executive leaders.

Chris has been an active participant in youth sports since college. He has coached numerous teams since then, and has more recently been involved in local baseball and softball organizations, and currently sits on the board of his local youth softball league.

PENNYMAC LOAN SERVICES, LLC

At PennyMac, our commitment to our customers doesn't end at closing. Our goal is to be a trusted financial partner that you can count on as long as you own your home. Being one of the top direct mortgage lenders in the country means PennyMac can focus on the needs of its customers rather than maintaining a network of branches and banking products. We're working every day to improve the experience of finding the right home loan for our customers' unique needs and offering competitive rates on a wide range of products.



“Due to his strong character, Chris at a young age has been given wide responsibility at PennyMac. His superiors support him and recognize his great leadership potential. In turn, Chris models the behavior before his teams growing strong departments within his company.”



SVP, DEFAULT SERVICING
PENNYMAC LOAN SERVICES, LLC
818-878-8411, EXT. 8294
CHRIS.SANTANA@PNMAC.COM



CONGRATULATIONS TO DANA DAVIS

Selected to the 2021 JPEG:

Picture the Future list of young professionals to watch!



DANA DAVIS

Dana, a graduate of Science in Computer Information Systems, joined the Firefly Legal family in 2007. In 2018 she was promoted to manager where she oversees a team of developers and manages every aspect of the Project Lifecycle from Planning to Implementation.

Dana is focused on providing solutions for clients, especially those with remote employees. She has participated in webinars that focus on Office Technology & Operations where she discusses making effective, efficient solutions for clients, developing secure system connections, and updating court records through e-Filing, when applicable.

Dana's expertise and dedication are unparalleled. Besides her knowledge of IT, she understands many operational aspects of both process serving vendors and law firms. Having worked on files personally, she has valuable insight into processing files and gaining efficiencies. As a result, she formulates technology with a deep understanding of the clients, the files, and the processes involved.

Dana always puts the needs of the clients first. She's built and mapped integrations with client's softwares, court systems, and many third-party systems. Data flows seamlessly from clients to in-house proprietary databases to the courts. Dana's business intelligence and efficient flow processes have saved everyone involved time and effort.

Dana has a strong interest in cloud computing, and is working towards several certifications. She has a focus on efficiency, innovation, and automation which allows us to offer the best solutions for our individual clients needs.

FIREFLY LEGAL

Firefly Legal is a family-owned innovative leader specializing in nationwide process serving, skip tracing, and court filing/e-Filing. Since 1996, Firefly has implemented thoughtful, creative, and effective solutions that anticipate and proactively address client needs and industry challenges.



“Dana is so deserving of this award, not only for her outstanding achievements in business and technology but also for her professional demeanor and caring attitude. I have yet to meet someone who strives to help all those around her, oftentimes sacrificing her own time so others can get ahead and benefit from her.”



MANAGER, INFORMATION TECHNOLOGY
FIREFLY LEGAL
877-963-3534 EXT. 5128
DANA.DAVIS@FIREFLY.PRO

CONGRATULATIONS



ERUM NAYANI

on being selected to the 2021 JPEG:
Picture the Future list of
young professionals to watch!

We endeavor to enable sustainable home ownership by practicing core values that embody doing what is right; emphasizing problem solving; delivering on expectations, and winning with humility. Technology plays an important role in our user experience. For lenders, our approach to loan boarding and quality management employs Artificial Intelligence to score every loan we service every day. For consumers, we offer a digital experience that delivers convenience.



SERVICING | SPECIAL SERVICING | CAPITAL MARKETS

1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038 | 972-746-4961 | WWW.BSIFINANCIAL.COM

ERUM NAYANI

Erum Nayani serves as a Senior Vice President, Deputy General Counsel & Regulatory Compliance Manager for BSI Financial Services, a mortgage servicer based in Irving, Texas. Erum oversees the Legal, Regulatory Compliance, and Licensing & Audit functions. She also co-manages the Privacy & Fraud process, supports other risk areas including the Servicing Quality Control group and the Complaint Resolution Unit, and serves as the chair of the company's project management committee. Erum provides support to BSI's affiliates, including its recently launched regtech subsidiary, Bizzy Labs.

