

Breakfast Session – DEI Strategic Resources

Planters Meeting Room

Friday, November 17, 2023

8:10 AM – 9:00 AM Central Time

Companies and law firms around the country are looking to develop more diverse and inclusive work environments. In furtherance of this objective, the question becomes how to maintain the momentum so that the initiatives of today elicit positive change in the generations to come. The discussion will center on developing a clear, actionable plan and foundational basis, while avoiding pitfalls and fatigue when developing effective and lawful DEI programs. Our panelists will discuss how to operationalize these diversity efforts to plan a comprehensive and concrete series of initiatives that will advance your company's strategic plan, and activate and strengthen its commitment to all audiences.

Moderator:

- Natalie Grigg, Esq., Partner, Woods Oviatt Gilman - ngrigg@woodsdefaultservices.com

Speakers:

- Erica Fujimoto, Director of Enterprise Consulting, Affinity Consulting Group - efujimoto@affinityconsulting.com
- Maria Tsagaris, Esq., Partner, Bankruptcy, McCalla Raymer Leibert Pierce - maria.tsagaris@mccalla.com



Natalie A. Grigg, Esq.

Partner

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Natalie A. Grigg is the Supervising Partner in the firm's Default Servicing Department, overseeing staff and attorneys, while ensuring compliance with state and federal laws and regulations. Ms. Grigg represents lenders, investors, and servicers in residential mortgage foreclosures, bankruptcy actions, evictions, and related litigation throughout New York State.

Prior to joining Woods Oviatt, Ms. Grigg represented creditors and servicers in contested matters in Chapter 7, Chapter 11, and Chapter 13 bankruptcy proceedings throughout New York State. She has extensive experience with litigated matters within bankruptcy and foreclosure proceedings as well as commercial litigation.

Ms. Grigg received her Juris Doctorate from the University at Buffalo Law School in May 2002 with a concentration in Civil Litigation. She received a Bachelor of Arts degree in Psychology and Legal Studies in February 1999 from the State University of New York at Buffalo.



Erica Fujimoto

Director of Enterprise Consulting

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Erica is the primary project and client relations manager for all of Affinity's default services projects. She handles process mapping with our clients and assists in program buildouts. She's also involved in business development, strategic planning, audits, and compliance. Erica started in the mortgage banking industry in the late 90s working at a major mortgage servicer in foreclosure and bankruptcy, and then moved on to work at various law firms, first as a paralegal, and later as a managing paralegal. In 2007, Erica's firm purchased the CaseAware® case management system, and she became the implementation project manager, program administrator, and trainer. She came to Affinity in 2010, where she has built a team of consultants catering to firms in the default industry.

Erica's superpower is organization. She keeps a lot of balls in the air at one time, and rarely lets one drop. Erica is happiest when she's helping people, and her favorite part of her job is being able to help her clients and her team every day.

Erica lives outside of Dallas, Texas, with her husband, Yoshi, of 20+ years and their two sons, Genki and Kazuki. She can usually be found watching soccer, baseball, tennis, and helping at her sons' schools with PTA and other events. She enjoys reading, playing tennis, taking dance lessons, and shopping. She speaks fluent Japanese, and if she could spend the rest of her life doing anything, it would be traveling around the US and the world, meeting new people, and enjoying the culture of other countries.



Maria Tsagaris

Partner, Bankruptcy

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Maria Tsagaris Starks manages McCalla Raymer Leibert Pierce, LLC's national proof of claim portfolio. Ms. Tsagaris Starks routinely advises real estate and mortgage banking professionals regarding laws affecting creditor rights in the areas of bankruptcy, loss mitigation, and other areas of the default servicing industry. Maria works with top servicers and lenders to provide on-site training courses on bankruptcy laws affecting the mortgage industry.

General Session 1 – Leading Through Allyship

Planters Meeting Room

Friday, November 17, 2023

9:15 AM – 10:15 AM Central Time

Questions that will be addressed by this esteemed leadership panel with thoughtful and insightful responses:

- What does allyship mean to you?
- How have you shown or observed allyship in action?
- Have you ever felt like you didn't belong or were not included? What happened?
- What might prevent someone from becoming an ally?
- How can we foster an environment of meaningful allyship in the workplace?

Practical strategies are shared making this discussion a must see and share.

