



NAMWOLF

FINANCIAL SERVICES
LITIGATION

PRACTICE AREA COMMITTEE

NAMWOLF

ABOUT THE PAC

OUR FINANCIAL SERVICES LITIGATION PRACTICE AREA COMMITTEE is designed to meet the litigation needs of clients in the Financial Services industry.

OUR PAC LAW FIRMS provide significant litigation services in the areas of banking operations, broker dealer and FINRA disputes, consumer finance, credit and collection practices, trust and probate and the full range of financial services litigation defense.

OUR FIRMS HAVE SOLID EXPERIENCE. Our PAC firms have provided legal services to major financial services companies including Bank of America, Citibank, Prudential Financial Services, KeyBank, U.S. Bank, JPMorgan Chase Bank, Metropolitan Life Insurance Company, RBS Citizens, GE Capital, Wells Fargo Bank, PNC Bank and many others. These clients demand the highest quality legal services.

A PROVEN TRACK RECORD OF POSITIVE RESULTS. Several of our attorneys are also former in-house counsel and our firms are AV Peer Review Rated by Martindale-Hubbell.

COMPETITIVE RATES AND ALTERNATIVE FEE ARRANGEMENTS. PAC firms offer competitive billing rates and alternative fee opportunities. We will work with clients to arrive at a fee structure that works for everyone.

GEOGRAPHIC DIVERSITY. Our PAC's firms have offices and/or bar admissions throughout the country. PAC firms will also work with other NAMWOLF firms where needed in order to achieve coverage nationwide. Each PAC firm knows the legal climates of its region, and knows the judges, opposing counsel, experts and local counsel.

CO-CHAIRS



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About NAMWOLF

Founded in 2001, NAMWOLF is a nonprofit trade association comprised of minority and women owned law firms who have exhibited excellence in the legal profession throughout the United States. Many corporations and public entities committed to diversifying their outside law firm ranks have focused on the utilization of minority and women attorneys at majority firms. However, the most effective way for corporations and public entities to increase diversity in the legal profession is to increase their utilization of minority and women owned law firms. NAMWOLF's mission is to promote true diversity in the legal profession by fostering the development of long-lasting relationships between preeminent minority and women owned law firms and corporations and public entities.

About NAMWOLF law firm membership

NAMWOLF Law Firm Members must complete an extensive application and screening process before they can be admitted for membership. Law firm candidates must have a significant corporate law practice and exhibit excellence in the quality of law practiced, as evidenced by corporate references, presence on outside counsel-approved lists and panels for national or regional corporations, Martindale-Hubbell AV Peer Review Rating, and other awards and memberships. Law firms must be headquartered in the United States or Puerto Rico and have a minimum of three full-time attorneys.

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PAC FIRM CONTACT INFORMATION

FIRM	FIRM CONTACT/S	LOCATION/S	PHONE
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Rusing Lopez & Lizardi rllaz.com	REBECCA K. O'BRIEN, ESQ. robrien@rllaz.com	Tucson, AZ Scottsdale, AZ	520.792.4800
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Smith Dollar smithdollar.com	RACHEL DOLLAR rdollar@smithdollar.com	Santa Rosa, CA	707.522.1100
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Stern Lavinthal & Frankenberg sternlav.com	JEANETTE F. FRANKENBERG jfrankenberg@sternlav.com	Roseland, NJ New York	973.797.1100

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Wright, Finlay & Zak, LLP wrightlegal.net	ROBIN WRIGHT <i>rwright@wrightlegal.net</i>	Newport Beach, CA Las Vegas, NV Phoenix, AZ Lehi, UT Safford, AZ Portland, OR Seattle, WA	833.229.0090

PAC FIRMS BY LOCATION

Arizona

Quintairos, Prieto, Wood & Boyer
Rusing Lopez & Lizardi
Wright, Finlay & Zak, LLP

California

AlvaradoSmith
Lafayette & Kumagai
Quintairos, Prieto, Wood & Boyer
Smith Dollar
The Stark Firm, PLLC
Wright, Finlay & Zak, LLP

Connecticut

Perez Morris

Delaware

Culhane Meadows PLLC
Orlans PC
Pinckney, Weidinger, Urban & Joyce

Florida

León Cosgrove
Liebler Gonzalez & Portuondo
Orlans PC
Quintairos, Prieto, Wood & Boyer
The Stark Firm, PLLC

Georgia

Culhane Meadows PLLC
Edwards Maxson Mago & Macaulay, LLP
Lawrence & Bundy
Quintairos, Prieto, Wood & Boyer
The Stark Firm, PLLC

Illinois

Boggs Avellino Lach & Boggs
Culhane Meadows PLLC
Edwards Maxson Mago & Macaulay, LLP
Heavner Beyers & Mihlar
Johnson Blumberg & Associates
Quintairos, Prieto, Wood & Boyer
Reyes Kurson
Valentine Austriaco & Bueschel

Indiana

Johnson Blumberg & Associates

Iowa

Goosmann Law Firm
Johnson Blumberg & Associates

Kentucky

Quintairos, Prieto, Wood & Boyer

Maryland

Lawrence Law, LLC
Moore & Associates
Orlans PC

Massachusetts

Culhane Meadows PLLC
Orlans PC
Perez Morris

Michigan

Johnson Blumberg & Associates
Orlans PC
Quintairos, Prieto, Wood & Boyer

Minnesota

Sapientia Law Group

Missouri

Boggs Avellino Lach & Boggs

Nebraska

Goosmann Law Firm

Nevada

Wright, Finlay & Zak, LLP

New Jersey

Culhane Meadows PLLC
d'Arcambal, Ousley & Cuyler Burk
Kang Haggerty & Fetbroyt
Quintairos, Prieto, Wood & Boyer
Perez Morris
Stern Lavinthal & Frankenberg
Walsh Pizzi O'Reilly Falanga LLP

New York

Culhane Meadows PLLC
d'Arcambal, Ousley & Cuyler Burk
Drohan Lee LLP
Edwards Maxson Mago & Macaulay, LLP
Lawrence Law, LLC
Perez Morris
Quintairos, Prieto, Wood & Boyer
The Stark Firm, PLLC
Stern Lavinthal & Frankenberg
Walsh Pizzi O'Reilly Falanga LLP

Ohio

Giffen & Kaminski
Perez Morris

Oregon

Wright, Finlay & Zak, LLP

Pennsylvania

d'Arcambal, Ousley & Cuyler Burk
Kang Haggerty & Fetbroyt
Orlans PC
Perez Morris
The Stark Firm, PLLC
Walsh Pizzi O'Reilly Falanga LLP

Philadelphia

Culhane Meadows PLLC

South Dakota

Goosmann Law Firm

Texas

Culhane Meadows PLLC
Edwards Maxson Mago & Macaulay, LLP
Escobedo & Cardenas
Hughes, Watters & Askanase, LLP
Quintairos, Prieto, Wood & Boyer
The Stark Firm, PLLC

U.S. Virgin Islands

Quintairos, Prieto, Wood & Boyer

Utah

Wright, Finlay & Zak, LLP

Virginia

Orlans PC

Washington

Stokes Lawrence, P.S.
Wright, Finlay & Zak, LLP

Washington D.C.

Culhane Meadows PLLC
Edwards Maxson Mago & Macaulay, LLP
Lawrence & Bundy
The Stark Firm, PLLC