Erum obtained her undergraduate degree in Corporate Communication from the University of Texas at Austin, where she was a Senior Fellow, and proceeded to obtain her Juris Doctor from Southern Methodist University's Dedman School of Law, where she was a Dean's Scholarship recipient and participated in the WW Caruth, Jr. Child Advocacy Clinic.

Erum brings a spirit of collaboration to her company, serving as the subject matter expert for regulatory compliance. She interacts with clients to discuss regulatory obligations and to assist in problem-solving. She also serves as the point of contact with BSI's regulators, with whom she has advocated the company's and industry's positions regarding certain regulatory requirements.

Erum is the mother of three delightful, energetic, and very busy children who take up all her time outside of work. She does, however, make time to co-teach religious education classes with her husband, as she has since their college days.

BSI FINANCIAL SERVICES

Established in 1986, BSI Financial Services is an experienced financial services company specializing in loan subservicing and special servicing, loan quality control, REO / asset management and loan loss mitigation services. BSI's mission is to enable sustainable home ownership by practicing core values that embody doing what is right, emphasizing problem solving, delivering on expectations and winning with humility.

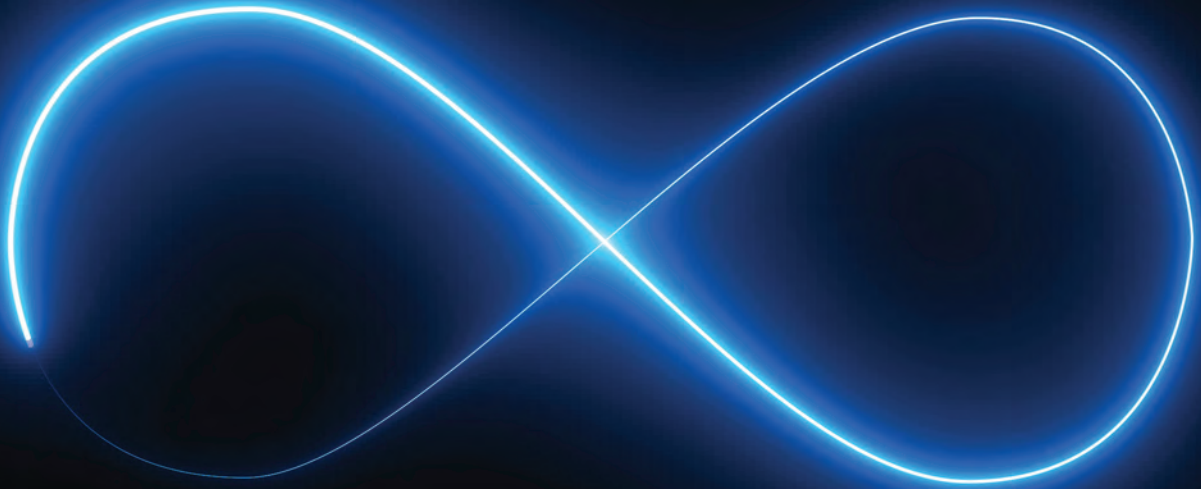


“Erum has proven herself to be an intelligent and energetic force. She constantly strives to expand her knowledge and has taken on new responsibilities with the confidence of a well-prepared professional. Her positive attitude invites cooperation at every level, both within and outside of the company.”