Moderator:

- Gina Daya, VP of Real Estate Operations, Kelley Kroneberg - gdaya@kelleykronenberg.com

Speakers:

- Adonis Lockett, Principal, LNH Capital – Adonis@lnhcapital.com
- Michael Merritt, SVP, Customer Care & Mortgage Default Servicing, BOK Financial - MMerritt@bokf.com
- Rida Sharaf, CSO, USRES/RES.NET - Rida.Sharaf@usres.com
- Steven Higgins-Prelle, VP, Slaterock Asset Management - shiggins@owslp.com
- Yvette Gilmore, SVP, Servicing Business Strategy, ServiceLink - Yvette.Gilmore@svclnk.com

**Gina Daya**

VP of Real Estate Operations

Kelley Kronenberg

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Gina Daya is the Vice President of Real Estate Operations at Kelley Kronenberg. Gina is primarily responsible for the development and management of new and existing relationships that will expand our real estate and foreclosure practice areas within the firm, while supporting and refining the Unit's business operations and processes regarding our default-related work. As a day-to-day point of contact supporting Jason Vanslette and his team, Gina will also support the internal resources assigned to the operational tasks supporting our clients. This will include resources dedicated to compliance, file intake and activation, billing and fee capturing, and reviewing all other administrative tasks in support of the firm's Real Estate Unit. Gina joins Kelley Kronenberg with over a decade of experience in the default mortgage servicing industry.

Before joining the firm, Gina served as the Vice President of Operations for Hello Solutions. In her role, Gina oversaw the company's day-to-day operations, client implementations and strategic development and growth.

A finalist for the Rising Star Category for the 2019 Five Star Women in Housing Awards, Gina previously served as Vice President of Foreclosure & Bankruptcy with AHP Servicing, a Chicago-based mortgage servicer and Fay Servicing, where she was AVP of Foreclosure.

Having worked on both sides of the default mortgage servicing industry, Gina has a keen understanding of the pain points between servicers, investors, and law firms. With this firsthand knowledge she can pivot between internal operations of the real estate department and business development addressing the needs for servicers and investors.

Gina earned her Bachelor of Arts in Political Science and Psychology from DePaul University.

**Adonis Lockett***Principal*

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Adonis Lockett is the Principal of a National Real Estate Investment Firm & Real Estate Brokerage (Lockett-N-Homes), the Principal of a Hedge Fund that is currently raising \$100M, which will make it the largest minority-owned fund, and the largest minority-owned Private Money Lender in the Private Lending industry (LNH Capital), and Chairman of the Board for an online Real Estate Resource Center (myRE360). With a B.S. degree in Electrical Mechanical Engineering and Lean Six Sigma Certification, Adonis excelled in Corporate America doing testing, failure analysis, process improvement, and preventative solutions for companies such as NASA, Boeing, Lockheed Martin, Caterpillar, and Northrop Grumman. After deciding to leave Corporate America to start his own real estate investment firm, Adonis has grown the company into a multi-business unit, multi-location powerhouse, with a strong presence in the industry that has garnished the respect of the industry's largest companies and most affluent people. After proving his ability to quickly scale an organization to a national presence, Adonis has been featured at dozens of national events as a panelist, presenter, and speaker on how to start, grow and scale a successful real estate business, allowing Adonis to sell one his tech companies for Ten million dollars (\$10,000,000).

After speaking nationally at dozens of real estate and wealth-building events. After realizing a void that exists in the Real Estate Investing industry, Adonis created myRE360, an online real estate resource center dedicated specifically to connecting the entire industry of all Real Estate educators, vendors, suppliers, distributors, service providers, Real Estate Investment Clubs, and investors of all types on a single platform. myRE360 quickly became popular in the Real Estate Investing industry, capturing the attention of several large national organizations that saw the need of the service, and the potential for the company to become an industry disruptor.

Adonis was able to create partnerships with some of the industry's largest organizations such as Auction.com, American Association of Private Lenders (AAPL) and Think Realty to name a few. Adonis has appeared on Fox News to discuss the benefits of the platform, and how it can help aspiring and seasoned investors of all types to start, grow and scale their real estate investment business. myRE360 is on pace to be the largest single platform for real estate investors in the industry, being classified as potentially the next "Industry Disruptor". As the Principal Operator of all 3 companies, Adonis has grown the enterprise to employing over 30 employees and contractors and has facilitated over \$500M of closed real estate transactions between all business units, with over \$3B of business submitted for consideration.