Wisconsin

Johnson Blumberg & Associates

PRACTICE AREA CHART

	Bank Litigation (Including Lender Liability)	Bankruptcy & Restructuring	Broker Dealer/Investment Litigation	Commercial Litigation	Consumer Finance, Credit and Collection Practices Litigation	Creditor's Rights	Cybersecurity & Privacy	Dealer Lending Transactions/Defaults	Debt Relief & Credit Repair Practices	Director and Officer Liability Investigation, Compliance & Litigation	Financial Crime and (Anti-) Money Laundering	Financial Institutions Internal Investigations & Compliance	Marketing & Advertising of Consumer Financial Products	Mortgage and Service Litigation (Including Loan Workout)	Securities Class Action (SEC/FINRA)	Securities Litigation, Regulatory Investigations, Enforcement Proceedings	Trading Issues (Commodities, Derivatives, Funds, Securities)
AlvaradoSmith	☆		☆	☆	☆	☆			☆	☆	☆		☆				
Boggs Avellino Lach & Boggs	☆	☆		☆	☆	☆							☆				
Culhane Meadows PLLC	☆	☆		☆	☆	☆	☆		☆	☆		☆	☆			☆	
d'Arcambal Ousley & Cuyler Burk	☆		☆	☆									☆				
Drohan Lee LLP			☆	☆			☆		☆		☆	☆		☆			☆
Edwards Maxson Mago & Macalay, LLP	☆	☆		☆		☆							☆				
*Escobedo & Cardenas																	
Giffen & Kaminski	☆		☆	☆	☆	☆				☆			☆				
Goosmann Law Firm	☆	☆		☆	☆	☆	☆	☆		☆	☆	☆	☆				
Heavner Beyers & Mihlar	☆	☆		☆	☆	☆		☆			☆		☆				
Hughes, Watters & Askanase, LLP	☆	☆		☆	☆	☆		☆			☆		☆				
*Johnson Blumberg & Associates																	
Kang Haggerty & Fetbroyt	☆	☆	☆	☆		☆			☆	☆			☆	☆	☆		
Lafayette & Kumagai				☆	☆												
Lawrence & Bundy	☆		☆	☆	☆	☆				☆			☆				
Lawrence Law, LLC		☆	☆	☆		☆			☆	☆	☆		☆	☆	☆	☆	☆
León Cosgrove	☆	☆	☆	☆					☆	☆	☆		☆	☆	☆	☆	☆
Liebler Gonzalez & Portuondo	☆	☆	☆	☆	☆	☆	☆	☆		☆	☆	☆	☆				
Moore & Associates	☆		☆	☆	☆	☆		☆		☆		☆	☆	☆	☆	☆	☆
Orlans PC	☆	☆		☆	☆	☆		☆	☆		☆		☆				
Perez Morris	☆		☆	☆	☆	☆			☆	☆	☆		☆	☆	☆		
Pinckney, Weidinger, Urban, & Joyce	☆		☆	☆	☆				☆					☆	☆		
*Quintairos, Prieto, Wood & Boyer																	
Reyes Kurson			☆	☆					☆					☆	☆	☆	☆
Rusing Lopez & Lizardi	☆	☆	☆	☆	☆	☆	☆	☆		☆	☆		☆	☆	☆		
Sapientia Law Group	☆	☆		☆		☆	☆		☆								
*Smith Dollar																	
The Stark Firm, PLLC	☆	☆		☆		☆		☆		☆			☆			☆	
Stern Lavinthal & Frankenberg	☆	☆		☆	☆	☆							☆				
Stokes Lawrence, P.S.	☆	☆		☆	☆	☆							☆				
Valentine Austriaco & Bueschel	☆	☆		☆		☆			☆		☆		☆				
Walsh Pizzi O'Reilly Falanga LLP	☆	☆		☆	☆	☆	☆	☆		☆	☆		☆				
Wright, Finlay & Zak, LLP	☆	☆	☆	☆	☆	☆				☆			☆				

*Please see firm profile page for practice areas if none marked.



NAMWOLF

**FINANCIAL SERVICES
LITIGATION**

PRACTICE AREA COMMITTEE

MEMBER FIRMS



EXCELLENCE IN PRACTICE. DIVERSITY IN PEOPLE.

Since 1993, AlvaradoSmith has nurtured a culture of service that inspires us to **deliver creativity, quality, & lasting value** to the Fortune 100 corporations, nationally recognized non-profit organizations, & public agencies we represent.

As **solutions- & strategy-driven advisors**, we employ efficient case management, strategic staffing, quick case resolution methods, & novel value-based fee structure. We use cutting-edge technology & cybersecurity to better serve, collaborate with, and protect our clients' data and strategies.

It is important to **see the big picture & understand the broader context**. That's why AlvaradoSmith, one of California's largest minority-owned business law firms, is creating a truly diverse 21st-century firm committed to helping our clients succeed.

ADVICE & COUNSELING

- Business Formation & Dissolution
- Corporate Restructuring
- Data Privacy Counseling
- Employment Practices, Policies & Handbooks
- Environmental Review & Compliance
- Project Implementation
- Succession Planning
- Trusts & Estates

BUSINESS TRANSACTIONS

- Contract Negotiations
- Finance
- Franchising
- International Transactions
- Joint Venture & Partnership Agreements
- Mergers & Acquisitions
- Purchase & Sale
- Real Estate & Land Use
- Secured Transactions
- Trademarks & Copyrights

LITIGATION & DISPUTE RESOLUTION

- Appellate Practice
- Business Litigation
- Eminent Domain/Inverse Condemnation
- Employment Litigation
- International Disputes
- Intellectual Property
- Mediation & Arbitration
- Probate
- Public Sector Litigation
- Real Estate Litigation

GENERAL COUNSEL SERVICES

- Commercial Leasing
- Corporate Governance
- Employment & HR Issues
- ERISA & Benefits
- Intellectual Property & Trade Secret Protection
- Information Technology
- Regulatory Compliance
- Risk & Crisis Management
- Vendor Contracts & Licensing Agreements

FINANCIAL INSTITUTIONS PRACTICE RESULTS

- **Successfully secured defense judgments for multiple financial institutions** in various federal and state lawsuits brought by time-share owners for alleged violation of the Securities Act, fraud, and breach of fiduciary duty.
- **Obtained a 9th Circuit opinion in a lawsuit against a financial institution, alleging a violation of the Protecting Tenants at Foreclosure Act of 2009.** The opinion in the dispute held that the Act does not allow private causes of action.
- **Advised a federally chartered savings bank in its \$13 million Public Welfare Investment in a private equity fund** organized to create greater financial liquidity and a lower cost of capital within the SBA Sect. 7(a) program loan secondary market.





BOGGS, AVELLINO, LACH & BOGGS
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Practicing throughout Missouri and Illinois

- > Bank Litigation
- > Bankruptcy & Restructuring
- > Business Torts
- > Commercial Litigation
- > Creditors' Rights
- > Evictions
- > Foreclosure
- > Loan Workouts
- > Mediation
- > Mortgage Litigation
- > Receiverships
- > Sale & Acquisition of Debt

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Financial Services Litigation

Culhane Meadows is the largest national full-service women-owned law firm in the country with over 70 attorneys in 11 major business markets. Our attorneys have an average of more than 20 years of legal experience, including at AmLaw 200[®] law firms, global corporations, or senior levels of government. Since our inception, we've embraced an innovative, cloud-based practice model that eliminates costly office space as we leverage technology to keep our overhead – and fees to clients – well below those charged by comparable firms. *Simply put, we proudly deliver our clients the best experience, service, and value of any national law firm.*

Our partners' financial services litigation practice includes matters relating to Bankruptcy, Restructuring & Creditors' Rights; Consumer Finance; Marketing & Advertising of Consumer Financial Products, Director and Officer Liability; Financial Institutions Internal Investigations & Compliance; Insurance; Mortgage and Service Litigation (including Loan Workout), and Securities Regulatory Investigations and Enforcement Proceedings.

Through our interdisciplinary approach, Culhane Meadows partners

- Bring a creative and strategic approach to each matter, driven by our clients' business objectives;
- Perform early and reliable case assessments that inform our strategy;
- Select tools that facilitate achieving our clients' goals efficiently and cost-effectively; and
- Distill and present even the most complicated information in a concise and compelling manner.



Our know-how makes us quick on our feet, able to adapt to quickly changing dynamics in the courtroom or at the settlement negotiation table. The significant litigation and business experience our litigators bring to the table is unparalleled.

We offer business-savvy solutions that only seasoned professionals can provide. This allows us to act as facilitators – not "roadblocks" – to your business objectives.

Our competitive fees are unmatched by similarly-experienced partners at traditional national law firms. In fact, the billing rates for our seasoned partners are often lower than what large firms charge for their junior associates in the same business markets.

Our lawyers place a premium on relationships. We learn your business so we can represent your interests seamlessly as an extension of your organization.

What makes us different?





d’Arcambal Ousley & Cuyler Burk, LLP (“DO&CB”) specializes in commercial and financial services litigation of all types throughout New York, New Jersey and Pennsylvania.

Here’s what we do...

- We represent servicing companies and banks in contested foreclosure actions and to quiet title.
- We prepare and litigate title insurance claims, fidelity bond claims and home mortgage indemnity claims.
- We represent life insurers in connection with variable life and annuity product litigation.
- We represent banks to recover unpaid claims pursuant to mortgage indemnity insurance.
- We represent companies with respect to commercial contract and real estate litigation.
- Our attorneys have experience with government investigations, bank receivership recovery actions and regulatory inquiries.



Michelle J. d’Arcambal (Partner)

Ms. d’Arcambal manages DO&CB’s mortgage fraud affirmative actions, contested foreclosures, fidelity bond claims and other matters representing financial institutions. Ms. d’Arcambal was previously a partner at Ross & Hardies, now known as McGuire Woods LLP, where she represented a national bank in all aspects of its lending transactions and in matters before the OCC. She began her career at Brown & Wood, now known as Sidley & Austin.



Kimberly A. O’Toole (Partner)

Ms. O’Toole defends companies in matters against allegations of bad faith and has sought recoveries on behalf of companies in agent debt cases. She defends contested foreclosure and lien priority actions. Ms. O’Toole also manages e-discovery in response to third party subpoenas with respect to securities class action matters. In addition, Ms. O’Toole manages litigation for the State of New York’s Housing Trust Fund Corporation to recover government funds paid to ineligible applicants who fraudulently applied for benefits. Ms. O’Toole previously practiced law with Shearman & Sterling, representing financial institutions in complex civil litigations.



Edward V. Collins (Of Counsel)

Mr. Collins has acted as general counsel to a small bank, where he represented it in a variety of matters, including contested and uncontested foreclosures. He has represented clients in the purchase, sale, leasing, financing and development of commercial, industrial and residential properties as well as representing both borrowers and lending institutions relating to multi-million-dollar real estate projects involving commercial, industrial and residential properties.