SVP, DEPUTY GENERAL COUNSEL
& REGULATORY COMPLIANCE
BSI FINANCIAL SERVICES
972-746-4961
ENAYANI@BSIFINANCIAL.COM

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

MARY ROBERTS

Mary joined SunTrust, now Truist, in October 2008 and possesses over 16 years of banking and mortgage experience, with extensive knowledge in mortgage investor servicing and regulatory requirements. She started her career with SunTrust as a FNMA Negotiator in the Loss Mitigation department. She transitioned throughout her career with the bank to support Loss Mitigation with her roles on the Mortgage Escalation Resolution (MERT), Servicing Default Quality Control (SDQC), and the Operational Risk/BURM teams. During her career at SunTrust, now Truist, she has served as the Subject Matter Expert (SME) for many high-profile projects working with internal and external legal counsel, Data Analytics, the Repurchase team, and the Department of Justice.

Mary graduated from the first class of the Trusted Risk Professional Program in February 2016. She more recently graduated from Bellevue University with an Associate's Degree in Professional Banking Operations and Leadership (PBOL).

Mary is a result driven leader who works humbly with her group to ensure all succeed. In her mortgage servicing career, she partnered with team members to establish the Loss Mitigation process during the Great Recession. Due to the success of the Loss Mitigation process, Mary moved into the Risk Department to create stronger processes while working across several lines of business to identify and implement improvements. Mary is a leader in strengthening the mortgage processes to allow for a better experience for all involved. Her hard work and determination during the pandemic has brought relief to many homeowners and their families. Mary leads her team by sharing the knowledge needed to assist homeowners and by sharing the knowledge her team needs to succeed.

TRUIST

With 275 years of combined BB&T and SunTrust history, Truist serves approximately 12 million households with leading market share in many high-growth markets in the country.



“ Mary has strength of character which shines through in all she does. Mary is dependable, self-directed, and fearless in making decisions.”



VP, MORTGAGE OPERATIONS MANAGER,
LOSS MITIGATION
TRUIST
804-221-5043
MARY.E.ROBERTS@TRUIST.COM

Congratulations, Matthew!

Selected to the ALFN 2021 JPEG Picture the Future List

Backed by 50 years of innovation, you can move forward with the confidence of the industry's largest and most operationally cohesive footprint behind you.



Visit www.logs.com to learn how common technology, operations, and ownership lead to uncommon, unmatched, and undeniable results.



MATTHEW MURTLAND

Bankruptcy Practice Chair, Regional Partner

MATTHEW MURLAND

Matthew Murland specializes in handling Creditor's Rights cases with a focus in bankruptcy and foreclosure. He currently practices in Ohio, Indiana and Kentucky representing national creditors in consumer bankruptcy cases in Chapter 7, 12, 13 and some Chapter 11 cases. He received a Bachelor of Arts from the University of Mount St. Joseph in Cincinnati, OH and a law degree from Northern Kentucky University Salmon P. Chase College of Law.

Matt serves as the Practice Chair of the firm's Bankruptcy Practice Group working closely with the firm's bankruptcy practitioners and operational staff to achieve consistency and quality of practice throughout the nation. Matt exemplifies the future of mortgage servicing because of his forward-thinking approach to solve problems with technological innovation and commitment to listening to and partnering with people at all levels to achieve common goals.

Matt has been asked to present to both the Cincinnati and Columbus Bar Associations on bankruptcy and default-related matters for his advice and expertise as it relates to Creditor's Rights practice. Matt is currently a member of National Association of Chapter 13 Trustees (NACTT), American Bankruptcy Institute (ABI), Kentucky Bar Association, and Louisville Bar Association.

Matt is a routine blood donor having donated over 3 gallons since he started in 2015. While in college Matt volunteered his Spring Breaks with Habitat for Humanity helping to build houses for those in need in Appalachia.

LOGS LEGAL GROUP, LLP

Our long-standing presence and active involvement within the creditors' rights industry has allowed LOGS to develop knowledge and experience that extends beyond the routine and into the daily operations of the default servicing industry. For over 40 years, LOGS Legal Network has continuously refined our services to anticipate the needs of the industry and provide unparalleled representation.