Michael Merritt

SVP, Customer Care & Mortgage Default Servicing

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Michael manages the mortgage servicing contact centers and default servicing areas at BOK Financial including the Customer Service, Collections, and Loss Mitigation contact centers, the Loss Mitigation processing, Foreclosure, Bankruptcy, Claims, Post-Sale, and Loss Analysis teams. Prior to joining BOK Financial, he oversaw mortgage sub-servicers at Goldman Sachs and led in a variety of areas at Mr. Cooper Mortgage primarily in Customer Care, Loss Mitigation, and First Line of Defense.

Michael holds a Master of Legal Studies in Risk Management from Texas A&M School of Law, an MBA from Texas Tech University and a bachelor's degree in organizational leadership from Arizona State University.



Rida Sharaf

Chief Strategy Officer

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Mr. Sharaf is a seasoned and accomplished senior executive, consultant, and renowned expert in various areas of the real estate and specialized loan servicing industries. He possesses a wealth of knowledge and experience in default asset management and servicing, collateral risk evaluation, liquidation strategies, and all aspects of business operations and planning.

His primary focus is on enhancing service/product efficiency, maximizing returns on investment, exploring Joint Venture opportunities, and pursuing mergers and acquisitions activities. Steven brings valuable and well-rounded experience within the Mortgage and Servicing industry. He has done it all. His career began with over 15 years in mortgage origination, after which he moved on to Foreclosure, Bankruptcy and Litigation on the Attorney Services side. Steven then made the jump to Servicing- running the Title and Litigation Department. While working in Servicing, he also attended Trials and Mediations, giving him a unique perspective on issues within our industry. Currently, Steven oversees mortgage servicing for a private investor portfolio of over 10,000 loans. He has previously been a moderator and panelist with the ALFN Answers Conference as well as a 2018 Recipient of the ALFN JPEG Picture the Future award.



Steven Higgins-Prelle

Vice President

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Steven brings valuable and well-rounded experience within the Mortgage and Servicing industry. He has done it all. His career began with over 15 years in mortgage origination, after which he moved on to Foreclosure, Bankruptcy and Litigation on the Attorney Services side. Steven then made the jump to Servicing- running the Title and Litigation Department. While working in Servicing, he also attended Trials and Mediations, giving him a unique perspective on issues within our industry. Currently, Steven oversees mortgage servicing for a private investor portfolio of over 10,000 loans. He has previously been a moderator and panelist with the ALFN Answers Conference as well as a 2018 Recipient of the ALFN JPEG Picture the Future award.



Yvette Gilmore

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Yvette Gilmore is the Senior Vice President of Servicing Product Strategy for ServiceLink. In this role, Yvette will be responsible for developing ServiceLink's products and services that support strategic servicer client initiatives. She will also support ServiceLink's EXOS One Marketplace, the only AI-powered asset-decisioning tool of its kind that uses predictive modeling to determine the optimal disposition strategy for properties in default.

Yvette has more than 20 years' experience leading servicer relationship and performance management efforts for leading Fortune 500 financial service organizations. Prior to joining ServiceLink, Yvette spent more than a decade at Freddie Mac, where she held several leadership positions and most recently served as vice president of servicer relationship and performance management. Prior to joining Freddie Mac, she led the loss mitigation departments at IndyMac and Washington Mutual.

Yvette holds a B.A. in communications from the University of California San Diego.

General Session 2 – DEI Issues Roundtable

Planters Meeting Room

Friday, November 17, 2023

10:30 AM – 11:30 AM Central Time

This session is designed in a roundtable format as a DEI speed session. We will have separate topics that will be placed at individual tables, with a moderator/table leader being placed at each table. This format will help foster a smaller, more intimate discussion on Inclusion, Diversity, Equity & Awareness "IDEA" topics. Discussions will be approximately 10 minutes and then attendees will have the ability to choose another table. The topics to be discussed in this session will be preselected and moderators/table leaders will "present" the discussion points to the audience as a whole. This session will be an interactive, informal discussion on a variety of IDEA issues.

The topics that we will cover during our roundtable discussions will include: Career and Starting a Family, Employee Resource Groups, Allyship & Being Self-Aware on Where You Stand, Unconscious/Implicit Bias & Microaggressions, What's in a Name, Wellness & Diversity Interplay, The Problem with Pushback, Environmental Social Governance, and Being LGBTQ in Today's World.