Grace Pyun (Senior Associate)

Ms. Pyun has significant investigative and litigation experience working in the Federal Government. Prior to joining the firm, she prosecuted white-collar cases as a Trial Attorney in the Department of Justice Antitrust Division, where she successfully investigated and litigated price-fixing and contract bid-rigging conspiracies. She began her legal career in the financial services sector at the Federal Deposit Insurance Corporation (FDIC), where she worked on a variety of regulatory and enforcement actions stemming from the 2008 Financial Crisis, including recovery of D&O professional liability claims and mortgage and accounting fraud.

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New York, NY 10038

New Jersey Office
Parsippany Corporate Center
Four Century Drive,

Philadelphia Office
1500 Market Street,
12th Floor, East Tower

DL's Alternative Investments, Litigation and Regulatory Practice Groups comprise the firm's cornerstone offering to the financial services industry. We advise clients in the formation and operation compliance of banking, brokerage, insurance and financial market principal and intermediary businesses. DL also advises managers of investment vehicles, including hedge funds, funds of funds, commodity pools, and venture capital, private equity and real estate funds.

In addition to organizing and providing ongoing representation to hundreds of investment funds and managers, the firm also advises US and international brokers, dealers, electronic market platforms, and banks. We provide a full range of legal services to our financial industry clients, comprising advice on legal structuring and other formation issues (including master-feeder, side-by-side and umbrella fund structures), securities, commodities and derivatives regulation, business term alternatives, marketing arrangements, ISDA and other trading documentation, exchange listing, and international tax planning.

DL serves both buy and sell side clients in structuring and documentation of derivatives transactions, including OTC forex, swaps, futures, options, portfolio leverage facilities, collars, repurchase agreements and participation agreements. We represent dealers and end users in credit default swaps on portfolio and single name exposures, as well as total return swaps on equity securities, hedge funds, loans, asset-backed securities and other assets. We advise companies in hedging currency, commodity, credit and interest rate risk through swaps and other derivatives transactions. In the course of our representation we negotiate ISDA and other industry standard agreements for a broad array of market participants in a wide variety of settings, including private and public offerings of rated securities.

We regularly counsel clients on a multitude of regulatory requirements, including compliance policies and procedures; sales practices, suitability and "know your customer;" supervisory responsibilities and compliance procedures; short sales and stock lending; trading, order handling and trade reporting; insider trading prevention and information barriers; research, advertising and sales literature; online trading; net capital; soft dollars; books and records retention; credit transactions (Regulations T, U and X and SRO margin Rules), including portfolio margining; clearing and prime broker relationships; and CFTC registration requirements and counterparty-analogous requirements under state securities laws. In addition, we conduct audits and internal investigations to assist clients in assessing the adequacy of their regulatory controls.

DL also has significant experience and a record of success in resolving a variety of business, securities and commercial disputes, particularly with respect to complex investment transactions. Our attorneys practice in Federal and State trial and appellate courts and before various regulatory agencies, including FINRA, SEC, NFA and CFTC. Our attorneys also arbitrate before the American Arbitration Association's Commercial and International Dispute Resolution forums.

The Firm's contact person is Vivian Rivera-Drohan, 680 Fifth Avenue, New York, NY 10019, tel: (212) 710-0004, email: vdrohan@dlkny.com.

ESCOBEDO & CARDENAS

ATTORNEYS AT LAW

Trusted Advice. Proven Results.



Firm Resume

The law firm of Escobedo & Cardenas, L.L.P., is an AV-rated firm providing legal services in South Texas. Joe Escobedo and Luis Cardenas have been named as Texas Super Lawyers, an honor which is bestowed upon less than 5 percent of the lawyers in the State. Our lawyers provide clients with over 40 years of combined experience to help them find practical solutions to their legal issues. We offer our expertise and knowledge in a wide range of practice areas as indicated below.



Banking and International Practice

The firm represents multiple banks and other clients in various litigation and consulting roles.

First National Bank: Collect deficiency judgments in large commercial deficiencies after foreclosures involving international borrowers and collateral commercial loan workouts, including forbearance and renewal agreements; negotiate loan workout for interim construction loans and assist bank in analyzing and modifying bank procedures to improve construction loans process.

BBVA Compass Bank: Represent bank regarding trust issues, including Ch. 142 trusts.

Texas Regional Bank: Negotiate and close international loans; assist bank in terminating lines of credit for good cause; negotiate terms and draft contracts for independent contractor for collateral inspection; assist in trust management and litigation.

JP Morgan Chase: Represent bank in trust management issues, including termination and modification of trusts.

International litigation: Experienced in choice of law issues, international and foreign law issues involving banking, tort, collection, probate and other matters.

Complex Civil Litigation

The Firm's lawyers have been recognized as leaders in the field of complex civil litigation, including commercial litigation and products liability cases. We have earned our reputation representing corporate and individual clients which have resulted in outstanding trial results for our clients. Corporate clients also turn to us to guide them through difficult legal obstacles. Our litigation experience covers a broad range including banking litigation, insurance bad faith, breach of contract actions, franchise litigation, construction litigation, real estate litigation and personal injury litigation.

Mediation Practice

Additionally, Joe Escobedo is a Certified Mediator, having received his mediator's certification from the Center for Public Policy Dispute Resolution at the University of Texas School of Law. With his experience in trying complex civil cases on both sides of the docket, he understands what it takes to settle serious cases.

Representative Clients

The firm represents a diverse group of clients in multiple practice areas: AT&T, Inc., AT&T, Corp., Hidalgo County Mobility Authority, City of Pharr, Cricket Wireless, LLC, JP Morgan Chase, BBVA Compass Bank, First National Bank, Texas Regional Bank, Texas National Bank, Carfax, Resurgent Capital, Universal Loan Company, Seguros Comercial America and AvoWorld International.

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GIFFEN & KAMINSKI

OUR TEAM regularly advises and defends banks, mortgage lenders and brokers, credit card companies, broker-dealers, consumer finance companies and other financial institutions in a variety of disputes in state and federal court, in arbitration and before governmental agencies.

The depth of our experience gives us insight into the unique issues and concerns of financial institutions.

Representative Financial Service Clients

- KeyBank
- US Bank
- JPMorgan Chase
- Citizens
- PNC
- Huntington
- GE Capital
- UBS

Banking Operations Litigation with Customers and Institutions

- Presentment and transfer warranties
- Electronic Fund Transfer Act
- Check fraud and forgery
- Articles III and IV of the Uniform Commercial Code
- Wrongful dishonor
- Privacy, disclosure, and security issues
- Alteration of instruments
- Expedited Funds Availability Act and Regulation CC
- Breach of the obligations of the depository
- Duties of the collecting or payor bank

Consumer Finance Litigation

- Truth in Lending Act
- Real Estate Settlement Procedures Act
- Equal Credit Opportunity Act
- Contested foreclosures
- Predatory lending

Credit and Collection Practices Litigation

- Fair Credit Reporting Act
- Fair Debt Collection Practices Act
- Fair and Accurate Credit Transaction Act
- Other state and federal statutes
- Class actions on alleged statutory violations

Broker-Dealer Litigation (FINRA)

- Fraud
- Unauthorized trading
- Unsuitability
- Negligence
- Breach of fiduciary duty
- Churning
- Failure to supervise

Trust and Probate Litigation

- Will contest cases
- Concealment of assets matters
- Claims for breach of fiduciary duty
- Trustee removal actions
- Declaratory judgment actions
- Guardianship issues

Special Assets

- Representation of creditors in bankruptcy, probate, cognovit, replevin and receivership matters
- Negotiation of outstanding debts, obtain secured collateral
- Forbearance agreements



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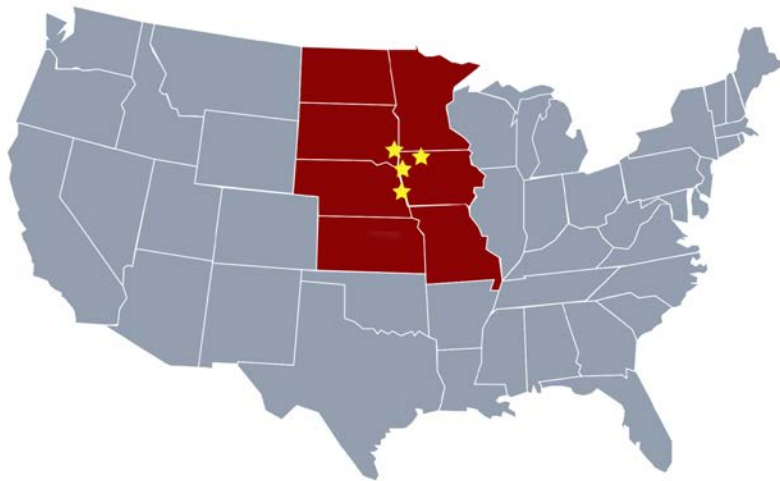
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INHOUSE COUNSEL

win disputes, achieve their company's goals, and spend time on what's worth it.