“ Matt is an emerging expert in Creditor's Rights legal issues. Matt is an all-in, passionate guy with a rare combination of diplomacy and honesty. Matt has a gift for seeing the simplest path to a solution – even in the most complicated of situations.”



REGIONAL PARTNER
LOGS LEGAL GROUP, LLP
513-315-3957
MMURLAND@LOGS.COM

CONGRATULATIONS

Mackie Wolf Zientz & Mann, P.C.
is proud to congratulate

Sarah McDaniel

on being selected to
the 2021 ALFN JPEG:
Picture the Future List!



**MACKIE WOLF
ZIENTZ MANN**

EXPERIENCE STILL MATTERS

Mackie Wolf Zientz & Mann, P.C. is committed to providing comprehensive legal services to the mortgage banking and financial services industries through quality, timely, efficient and ethical practices. The attorneys, managers and staff at Mackie Wolf Zientz & Mann, P.C. have many years of experience representing mortgage originators, mortgage servicers and mortgage investors in all areas of mortgage banking throughout Texas, Arkansas and Tennessee.

14160 N. DALLAS PARKWAY, STE #900 | DALLAS, TX 75254 | (214) 635-2650 | WWW.MWZMLAW.COM

SARAH McDANIEL

Sarah earned a Bachelor of Business Administration Degree in Finance from the University of Central Arkansas in 2009 and a Juris Doctor from the University of Arkansas at Little Rock, William H. Bowen School of Law in 2012. For the past seven years, her practice has focused on mortgage creditor's rights in bankruptcy, and she is licensed in Arkansas and Tennessee. She joined Mackie Wolf Zientz & Mann, P.C. in 2014 and is the Managing Attorney for the firm's Arkansas and Tennessee bankruptcy departments. Sarah works closely with the firm's other lines of business to improve and develop processes and procedures that enhance employee performance and ensure exceptional service to clients.

An active member of the legal community and an officer in local and state bar associations, Sarah has received awards for organizing educational events focused on mortgage issues and bankruptcy. Sarah is committed to educating other practitioners about the bankruptcy process and has been a presenter and panelist at local and national events. She provides excellent service to her clients by developing tailored educational materials and conducting on-site trainings. Sarah enjoys helping others succeed and is committed to the advancement of the mortgage industry through the education and mentorship of other young professionals.

Sarah volunteers in her community as a coach for youth sports and volunteers with outreach programs and events at a local school.

MACKIE WOLF ZIENTZ & MANN, P.C.

Mackie Wolf Zientz & Mann, P.C. is committed to providing comprehensive legal services to the mortgage banking and financial services industries through quality, timely, efficient and ethical practices. The attorneys, managers and staff at Mackie Wolf Zientz & Mann, P.C. have many years of experience representing mortgage originators, mortgage servicers and mortgage investors in all areas of mortgage banking throughout Texas, Arkansas and Tennessee.



“ Sarah is a true leader in the industry. As a respected expert in her field, she has earned the confidence and trust of her colleagues and is clearly going to be an essential part of the future of the industry.”



MANAGING ATTORNEY
ARKANSAS & TENNESSEE BANKRUPTCY
MACKIE WOLF ZIENTZ & MANN, P.C.
501-218-8726
SMCDANIEL@MWZMLAW.COM

VICTORIA FOLEY


Victoria obtained a bachelor's degree in History from the University of Texas- Arlington. Shortly after, she began her career in default servicing. During her ten years of service, Victoria has acquired masters' degrees in Communications and Business Administration. Victoria and husband Ryan welcomed baby boy Zander February 2019. Throughout her career, Victoria has specialized in the fields of claims, auditing and as a legal liaison on the attorney oversight team. Her responsibilities have mainly consisted of regulating and ensuring the compliance of over 70 vendors, performing monthly calls with law firms and internal loan level file auditing. In addition to this, Victoria has also coordinated and conducted annual on-site audits across all 50 states. Today, she serves as a Contested Foreclosure Specialist with PHH Mortgage.