Moderator:

- Kelly Gring, Esq., Partner, Tromberg Morris & Poulin, PLLC - kgring@tmppllc.com

Speakers/Table Leaders:

- Career & Starting a Family - Kelly Gring, Esq., Partner, Tromberg Morris & Poulin, PLLC - kgring@tmppllc.com
- Allyship & Being Self-Aware on Where You Stand - Christine Maggard, Esq., Senior Associate Attorney, Bankruptcy, Brock & Scott - Christine.Maggard@brockandscott.com
- Being LGBTQ in Today's World - Claudia Sklar, Esq., Principal, Neubert, Pepe & Monteith, P.C. - csklar@npmlaw.com
- Environmental Social Governance - Jill Rein, Esq., Senior Partner, McCalla Raymer Leibert Pierce - jill.rein@mccalla.com
- The Problem with Pushback - John Hearn, Esq., Member, Rogers Townsend - John.Hearn@rogerstownsend.com
- Employee Resource Groups - Maria Tsagaris, Esq., Partner, Bankruptcy, McCalla Raymer Leibert Pierce - maria.tsagaris@mccalla.com
- Wellness & Diversity Interplay - Natalie Grigg, Esq., Partner, Woods Oviatt Gilman - ngrigg@woodsdefaultservices.com
- What's in a Name - Sam Verma, CEO, PrivoCorp – sam.verma@privocorp.com
- Unconscious/Implicit Bias & Microaggressions - Victor Kang, Esq., Foreclosure Partner, Rubin Lublin - vkang@rlselaw.com



Kelly Gring, Esq.

Partner

Tromberg Morris & Poulin, PLLC
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Kelly Gring is a Virginia attorney, based in the City of Richmond, Virginia. Ms. Gring graduated from The Pennsylvania State University in 2005, then earned her law degree from the University of Richmond's T.C. William's School of Law, where she graduated a semester early, in December of 2007. Ms. Gring sat for the bar in February of 2008, and has been practicing in the field of creditor's rights since March 19, 2008.

Ms. Gring is licensed to practice in the Supreme Court of Virginia, the Eastern and Western Districts of Virginia, as well as the Eastern and Western District Bankruptcy Courts of Virginia and became licensed to practice law in the state of Georgia in 2016. She is a seasoned litigator, and has appeared in most of the 133 state courts, the Eastern District of Virginia, and both the Eastern and Western District of Virginia Bankruptcy Courts with regularity.

As well as handling routine default-related matters for her clients, Kelly has worked to become proficient in litigating to cure title defects clouding her clients' security interests. Ms. Gring was the founding member of the American Legal and Financial Network's Junior Executives and Professional's "JPEG" group, and was a Picture the Future winner for the JPEG group. Ms. Gring also formerly served on the ALFN's board of directors, and is the current Attorney Chair of the ALFN's Women in Legal Leadership Group "WILL". She has spoken on many panels at ALFN events and other CLEs, on topics including nonjudicial foreclosure in Virginia, title curative measures, moving into management, and how to bridge the age gap between baby boomers and younger generations.



Christine Maggard, Esq.

Senior Bankruptcy Associate

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Christine is a senior associate attorney in the Bankruptcy Division of Brock & Scott, PLLC where, in addition to representing the interests of creditors in bankruptcy, she serves on the firm's Diversity Equity and Inclusion committee. She received her undergraduate degree in English, and Rhetoric & Communications studies from the University of Virginia, and her law degree from George Mason University School of Law. Christine is licensed to practice in all state and federal courts within the Commonwealth of Virginia.

Her legal career started at the Office of the Virginia Attorney General in the Division of Debt Collection. Except for a stint working in the Office's Correctional Litigation Section, Christine's practice has focused on debtor/creditor relationships. She is a former president of the Virginia Creditors Bar Association, a past seminar chair and past president of the Tidewater Bankruptcy Bar Association, and secretary for the Virginia Network of the International Women's Insolvency & Restructuring Confederation. She is a member of the American Legal & Financial Network's (ALFN) Women in Legal Leadership Committee, Secretary for ALFN's IDEA Committee, a member of the Virginia State Bar's Diversity Conference, and an adjunct faculty member of Virginia Commonwealth University's Paralegal Studies Program. She also serves on a consumer advisory subcommittee for the United States Bankruptcy Court for the Eastern District of Virginia.