Banking & Finance

- Banking & Finance Litigation
- Commercial Insolvency and Restructuring
- Corporate Governance
- Creditors Rights
- Finance & Corporate Lending
- Financial Institutions Regulation
- Financial Services Litigation
- Fiduciary Liability Insurance

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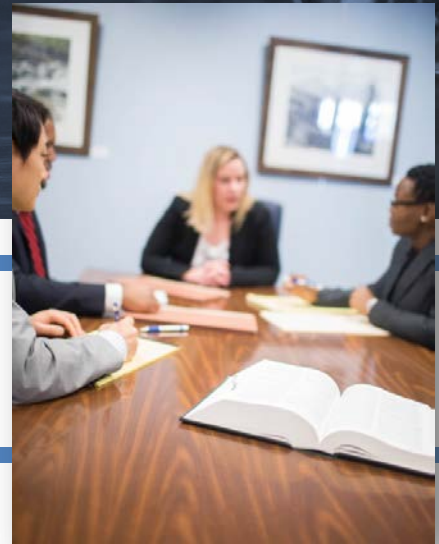
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- One Vision
- One Team
- One Goal



HEAVNER, BEYERS & MIHLAR, LLC

A Women-Owned Law Firm



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HEAVNER, BEYERS & MIHLAR, LLC is a full service law firm with 40 years' experience in representing the servicing industry in all aspects of creditors' rights litigation and default related services, offering state-wide coverage in Illinois and Missouri. We are a certified Women's Business Enterprise by the Women's Business Development Center – Chicago Certificate Committee, and are the largest such certified firm situated in Illinois.

We are at the forefront of all challenges and issues facing our clients and are focused on providing value driven solutions to meet those challenges. We are dedicated to cost-effective and efficient delivery of services compliant with regulatory requirements and client demands, and we are committed to creating effective alternative fee arrangements with clients based on the project involved, which we strongly believe to be mutually beneficial to our firm and our clients.

Our Co-Managing Members Julie Beyers and Faiq Mihlar personally oversee all departments and services. Julie Beyers, juliebeyers@hsbattys.com. Faiq Mihlar, faiqmihlar@hsbattys.com.

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ST. LOUIS OFFICE

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Olivette, Missouri 63132
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PRACTICE AREAS

- Mortgage Foreclosures
- Banking + Finance Litigation
- Default Legal Services
- Bankruptcy
- Auto Finance Collections
- Credit Card Collections
- Evictions
- Unsecured Debts + Replevins
- Appellate Practice
- Real Estate
- Title + REO Services
- Regulatory + Compliance

Representing Clients in the Servicing Industry for 40 Years



For over 40 years, Hughes, Watters & Askanase, LLP (**HWA**) has guided creditors, creditors' committees, bankruptcy trustees, and debtors, proactively and defensively, through the intricacies of consumer and business bankruptcy liquidations, reorganizations and cross border insolvency.

HWA attorneys protect unsecured creditors with specialized problems, such as franchisers, landlords, licensees and licensors. Our experts evaluate the security documentation of secured creditors, identify any issues and recommend solutions to avert challenges to lien validity and/or priority.

Our attorneys handle a wide variety of insolvency matters, in diverse venues, ranging from the relatively straightforward to the most complex, including:

- Asset Sales and Purchases
- Claims, Claim Objections, Plan Objections
- Challenges to Lien Validity/Priority
- Lien Enforcement on Collateral
- Litigation and Adversary Proceedings
- Preferences and Fraudulent Transfers
- Chapter 7 and Chapter 11 Trustee representation

Our solutions are pragmatic, economical and demonstrate a commitment to do whatever it takes to protect and preserve our clients' interests

HWA

Was one of the first creditor firms to participate in HACBA (Houston Association of Consumer Bankruptcy Attorneys), 1996- current, resulting in excellent and collegial relationships with Houston's debtor attorney bar.

Has the first woman appointed as a Chapter 7 Panel Trustee, Southern District of Texas, Houston & Galveston Divisions, 1984- current

Attorneys have 7 certifications in Business and/or Consumer Bankruptcy Law, Texas Board of Legal Specialization

JOHNSON, BLUMBERG & ASSOCIATES, LLC

ATTORNEYS AT LAW

Johnson, Blumberg & Associates, LLC is a minority-owned law firm serving clients for approximately 15 years in the Midwestern states of Illinois, Wisconsin, Indiana, Michigan, Minnesota and Iowa. We represent lenders and servicers, note buyers, creditors and other security holders in federal, bankruptcy, and state courts.

AREAS OF PRACTICE:

- **Default Litigation:** JB&A offer our clients cradle-to-the-grave service, including initiating the foreclosure suit, curing title issues, entry of the foreclosure judgment, scheduling of and bidding at sheriff's sale, recording the deed or certificate, evicting and gaining possession of the premises, if necessary, and handling the REO closing. We protect the interests of clients holding junior mortgages by filing answers, judgment affidavits, and petitions for surplus. Additionally, we handle all aspects of contested litigation associated with residential and commercial mortgage foreclosures, appeals, and defending our clients in suits for TILA, fraud, tort actions and other claims.
- **Bankruptcy:** The Bankruptcy Department files proofs of claim, motions for relief from automatic stay, motions to dismiss, attends Rule 341 meetings of creditors, handles contested cram-down litigation and complex Chapter 11, 12, and 13, presentation, defends preferential transfer actions, and defends and pursues adversary claims.
- **REO Closings:** The REO Department negotiates terms with the buyer, clear exceptions from title, comply with all municipal requirements, including water bills, zoning and inspection issues, prepare full closing documentation, attend the closing, review closed loan packages and ensure that proceeds are promptly received by the lender or investor.
- **Commercial Litigation:** The Commercial Litigation Department represents lenders and creditors in a wide range of commercial transactions and litigation in state, federal, and bankruptcy courts at both trial and appellate levels. We represent businesses in matters involving obtaining, protecting and enforcing security interests, defending against fraud and other tort actions, and prosecuting and defending contract disputes. We have extensive experience representing landlords and court-appointed receivers in foreclosure, litigation, eviction, loan workout, collection and bankruptcy matters.

Representative Clients:

FDIC
SETERUS
PHH MORTGAGE
WELLS FARGO
FANNIE MAE
SELECT PORTFOLIO
SERVICING
QUICKEN LOANS
FREDDIE MAC
BAYVIEW LOAN SERVICING
SHELLPOINT LOAN
SERVICING
FLAGSTAR BANK
GREGORY FUNDING
PNC BANK
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Des Moines, IA. 50309



**Kang
Haggerty &
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C O U N S E L O R S A T L A W

KHF offers counseling and representation in a broad range of complex commercial and business-related civil litigation matters.

Kang Haggerty & Fetbroyt LLC is a boutique law firm with offices in Center City, Philadelphia and Marlton, New Jersey. Founded in 2013 by Edward T. Kang, Daniel D. Haggerty and Jacklyn Fetbroyt, the long-time colleagues sought to create a law firm that provided effective and value-driven legal services. The firm has attorneys licensed to practice law in Pennsylvania, New Jersey, and New York.



FINANCIAL SERVICES LITIGATION PRACTICE

KHF has an extensive financial services litigation practice. Our clients include private equity firms, public and private banks, and other financial institutions. KHF’s financial services litigation practice includes securities litigation, regulatory investigations, and enforcement proceedings, lender liability, loan workout and related creditors’ rights actions and litigation (including foreclosure, judgment execution, fraudulent transfer litigation, asserting rights under Article 9, including Article 9 auction sales and litigation) bankruptcy, loan restructuring and redocumentation, as well as intercreditor disputes, participation agreement disputes and restructuring, real property title and lien disputes, title insurance litigation, REO property management and sales, and related state and federal regulatory and statutory compliance.

Our Financial Services Practices

- Commercial Litigation | Business Torts
- Corporate | Transactional Matters
- Creditors’ Rights | Loan Workout
- Trade Secret Claims and Restrictive Covenants
- Securities Litigation | SEC Compliance
- Real Estate | Financing

Representative Matters

Representation of a financial services corporation that does business with companies in more than 20 countries on multiple litigation matters in PA, NJ and NY involving breach of contract, defamation, tortious interference, and unjust enrichment.

Representation of a number of banking and financial institutions in commercial loan workouts; contentious, insolvency and regulatory matters; and litigation.

Representation of a group of private equity firms and prosecution of their claims against an intercreditor for violating its duties arising under the intercreditor relationship.

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Partner



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Lafayette & Kumagai LLP, 1300 Clay Street, Suite 810, Oakland, California 94612

Tel: 415.357.4600

www.lkclaw.com

ABOUT THE FIRM: Lafayette & Kumagai LLP is a boutique litigation firm located in Northern California. Established in 1994, the firm has a reputation for excellence with a proven track record of successfully representing its clients in all aspects of litigation. The firm takes pride in the recognition it receives from its clients and the legal community for its litigation and trial skills. Lafayette & Kumagai has extensive experience in both state and federal courts throughout California and has a distinguished record for motion practice, jury trials and appeals. Clients trust the firm's handling of high-profile cases with media exposure.

Lafayette & Kumagai received the Minority-Owned Law Firm Client Service Award, presented by the California Minority Counsel Program for outstanding client service. The firm was named by clients as an Honor Roll firm in Complex Commercial Litigation and Complex Employment Litigation in *BTI Litigation Outlook 2019: Changes, Trends and Opportunities for Law Firms*. The firm has been listed in "Litigation Kings" and in "Who Represents America's Biggest Companies?" in *Corporate Counsel's* annual report on the law firms most used by the *Fortune* 100.