Victoria is a shape shifter who is quickly able to recognize and fill any gaps or needs in sight. During her tenure, she has repeatedly demonstrated immense amounts of initiative and leadership. She has used these skills to create systemic and long-lasting change for the companies she's worked for and the industry.

Victoria does virtual book readings for local schools and groups in her community in cosplay as various superheroes and princesses. She runs her own small business, Tiny Penguins Attic, selling handmade goods and custom costumes at farmer's markets and online. With the shortage of masks early in the pandemic, she put aside her business and began exclusively making masks to donate to local hospitals, communities, elderly and expecting parents. During the 2021 Winter Storm in Texas, Victoria coordinated the distribution of hot meals and clean water to neighbors who had been left without power.

PHH MORTGAGE

Helping homeowners and communities is what we do. Ocwen Financial Corporation and its subsidiaries, PHH Mortgage and Liberty Reverse Mortgage, are committed to helping our customers save money, build equity and most importantly, stay in their homes.



“Innovation inherently involves uncertainty, creativity and a special mindset that not all people have or are willing to embrace. Some will see dead ends, but Victoria sees opportunities.”



PHH
MORTGAGE

SENIOR CONTESTED FORECLOSURE SPECIALIST
PHH
832-616-5837
VICTORIA.FOLEY@MORTGAGEFAMILY.COM

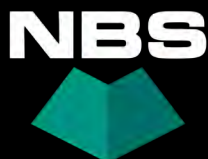


**DID RECENT EVENTS
THROW YOUR
BUSINESS A CURVE?**

**NBS IS STILL
ON THE FIELD
AND READY
TO HELP!**

Our areas of expertise include:

**Financial Audits • Acquisition Review • Ancillary Services • Transfer of Claim
Notice of Payment Change • Post-Petition Fee Notices • Proof of Claim Ledger
Proof of Claim Filing • Motions for Relief • Foreclosure Management**



Providing staff augmentation services for your bankruptcy and foreclosure departments during the disruption. NBS delivers **Service with Certainty** to banks, credit unions, mortgage servicers and investors for their bankruptcy and foreclosure portfolios. That's a home run!

VISIT US AT NBSDEFAULTSERVICES.COM

Contact Jim.OReilly@nbsdefaultservices.com



2021 PICTURE THE FUTURE REVIEW COMMITTEE

Alicia Wood, Angel Oak
Amanda Buffington, Miller, George & Suggs, PLLC
Amanda Green, LOGS Legal Group LLP
Caren Castle, The Wolf Firm
Cassie Swartz, RoundPoint Mortgage Servicing Corporation
Jennifer Dlugolecki, Firefly Legal
Jorge Rios-Jimenez, BDF Law Group
JP Sellers, Mackie Wolf Zientz & Mann, PC
Kim Hammond, Keith D. Weiner & Associates Co., L.P.A.
Lauren Einhorn, Kelley Kronenberg
Marcus Pratt, Korde & Associates, P.C.
Mary Thieme, Randall S. Miller & Associates, P.C.
Matt Bartel, ALFN
Nicole Noel, Kass Shuler, PA
Ryan Riebschlager, LOGS Legal Group LLP
Steven Higgins-Prelle, Slaterock Asset Management
Toni Klysz, Sandhu Law Group

2021 JPEG LEADERSHIP

Chair, Lauren Einhorn, Kelley Kronenberg
Vice Chair, JP Sellers, Mackie Wolf Zientz & Mann
Secretary, Caitlin Donnelly, KML Law Group
ALFN Board Liaison, Kim Hammond, Keith D. Weiner & Associates



AMERICAN LEGAL & FINANCIAL NETWORK (ALFN)

10805 SUNSET OFFICE DRIVE, SUITE 400 | ST. LOUIS, MO 63127

PHONE: 636-257-4500 | EMAIL: INFO@ALFN.ORG | WWW.ALFN.ORG