Christine frequently speaks at seminars and conferences regionally and nationally on matters including bankruptcy and Diversity, Equity, Inclusion, and Belonging. She volunteers as a judge for college and high school mock trial competitions and donates her time to provide pro bono legal services in conjunction with the Virginia Equality Bar Association's Gender Marker Clinic.

Christine lives in Richmond, Virginia with her spouse, Brooke, and their beloved dogs.



Claudia M. Sklar, Esq.

Principal

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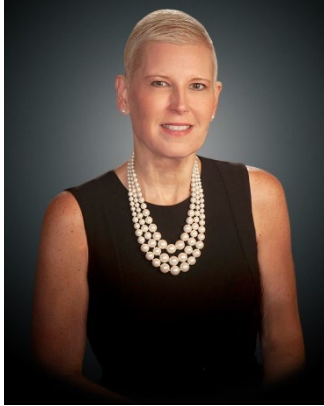
Claudia M. Sklar has been actively engaged in the litigation of general civil and commercial matters, with an emphasis on creditors' rights including commercial and residential foreclosures, commercial law, and title insurance litigation for over 40 years. Her practice also includes residential and commercial real estate, commercial leasing, default servicing, landlord/tenant litigation, eviction, commercial financing, loan workouts, bankruptcy, debt restructuring, general business matters.

Supported by a highly skilled team of attorneys and professional staff, Claudia prides herself on providing both individual and institutional clients with the personal attention and responsiveness that they deserve. Ever mindful of staying current with legal developments and approaches, and the delays and frustrations in utilizing traditional court-based litigation, she recognizes the need for Alternative Dispute Resolution and Mediation (ADR). She has mediated the resolution of many contested matters through ADR, and successfully completed the mediation skills training program at the Quinnipiac University School of Law Center on Dispute Resolution.

Another major focus of Claudia's practice centers around protecting and preserving the rights of same sex couples, LGBTQIA clients and their families. Claudia and various other members of the firm bring an empathic perspective to the planning required to be sure that a client's life decisions are properly documented. Recognizing the ever-changing landscape of the law with regard to members of the LGBTQIA community, she draws upon her broad-ranging background and experience to assist individuals and same-sex couples and their families on all legal issues.

Claudia graduated summa cum laude from Adelphi University and was an honors graduate of the University of Connecticut School of Law. She is admitted to the Connecticut State and Federal District Court, Bankruptcy Court, and the Second Circuit Court of Appeals. She has appeared and argued before the State of Connecticut Appellate and Supreme Courts.

Claudia is a member of the Commercial Law and Bankruptcy Section of the Connecticut Bar Association, and for many years was a member of the Board of Directors of the Hartford Association of Women Attorneys. She has acted as Parliamentarian of the Shennecosset Yacht Club, and is active on the By-Laws and Membership Committees, serving as a mentor for new members. She is an avid runner, completing numerous marathons and half-marathons, and was a member of the inaugural Go-The-Distance Team for the Hole in the Wall Gang Camp.



Jill Rein, Esq.

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Jill Rein is the Sr. Partner and ESG/Charitable Giving Officer of McCalla Raymer Leibert Pierce, LLC's. With over 23 years of default experience she has represented lenders and servicers in foreclosure, litigation, eviction and REO matters. Ms. Rein is well respected in the industry and is frequently invited to speak on numerous panels at various industry events throughout the year.

Education

- IIT Chicago Kent College of Law, 1990
- Loyola University of Chicago, 1987

Admissions

- Illinois

Memberships

- USFN
- ALFN
- MBA
- IMBA (Illinois Mortgage Bankers Association)
- CBA (Chicago Bar Association)



John Hearn, Esq.

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John leads Rogers Townsend's Default Services Department. A seasoned litigator, his legal work has focused on resolution of contested foreclosure and related matters in the default services realm. Over his career, John has managed a wide variety of business litigation matters, and has traveled the state defending claims against lenders. In that capacity, he managed a team of lawyers concentrating on those claims for a decade prior to becoming department head of the Default Services Department. In 2015 he was elected to serve on the Board of Directors of the American Legal & Financial Network for a two-year term.