FINANCIAL SERVICES LITIGATION PRACTICE: Lafayette & Kumagai LLP has extensive experience defending financial services providers in general business litigation matters including Bank of America, Macy's, Inc., Prudential, Wells Fargo Bank and Comerica Bank. The firm has substantial experience handling consumer credit litigation and currently handles Fair Credit Reporting Act ("FCRA"), Federal Debt Collections Practices Act ("FDCPA") and Telephonic Collection Practices Act ("TCPA") on behalf of a major retailer.

Lafayette & Kumagai is well-known for its strong trial practice. The firm's attorneys have extensive experience preparing cases for trial from the commencement of litigation, but often are brought in midstream to try cases on behalf of clients such as CBS, Viacom, McKesson Corporation, the Regents of the University of California and Shell Oil Company. Sought out for their trial expertise, the firm's lawyers are retained to try cases that fall outside their bailiwicks, ranging from securities cases to a consumer class action in which Plaintiff's demand exceeded \$78 million.

AREAS OF PRACTICE: Consumer Credit Litigation; Business Litigation; Commercial Litigation; Class Actions; Toxic Tort; Product Liability; Labor & Employment; Trial Practice; Appellate Practice

REPRESENTATIVE CLIENTS: AT&T Services, Inc.; Bank of America; The Coca-Cola Company; Comcast Cable; E.I. du Pont de Nemours & Company; GlaxoSmithKline; Home Depot, Inc.; Johnson & Johnson; Macy's, Inc.; McKesson Corporation; Microsoft Corporation; Prudential; Shell Oil Company; United Continental Holdings, Inc.; United Parcel Service, Inc.; Viacom, Inc.; Xerox Corporation; Aetna Life Insurance Company; CalPERS; CBS Broadcasting Inc.; DirectTV Group, Inc.; MTV Network; Nationwide Mutual Insurance Company; Pacific Bell Telephone Company; Pacific Gas and Electric Company; Sedgwick Claims Management Services; Sutter Health; Tyco International, Ltd.



LAWRENCE & BUNDY LLC

agile client service

Lawrence & Bundy's **Bankruptcy, Receivership and Fiduciary** practice group has extensive experience advising institutional creditors and parties in interests in consumer and business matters under the United States Bankruptcy Code. Our national practice has included advising on a range of issues including dischargeability, defense of preference and avoidance actions, Fair Debt Collection Practices Act compliance, and ancillary litigation and transactions.

In commercial restructuring matters, we have substantial experience advising lessors, asset purchasers and unsecured creditors' committees, as well as advising on insolvency-related fraud investigations. We have successfully represented secured creditors in the real estate and automotive industries, alleged avoidance action transferees, trustees and other parties in interest in cases and controversies in insolvency matters, restructurings and workouts.

John Lewis, Jr, leads the firm's Bankruptcy, Receivership and Fiduciary practice and has over 25 years of experience representing debtors in both consumer and commercial bankruptcy cases. He currently serves as one of fourteen panel Chapter 7 trustees for the United States Bankruptcy Court for the Northern District of Georgia, Atlanta Division. He also previously served for eight years as a panel Chapter 7 trustee for the United States Bankruptcy Court for the Western District of Missouri (Kansas City), where he administered business and consumer liquidation estates in over 8,000 cases.

As in-house litigation counsel for The Coca-Cola Company, John managed, primarily without the assistance of outside counsel, active customer, vendor and supplier bankruptcy reorganization and liquidation matters, essentially creating a profit center for the Company through strategic participation on unsecured creditors' committees and developing an aggressive claims management process. These processes and practices improved the Company's bankruptcy-related recoveries by over \$10 million in a five-year period.

During his tenure with Coca-Cola, John developed and presented training modules to credit managers both within the Company (e.g., Coca-Cola Finance Corporation, Minute Maid, etc.), as well as quick service restaurants (e.g., Burger King, Wendy's, etc.), airlines and various other customer groups of Coca-Cola. The topics addressed, among other things, included managing troubled accounts, asserting reclamations claims, required recordkeeping for defending alleged preferential transfer, and the assumption of agreements under section 365 of the Bankruptcy Code.

John began his legal career as an Honors Attorney with the U.S. Trustee's Office in Rockville, Maryland, where he managed an active docket of over 200 Chapter 11 cases.

John Lewis, Jr. • john.lewis@lawrencebundy.com • 404-400-3353

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Greg Lawrence | Partner



Erinn Maguire | Partner

Other Firm Practice Areas:

- Construction Law
- Business and Corporate Litigation
- Trade Secrets and Copyright Litigation
- Products Liability
- Labor and Employment Law
- Government Enforcement Defense
- Corporate Law

Main Office

The Warehouse at Camden Yards
323 W. Camden Street, Suite 700
Baltimore, MD 21201

New York Office

757 Third Avenue, 20th Floor
New York, NY 10022

Financial Services Litigation

When seeking representation for any matter, it important to consider a law firm that is experienced and has a track record of pursuing the best possible outcome for their clients. When litigation is necessary, Lawrence Law attorneys have a proven record of success in complex and high-profile cases across the nation and are aggressive, trial-ready, and focus on the heart of a dispute. Our financial services team consists of accomplished commercial and business litigators with extensive experience at all stages of dispute resolution. They expertise in representing broker-dealers and their registered representatives before FINRA and in related litigation in Maryland state and federal courts. Our team has experience representing banks and lending institutions. As both their legal advocates and problem solvers, our litigators work closely with their clients to fully understand their clients' industry and business objectives and develops strategies to achieve the most efficient resolution to disputes. They also counsel clients on identifying litigation risk and minimizing litigation exposure.

To learn more about how we can help you with your company's financial services litigation needs, contact one of our experienced litigators:

Greg Lawrence, Partner

212-269-3234 | greg@lawrencelawllc.com

Erinn Maguire, Partner

667-400-6301 | erinn@lawrencelawllc.com

More About Lawrence Law

Lawrence Law is a boutique business law firm that is focused on solving legal issues for businesses and businesspeople. No matter the case or the circumstances—whether we're representing small family-owned companies or multi-billion dollar commercial enterprises, spearheading high-profile investigations and litigation, or advising clients on business transactions and employment law issues—Lawrence Law is always thorough, resourceful, and strategic.

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Disclaimer: Each case is different. Prior success provides no assurance of future success.

About León Cosgrove

León Cosgrove is a litigation boutique, drawing its talent from the ranks of top-tier law firms such as Morgan, Lewis & Bockius, Hunton & Williams, Skadden Arps, DLA Piper, Ropes & Gray, Winston & Strawn, Boies Schiller, and other Am Law 100 firms. Many of us are former federal law clerks, and all of us have substantial expertise in high-stakes litigation.

León Cosgrove's attorneys have experience in a wide range of commercial litigation matters and have represented Fortune 500 companies, including some of the largest financial institutions in the world. We are experts in various areas of the law, including, but not limited to:

Bank and Mortgage Litigation – Our attorneys have experience in lender liability actions, suits by loan participants, actions arising from letters of credit and other forms of commercial paper, commercial and residential foreclosure actions, and loan fraud matters. We have obtained judgments exceeding \$400 million on behalf of our clients in disputes involving financial services and products, and defended some of the world's largest financial institutions in over 200 jurisdictions across the United States.

Bankruptcy – We routinely represent financial institutions, vendors, landlords, secured and unsecured creditors, troubled companies, officers and directors, official and ad hoc committees of creditors, purchasers of distressed debt and assets, bankruptcy and liquidation trustees, and state and federal court-appointed receivers. Members of our firm regularly appear in bankruptcy and other courts, representing plaintiffs and defendants in actions involving preferential and fraudulent transfers, financial fraud, Ponzi schemes, breaches of fiduciary duty, creditors' rights, and insolvency related matters.

Broker Dealer and Investment Litigation and Arbitration – Our lawyers have handled hundreds of disputes, both customer-initiated and intra-industry, for some of the largest financial institutions in the United States. These cases typically involve allegations regarding suitability, misrepresentation and fraud, unauthorized trading, churning, product failures, failure to supervise, selling away, and variable annuity and mutual fund sales practices.

Commercial Litigation – León Cosgrove has been recognized as a leader in commercial litigation, reflecting its lawyers' significant experience in representing clients in all types of breach of contract, fraud, fraudulent conveyance, tortious interference, unfair competition, RICO, breach of fiduciary duty, negligence, and other commercial actions in state and federal courts throughout the country, as well as in arbitration proceedings.





Financial Institutions

INDUSTRIES:

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- Bankruptcy
- Regulatory
- UCC
- Retail
- Hospitality
- Real Estate
- Private Equity



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Liebler, Gonzalez & Portuondo

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ABOUT THE FIRM:

Liebler, Gonzalez & Portuondo is an AV[®] rated full-service minority-owned law firm and has been voted the most diverse law firm in South Florida for the last several years. LGP's 65 attorneys work in offices throughout Florida and speak 13 languages.

OUR FINANCIAL INSTITUTION GROUP:

The LGP Financial Services Group helps clients of every size, from Fortune 100 companies to smaller financial institutions. We understand that our clients have pressing financial institutional needs that require timely, real world business-oriented advice. As financial institution litigation is one of our primary practice areas, attorneys of Liebler, Gonzalez & Portuondo represent financial institutions such as banks, savings and loans associations, insurers, and loan services. LGP's Financial Institution Practice Group includes subpractices including commercial workouts and foreclosures, consumer finance defense, bank operations litigation, employment and real estate workplace litigation.