John is an active member of the Bar who served on the Executive Committee of the Richland County Bar Association for five years, where he is a past president. John also serves the SC Bar as a volunteer Attorney to Assist for the Office of Disciplinary Counsel, as a mentor for the Lawyers Helping Lawyers program, and as a leader of the Bar's Consumer Law Council, the governing body of the Consumer Law Section. John serves on the firm's Technology Steering Committee.

John clerked for the Honorable J. Ernest Kinard, Jr. of the Fifth Judicial Circuit after law school.

Education

- University of South Carolina, J.D., 1994
- University of South Carolina, B.A., cum laude, South Carolina Honors College, 1984

Admissions

- South Carolina Bar, 1994
- United States District Court, District of South Carolina, 1995



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Maria Tsagaris Starks manages McCalla Raymer Leibert Pierce, LLC's national proof of claim portfolio. Ms. Tsagaris Starks routinely advises real estate and mortgage banking professionals regarding laws affecting creditor rights in the areas of bankruptcy, loss mitigation, and other areas of the default servicing industry. Maria works with top servicers and lenders to provide on-site training courses on bankruptcy laws affecting the mortgage industry.



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Natalie A. Grigg is the Supervising Partner in the firm's Default Servicing Department, overseeing staff and attorneys, while ensuring compliance with state and federal laws and regulations. Ms. Grigg represents lenders, investors, and servicers in residential mortgage foreclosures, bankruptcy actions, evictions, and related litigation throughout New York State.

Prior to joining Woods Oviatt, Ms. Grigg represented creditors and servicers in contested matters in Chapter 7, Chapter 11, and Chapter 13 bankruptcy proceedings throughout New York State. She has extensive experience with litigated matters within bankruptcy and foreclosure proceedings as well as commercial litigation.

Ms. Grigg received her Juris Doctorate from the University at Buffalo Law School in May 2002 with a concentration in Civil Litigation. She received a Bachelor of Arts degree in Psychology and Legal Studies in February 1999 from the State University of New York at Buffalo.



Sam Verma

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Sam Verma, CEO at PrivoCorp, is a mortgage industry veteran with 25-plus years of experience. She has institutional-level loan servicing experience and spent two decades originating mortgages and/or managing origination teams and is a go-to consultant advising mortgage processors on working smarter to drive down costs and close loans faster.



Victor Kang, Esq.

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Mr. Kang is the Partner in the foreclosure department with a primary focus on foreclosure procedures, compliance, and information systems. He oversees the day-to-day operations and all aspects of the foreclosure process of the firm in all the states they service.

Mr. Kang is also heavily involved with ensuring that Rubin Lublin, LLC stays in the forefront of technological advances geared towards maximizing efficiency, reducing errors, and lowering client costs. He is also focused on advancing DEI initiatives both internally and externally.

Mr. Kang is licensed to practice law in the states of Alabama, Georgia, Mississippi, and Tennessee. Mr. Kang is fluent in English and Mandarin Chinese.

He lives in Atlanta, GA with his wife, Ashton and daughter, Finley and 2 rescue dogs, Aly and Bear. He is an avid college football fan (Roll Tide!) and loves all things related to Atlanta sports.

General Session 3 - Reverse Ageism

Planters Meeting Room

Friday, November 17, 2023

11:45 AM – 12:45 PM Central Time

Join our panel as they discuss reverse ageism in general, the causes, how to overcome it, bringing awareness to it and how Allyship can benefit those impacted. The topic will also include a discussion about how imposter syndrome can result as an unintended (or maybe intended) consequence of reverse ageism, as an individual may begin to feel unworthy of speaking up in meetings or applying for that next level of leadership, as well as how allyship can work to the benefit of someone who may be experiencing imposter syndrome. Additionally, we will review the legal impacts of reverse ageism and how those impacted are not part of the protected class for age discrimination (40 plus) and how less than 1% of EEOC claims of reverse ageism ever result in favor of the claimant.

Moderator:

- Kathleen Kramer, COO, Kluever Law Group - kkramer@klueverlawgroup.com

Speakers:

- Alicia Stewart, AVP, Non-Agency Default, BSI Financial Services - astewart@bsifinancial.com
- Kathryn DeLeeuw, VP – Client Relations, Phillip A. Norman, P.C. - kathryn.deleeuw@normanattorney.com
- Tim Musa, Principal, Reimenn Capital Group



Kathleen Kramer

Chief Operating Officer

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Kathleen has over 16 years of Default Mortgage Servicing experience specializing in client relations, process improvement, and compliance. She started her career as a foreclosure paralegal focusing on client and borrower escalations. After establishing a solid foreclosure knowledge base, Kathleen joined Bank of America, where she oversaw 53 law firms in 13 states, and successfully implemented several initiatives through partnerships internally at the bank and externally with her law firm partners that resulted in improved SLA's aligned with investor requirements.