KEY FINANCIAL INSTITUTION PRACTICE AREAS:

- Commercial Workouts And Foreclosures
- Defending Class Action Lawsuits
- Litigating Claims Related To The Fair Debt Collections Practices Act, The Real Estate Settlement Procedures Act, The Truth In Lending Act, And The Fair Credit Reporting Act
- Remedies Under The Uniform Commercial Code
- Deposit Account Litigation
- Consumer Finance Defense
- Employment Litigation
- Workplace Real Estate Litigation
- ADA Defense
- Lender Liability Defense
- Representing Creditors' Interests In Bankruptcy Court
- Violations Of Federal And State Securities Laws
- Providing Regulatory Compliance Services



NAMWOLF FINANCIAL SERVICES LITIGATION PAC

Benjamin D. Cooper is a recent addition to Moore & Associates and the FSL POC. He serves as *Of Counsel* and a senior litigator. He has significant experience in financial services litigation and regulation which he gained through different perspectives – as outside counsel for D&O liability insurance carriers, as a Registered Investment Adviser, as outside counsel for Merrill Lynch and other Wall Street banks, as in-house counsel, and principal/associated person for several large broker-dealer/RIA networks and as an attorney investigator with industry SRO FINRA Enforcement. Benjamin’s draws on his diverse experience within the financial services industry to analyze complex and/or novel issues from multiple perspectives and identify optimal solutions.

Benjamin was part of team that successfully defended directors and officers in some of the largest bank failures in recent history. He also has substantial business experience having founded a Registered Investment Adviser and several real estate investment firms. Benjamin combined his business and legal experience becoming an integral part of Eversheds Sutherland’s Broker-Dealer Litigation group which successfully defended hundreds of claims arising from the collapse of the dotcom bubble and where he received the firm’s prestigious Pro Bono Award. Subsequently, Benjamin held the position of Associate General Counsel for AIG’s broker-dealer division where he was responsible for nationwide litigation during and after the Great Financial Crisis. He also held the position of Chief Legal Officer and Corporate Compliance Officer at Securian Financial’s broker-dealer subsidiary until the sale of the firm to private equity. Benjamin held a position as an integral member of FINRA’s Enforcement Department where he investigated potential violations of securities laws including fraud, sales practice, insider trading, AML, Reg ATS, Reg NMS, Order Routing/Best Execution, 529 Plans, VA exchanges, Rule 5122 Member Private Offerings and Rule 4530 customer complaint filings.

Benjamin holds a Bachelor of Arts Degree in Political Science from the University of Michigan (*with Distinction*) and a Juris Doctor Degree from Northwestern University School of Law (*Cum Laude*). He is licensed to practice law in Georgia and Illinois.

FIRM

Moore & Associates
kteyamoore.com

FIRM CONTACTS

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Senior Counsel: Benjamin D. Cooper | bdc@kteyamore.com

Orlans PC is one of the largest WBENC certified women owned law firms in America, representing 200 of the largest banks, servicers, finance companies, government agencies and Fortune 500 companies.

The firm concentrates its practice in secured and unsecured loan resolution including mortgage and auto defaults, credit card collections, bankruptcy, complex litigation, eviction, residential and commercial real estate transactions/REO sales, portfolio due diligence and regulatory compliance.

Orlans integrates sophisticated technology and Lean Six Sigma principles with robust quality assurance and control, defining a new standard of client service, cost containment and precision.

Our attorneys are client focused, forward thinking and innovative. Our attorneys work closely with our clients to manage risk and find legally compliant solutions for their most complex challenges. The Firm provides legal services in the jurisdictions of Delaware, District of Columbia, Florida, Maryland, Massachusetts, Michigan, New Hampshire, Rhode Island and Virginia.



A full-service business law firm practicing nationwide with offices in Ohio, Connecticut, Massachusetts, New Jersey, New York, & Pennsylvania.

We Know Financial Services



Perez Morris represents a wide variety of clients in the financial services industry. From small, regional banking institutions to national as well as global retail and commercial banks, our attorneys routinely handle matters including, but not limited to, allegations of breach of contract, breach of fiduciary duty, statutory violations, regulatory violations, negligence, fraud and misrepresentation.

We both counsel our clients routinely on developments within the industry that may impact their business and also serve as trusted advisors and zealous advocates for them before, during, and after claim events that in some cases may only be resolved through litigation.

Our financial services clients know that we truly partner with them in understanding their business, listening to their concerns and needs, and ultimately delivering unparalleled results that are efficient and cost-effective while being truly responsive to the organization’s goals and objectives.

Good People. Doing Great Legal Work. Exceptionally Well.



Perez Morris is a women-owned business law firm headquartered in Columbus, Ohio with offices in Connecticut, Massachusetts, New Jersey, New York, and Pennsylvania.

We represent some of the largest U.S. and international industry leaders in the airline, automotive, construction, financial services, food & restaurant, healthcare, retail, global shipping & logistics, and transportation & trucking industries. We guide these clients to manage their business risks as well as their professional, management and commercial liability exposures. We help make deals happen by providing unmatched defense, business litigation, general counsel, and commercial transaction services worldwide.

At Perez Morris, we believe that great legal outcomes require hard work, attention to detail, and above all, reliable expertise. Our clients know that we do this – for them – every day.

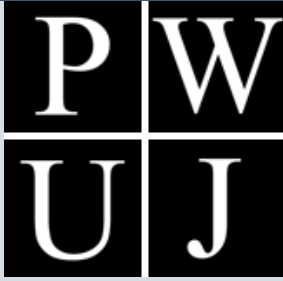
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Pinckney, Weidinger, Urban & Joyce LLC

“Big firm” talent, sophistication and experience, with “small firm” personalization of service and rate structure.

DELAWARE LITIGATION COUNSEL

 *Financial Services Litigation*

 *Breach of Fiduciary Duty Cases*

 *Trust Disputes*

 *Breach of Contract & Fraud*

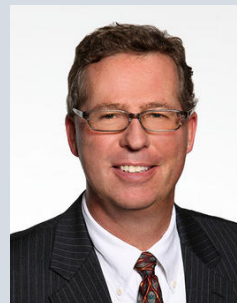
 *Class & Derivative Action Defense*

 *Director & Officer Representation*

 *FINRA Disputes*



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We routinely work with outside counsel from all over the country!

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QUINTAIROS, PRIETO, WOOD & BOYER, P.A.
Attorneys at Law

BUSINESS, FINANCIAL SERVICES & REAL ESTATE DIVISION

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(904) 226-3660

Miami | Tampa | Jacksonville | Orlando | Fort Lauderdale | Tallahassee | Fort Myers
Louisville | Lexington | West Palm Beach | Chicago | Pensacola | Phoenix | Panama City
Los Angeles | Dallas | Michigan | Atlanta | U.S. Virgin Islands | New York

Overview of Services Provided by the Business, Financial Services & Real Estate Division

Quintairos, Prieto, Wood & Boyer, P.A. (QPWB) is a full service law firm with twenty (20) offices strategically located throughout the United States and U.S. Virgin Islands and is the largest minority owned law firm in the country. Our Business, Financial Services & Real Estate Division (the "Division") was created to focus on the wide range of legal issues impacting those businesses engaged primarily in the financial services and real estate industries. In addition to these areas, the Division provides a broad range of services to its clients in a number of different industries and fields. Typical clients represented by the attorneys within the Division include but are not limited to, the following: Mortgage loan servicers; student loan servicers; auto finance companies; real estate and development companies; mortgage lenders and originators; government sponsored enterprises; bank and non-bank financial institutions; and governmental entities and political subdivisions. Through the Division, QPWB provides legal services in Business and Commercial Litigation; End to End Default Legal Services; Real Estate Transactions; Appellate Practice; National Litigation and Loan Oversight; Residential Mortgage Backed Securities; Regulatory and Compliance; and Title Insurance Services.

The Business, Financial Services & Real Estate Division is managed by attorney Michael J. "Mike" Barker, Esq. who is based in Jacksonville, Florida. Inquiries on the Division's services and general questions can be directed to Mike anytime via e-mail at mbarker@qpwblaw.com or you can give him a call at (904) 226-3660.

Practice Areas

- End to End Default Legal Services
- Foreclosures
- Mortgage and Consumer Litigation
- Bankruptcy
- REO Disposition Title Services
- Evictions
- Appellate Practice
- National Litigation and Loan Oversight Services
- Residential Mortgage Backed Securities (RMBS) Transactional and Litigation Services
- Regulatory and Compliance
- Residential and Commercial Real Estate Transactions, Litigation and Development
- Title Insurance and Escrow Services
- Business and Commercial Litigation



RAK

REYES KURSON

RAK NAVIGATES THE DYNAMIC INTERSECTION BETWEEN BUSINESS AND GOVERNMENT

Financial Services Practice

Our financial services team advises and defends banks, investment advisors, broker-dealers and other financial institutions in investigations and disputes before state and federal regulators, mediators and arbitrators, and in state and federal courts.

Our experienced team has handled:

- **Investigations**, including those initiated by the SEC, DOJ, FINRA, or state regulators, from the initial request for information to any subsequent enforcement or disciplinary proceedings.
- **Broker-Dealer Litigation/FINRA**, including customer and industry disputes involving allegations of fraud, breach of fiduciary duty, failure to supervise, raiding and defamation on Form U5.
- **Consumer Litigation**, including claims based on the Truth in Lending Act (TILA), the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA) and state law equivalents.
- **Class Action and Derivative Litigation**, including actions pursued against financial institutions and their individual directors and officers for securities fraud and breach of fiduciary duty.

About Reyes Kurson

RAK is a Chicago-based boutique law firm. Our attorneys come from sophisticated large law firm practices, have owned and operated businesses, and/or played significant roles in government. This blend of technical expertise and practical savvy allows us to be aggressive, effective advocates for our clients without losing sight of the need to find practical and cost-efficient solutions to the problem at hand. Our diverse backgrounds give us the unique insight necessary to produce tailored, effective results.

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RUSING LOPEZ & LIZARDI ATTORNEYS AT LAW

Financial Services Practice

Rusing Lopez & Lizardi has an exceptionally experienced team of both transactional and litigation attorneys experienced in banking, credit union, and financial institution representation, creditors rights, bankruptcy, collections, and restructuring. Our team is currently counsel to financial institutions in a full spectrum of matters including compliance and disclosure, secured and unsecured consumer and business lending, equipment finance, forbearance and work-out agreements, foreclosure and trustee's sales, litigation to collect on notes and guaranties, defense of regulatory enforcement actions and lender liability claims, and representation in bankruptcy reorganizations and liquidations. Our defense attorneys have substantial experience litigating in both state and federal court and before state and federal administrative agencies as well.

- Compliance and Disclosure
- Receiverships
- Secured and unsecured consumer and business lending
- Collection litigation
- Forbearance and work-out agreements
- Foreclosure and trustee sales
- Defense of RESPA, TILA, FCRA, FDCPA and UDTPA claims Defend lender liability claims
- Defense of regulatory enforcement actions
- Defense for broker/dealers in FINRA arbitrations involving fraud, failure to supervise, unsuitable investments and breach of fiduciary duty
- Representation of secured and unsecured creditors in Chapter 7, 11, and 13 bankruptcy, including: Plan Objections, Valuation Disputes; Relief from Stay; Non-Dischargeability and Adversary Actions; and Claim and Preference Actions
- Preparation, negotiation, and completion of complex financial transactions; Ensuring the mechanisms to protect investor rights and exits are secured, monitored, and honored.
- Red Book Listed Bond Counsel

Rusing Lopez & Lizardi is a certified Minority Business Enterprise (**MBE**) by the Pacific Southwest Minority Supplier Development Council and has been a proud member of the National Association of Minority and Women Owned Law Firms (**NAMWOLF**) since 2013. RL&L is listed as a Tier I Arizona law firm in U.S. News and World Report's Best Law Firms. RL&L lawyers have been listed in The Best lawyers in America® Editions for the past 15 years and are listed in 16 separate practice areas. For the 15th consecutive year, RL&L attorneys have also been recognized on the Arizona Super Lawyers lists.

Rusing Lopez & Lizard, PLLC has a confident team with experience and the resources to provide all clients with the best possible counsel. Attorneys in our firm are licensed to practice in Arizona, California, Colorado, Washington D.C., New Hampshire, and New York.

www.rllaz.com

Established in 1992. One Firm. Two Cities.

6363 N Swan Road, Suite 151 Tucson, AZ 85718 520.792.4800

16427 N Scottsdale Road, Suite 200 Scottsdale, AZ 85254 480.663.9800

SAPIENTIA LAW GROUP



Our History

Sapientia Law Group is a law firm in Minneapolis, Minnesota, providing high-quality legal representation and consulting services in a variety of practice areas. Half of the firm’s attorneys are former “Big Firm” attorneys who came together to develop an innovative, non-traditional law firm model that distinguishes itself by the alternative fee structures offered to clients. Sapientia has represented more than 650 clients, including Fortune 100 and Fortune 500 companies. It always offers alternative fee structures to clients and has billed on average 55% of its revenue under alternative fee structures for the last seven years. SLG’s team includes Martindale-Hubble® AV-rated attorneys, a former CEO of a quarter-billion company, a for-profit company board director, a real estate development company board director, a former financial services corporate counsel, two former presidents of the Minnesota State Bar Association, a former Bar Foundation President, several attorneys recognized as “Attorneys of the Year” in the State of Minnesota, and several SuperLawyers®. Its team includes one of Minnesota’s top 100 “High Stakes Litigators®.” In 2015, Sapientia was also recognized in the 12th Annual Edition of “Top 500 Go-To Law Firms” published by Corporate Counsel®.

Our Experience

Bankruptcy	Discrimination Litigation	Commercial Lending
Collections	Non-Compete/Non-Solicitation Agreements	Real Estate Transactions
Receiverships	Severance Agreements	Commercial Contracts & Transactions
Foreclosures	Workplace Investigations	Corporate Formation & Governance

Our Diversity

Sapientia does not spend time talking about diversity or forming committees to focus on it. We live it. Sapientia is a women-owned and minority-owned, multi-ethnic, multi-cultural professional company that has attorneys with African American, Caucasian, Latino, and Native American roots. Our law firm is certified as a “Minority Business Enterprise” by the National Minority Supplier Development Council. Sapientia is one of a very few mid-sized law firms in the Midwest who is both minority-owned and women-owned.

Our Values

Sapientia has six core values: (1) Listen to Clients, (2) Provide Adaptable Billing Options, (3) Deliver Excellent Results, (4) Build Strength through Diversity, (5) Make a Difference, and (6) Have Fun. Sapientia’s ideal client is one looking for (i) a way to budget, contain, and plan for agreed-upon legal expenses (including trials), (ii) top-notch legal professionals who are recognized as great attorneys and leaders in the legal community, and (iii) a firm walking the talk of diversity.



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SmithDollar PC
ATTORNEYS AT LAW

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Santa Rosa, California 95401

Contact: Rachel Dollar
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Facsimile (707) 522-1101

Smith Dollar PC is a certified, woman-owned law firm with deep experience in financial services.

Practice Areas:

Lending Counsel/Transactional - Smith Dollar provides counsel and advice to financial institutions concerning the establishment of lending policy and procedure and enforcement of specific collateralized obligations. We also draft internal and external documentation including trust opinions, lending opinions letters, promissory notes and deeds of trust, escrow instructions, borrower correspondence and notices. Smith Dollar administers a nationwide specialty lending program for a top 10 bank.

Commercial Lending Litigation - Smith Dollar handles judicial and non-judicial foreclosure of real property and mixed security loans, including guarantee enforcement and workouts. We have significant experience with SBA lending, construction-to-perm and cross-collateralized loans.

Consumer Lending Litigation - Smith Dollar handles both origination and servicing litigation in the mortgage space including matters alleging violations of RESPA, TILA, ECOA, FHA, FDCPA, FCRA, UDAPP and HBOR. Smith Dollar also handles litigation arising out of automobile based financing and breach of warranty.

Repurchase Litigation - Smith Dollar has been national repurchase counsel to several large financial institutions, enforcing contractual representations and warranties and recovering losses against downstream mortgage sellers. We developed standardized pleadings, developed strategy and litigated complex issues related to forum selection, statute of limitations, indemnity enforcement and contractual interpretation.

Title Curative - Smith Dollar has significant experience resolving complex title issues both pre and post origination. We have litigated title related issues, established equitable liens, made and enforced title claims and successively prosecuted actions against title insurers for declaratory relief, breach of the insurance contract and bad faith.

Recovery and Fraud Litigation - Smith Dollar handles all types of fraud and recovery litigation including fraud, negligence and breach of contract actions against mortgage brokers, real estate agents, escrow and settlement agents, notaries and title companies. We have significant experience in closing protection letter enforcement and director and officer liability.

Representative Financial Services Clients

FDIC
Wells Fargo
JPMorgan Chase
U.S. Bank
CIT Bank
Lehman Brothers

BMO Harris Bank
Homeward Residential
Aurora Loan Services LLC
Prospect Mortgage LLC
First Tech Credit Union
Redwood Credit Union

Security Service Federal Credit Union
American Home Mortgage Servicing
Luther Burbank Savings & Loan
Homebridge Financial Services
Quantum Servicing Corporation
Colonial National Bank

STARK

THE STARK FIRM is a practice that covers over 16 states with a focus solely on the representation of financial institutions.

Stark has been certified as a woman-owned business by the Women's Business Enterprise National Council and a SBA Women Owned Small Business for over 20 years. Stark and our attorneys are also proud members of the National Association of Minority and Women-Owned Law Firms (NAMWOLF). The founding partner has a deep expertise in banking, finance, lending, real estate transactions, bank regulatory, SBA services and creditor's rights which we have developed into a thriving firm supporting national and regional financial institutions. The firm is dedicated to serving the litigation and transactional needs of our banking clients through our diverse group of highly qualified attorneys. Stark is committed to exceeding expectations.