In her current role as Chief Operating Officer at Kluever Law Group, Kathleen oversees the foreclosure, bankruptcy, IT and marketing departments. She relies on her compliance and customer service backgrounds to continue to deploy "best practice" processes and procedures, aligned (as always) with client and investor requirements. She excels at understanding her clients' needs and the value of continually delivering top-notch service with exceptional timelines. She credits her success to having had the privilege of working alongside industry greats on both the servicing and law firm side in Colorado, Minnesota, Illinois, and Texas.

She has participated as a presenter on several webinars, and at industry events, is a member of the ALFN's WILL and JPEG committees, and currently serves as the Chair of JPEG.

Kathleen is a strong supporter of the Humane Society and is also involved with Big Brothers/Big Sisters and the North Texas Food Bank. She received the Mayor's Volunteer of the Year Award for her work with an after-school program that serves at-risk youth living below the poverty line.



Alicia Stewart

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Alicia is a dedicated and results-oriented Mortgage Servicing Professional with 19 years of experience in the financial services industry. She has a proven track record of effectively managing and servicing mortgage portfolios while ensuring compliance with industry regulations and company policies. Adept at fostering positive customer relationships, resolving complex issues, and optimizing operational efficiency. She is strong at analytical, communication, and leadership skills, with a commitment to delivering superior service and maximizing client satisfaction.

Within these 19 years, she has climbed the corporate ladder from a receptionist to Assistant Vice President. Her journey has been defined by unwavering determination, honed skills, effective leadership, a commitment to continuous learning, and a passion for developing both teams and individuals. She firmly believes that success is a natural outcome when we have a clear vision of our long-term goals for both our organization and ourselves.

Certifications:

Certified Mortgage Servicer (CMS)

Skills:

Loan Servicing, Regulatory Compliance, Portfolio Management, Team Leadership, Customer Relationship Management, Data Analysis, Process Improvement, Communication, Problem Solving



Kathryn M. DeLeeuw

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Kathryn DeLeeuw is the Vice President of Client Relations at Philip A. Norman PC where she oversees firm growth and performance for existing and prospective clients. Kathryn studied Economics at Brigham Young University in Provo Utah after retiring from the US Olympic platform diving team. She is a 3 year All American, a 1992 Olympic alternate, and Western Athletic Conference Champion. After BYU, Kathryn got her start in finance with the 2001 Winter Olympic Organizing committee. She has over 25 years of diverse leadership experience within mortgage and consumer banking. After the Olympic Committee, Kathryn went on to hold operational leadership roles at Citi, Chase, Ally, Fifth Third Bank, and Capital One. While part of the chief of staff team at Capital One, she was trained in statistical data engineering and later received her six sigma blackbelt certification through BMGI in Cincinnati, Ohio. To refine herself as a blackbelt, Kathryn spent time as a senior analyst for Fifth Third Bank before returning to lead large multi-functional teams in financial servicing. In 2019 Kathryn was selected to partner with the FBI's Economic Crimes division to help fortify Virginia credit unions against fraud. Later that year she moved back to Utah and works for Attorney Phillip A Norman proudly serving Indiana and Wisconsin. She is at her best when serving others through integrity and friendship. She works with youth programs weekly and during winter weekends, is on the ski patrol team at Snowbasin resort in Utah. She is a member of ALFN's Women in Legal Leadership (WILL), a published author, and a happy wife and stepmother to 4 children.



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Tim Musa is a principal partner in Reimenn Capital Group, LLC, an investment firm founded in Dallas, Texas.

In addition to his background in Civil Engineering and Sports Entertainment, Musa also maintains joint accreditation in Cyber Security and Ethical Hacking from the University of Miami. With this pivot to finance, Musa is intent on increasing the capacity of community members regarding financial literacy. Musa volunteers actively with Dallas organizations focused on supporting financial education and assisting those experiencing homelessness.

Temi Musa lives and works in Dallas, Texas.