Practice Areas

BANKING & FINANCE	DISTRESSED REAL ESTATE, CREDITORS RIGHTS & WORKOUTS
COMMERCIAL & CUSTOM LENDING (SECURED OR UNSECURED)	PRE-LITIGATION COLLECTION
COMMERCIAL CAPITAL	FINANCIAL SERVICES LITIGATION
COMMERCIAL CARD	BANKRUPTCY, RESTRUCTURING, & INSOLVENCY
COMMERCIAL LITIGATION	FORECLOSURES
ASSET BASED LENDING	POST-JUDGMENT COLLECTION & REPLEVIN ACTIONS
WEALTH & INVESTMENT MANAGEMENT	BANK REGULATORY
TREASURY MANAGEMENT	SBA SERVICES
REAL ESTATE FINANCE	
REAL ESTATE & LAND USE	

Lawyers

ERIN ELIZABETH STARK (AL, GA)	DANIELLE LUBIN (VA, DC, MA)
MELAINA HAISFIELD (FL, TX, DC, MD)	LINDA ALLE-MURPHY (PA, NJ)
JEN B. ALEWINE (GA)	SCOTT JOHNSON (VA, DC)
ANTONISHA BAKER (FL)	MATTHEW CARLSON (PA, NJ, DE)
LUCIANA HOLBERT (GA, FL)	MARISA GRANT (NC)
SUMMER WILLIAMS (FL)	SUNNY WU (NY, NJ, ONTARIO (CANADA))
ASHLEY SMITH (TX, IL)	STEVE BIEGENZAHN (CA)

Office Locations

ATLANTA*	LOS ANGELES
WASHINGTON DC	HOUSTON
PHILADELPHIA	MIAMI
NEW YORK	

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A CORNERSTONE IN THE FINANCIAL SERVICES INDUSTRY FOR OVER 70 YEARS



WHO WE ARE

WBENC certified and an active member of NAMWOLF SL&F is proud to be 100% woman owned. We are a full service default firm with extensive experience representing lenders and financial service companies in complex litigation.

WHERE WE ARE GOING

SL&F is committed to developing its practice to keep pace with our client's protocols for compliance, cost effectiveness and efficiency. Our onsite IT staff works diligently to provide the most effective tools and customized system integrations for ensuring accurate and precision timeline management.

WHAT WE DO

Comprehensive default services including the following:

LITIGATION

- Civil & Commercial litigation in both state & federal courts
- Lender-based litigation including TILA, RESPA & FDCPA
- Property-based issues
- Mediation

BANKRUPTCY - CREDITOR'S RIGHTS

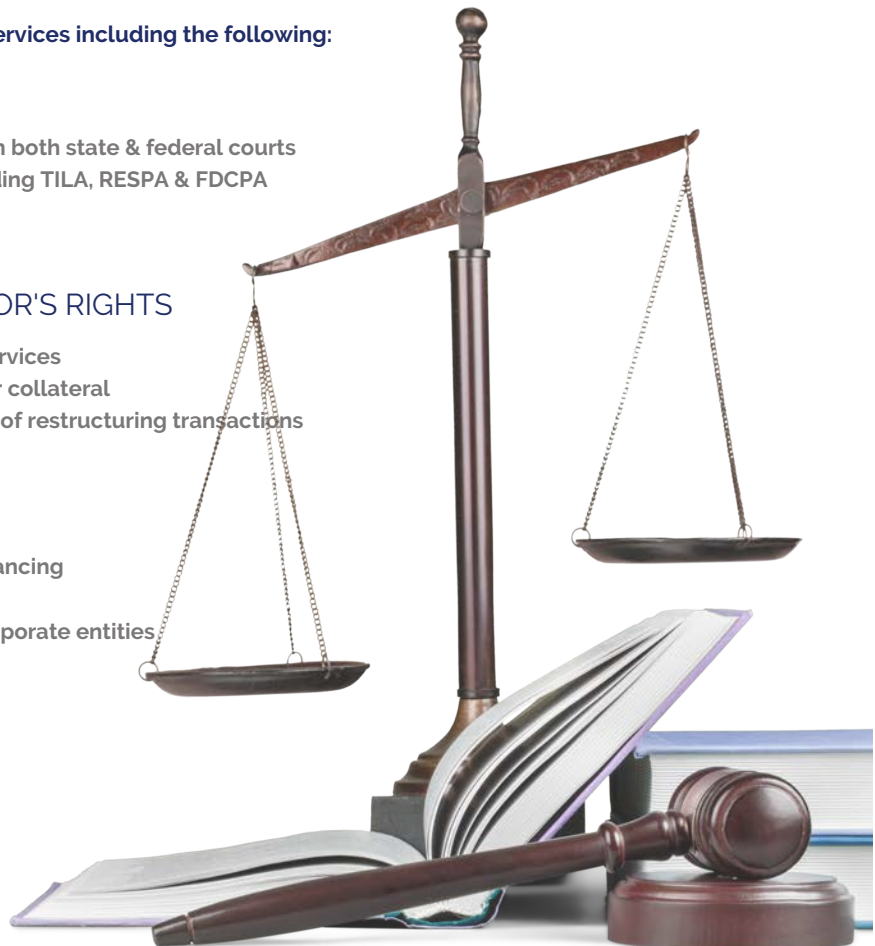
- Comprehensive & strategic services
- Preserving & securing creditor collateral
- Negotiation & documentation of restructuring transactions
- Enforcement of remedies

TRANSACTIONAL

- Residential & Commercial financing
- Consumer loan review
- Formation & structuring of corporate entities

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NATIONAL COUNCIL
JOIN FORCES. SUCCEED TOGETHER.

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INSOLVENCY & CREDITORS' RIGHTS LITIGATION

Not all loans perform with perfection. And debts are not always paid. It's called "the business cycle" for a reason, after all. When the seas get rough, we help our lender and business clients choose the right path.

Nonjudicial Remedies. Many disputes and defaults can best be resolved without litigation and our attorneys know how to effectively implement lenders' and other creditors' remedies short of litigation. We routinely assist in work outs and forbearance agreements with an eye toward returning a loan or a business deal to a performing status or in a structured collaboration with the borrower/debtor to optimize the value of collateral in liquidation. When this path does not lead to a satisfactory outcome, we are able to quickly begin repossession or foreclosure proceedings.

Judicial Remedies. Whether the choices are to sue on a Note and Guaranty, seek judicial foreclosure, initiate collection proceedings, or have a receiver appointed to preserve and liquidate assets, our attorneys have deep experience in the relevant law and are at home in the courtroom. We are able to advise on the benefits and potential pitfalls of a particular course of action and bring to bear decades of experience with receiverships, state court proceedings, and the bankruptcy courts.

Bankruptcy Proceedings. Our insolvency & creditors' rights attorneys provide counseling and advocacy services to creditors involved in or impacted by bankruptcy-related matters. We represent both secured and unsecured creditors in all types of creditor rights and insolvency related litigation. Our unsecured creditor clients run the gamut from small businesses pursuing collection of a claim to institutional investors and shareholders. We also represent unsecured creditors with specialized problems, such as landlords, vendors, and franchisors, helping our clients navigate and achieve the most favorable resolutions for their businesses. Secured creditor clients may include lenders and other trade vendors, along with a range of other creditors. After evaluating the best approach for our creditor clients, we make practical recommendations and are ready to employ the full range of creditors' remedies in the bankruptcy courts, including motions for relief from the bankruptcy stay, objections to plan confirmation, defending against objections to claims, motions to allow administrative expenses, and the like. We also assist our clients in opposing preference actions and other clawback litigation under the bankruptcy code.

Maximizing Recovery. When enforcement proceedings begin, our lender and creditor clients want to minimize the risk of loss. We take a practical, cost-effective approach focused on what will provide the best net benefit at the end of the day.



Claire H. Taylor
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National and Global Reach. In order to better serve our clients needing representation outside of Washington, Stokes Lawrence is a member of two prestigious organizations, National Association of Minority and Women Owned Law Firms (NAMWOLF), and, Lawyers Associated Worldwide (LAW).

For a full list of our Financial Services attorneys, please visit
www.stokeslaw.com/practice-areas/financial-services



www.stokeslaw.com

vab

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Financial Service Practice Areas:

- Draft loan transactions for financial institutions
- Creditor's interests in bankruptcy court
- Judgment enforcement and collections
- Receivership actions
- Regulatory and employment issues for financial institutions

Representative Engagements:

- Counsel financial institutions on documentation for commercial lending departments
- Represent creditors in Chapter 7, 11, and 13 bankruptcy matters
- Represent receiver of insolvent financial institution
- Conduct internal investigations for financial services client on sensitive business issues



Stephen V. Falanga
Partner



Christopher M. Hemrick
Partner



Zannatul Mustafa
Associate



Eric S. Padilla
Associate

Getting Results in Financial Services Litigation

The financial services landscape is in constant flux. New laws, regulations and administrative oversight require continuous monitoring and understanding. Financial services companies expect personalized advice and recommendations from attorneys with knowledge of, and experience within, the existing legal framework, coupled with the ability to obtain results in a practical, cost-effective manner. Our attorneys possess a broad range of financial services litigation experience in the areas of commercial lending and lender liability, commercial law, bankruptcy and financial restructuring, insolvency, creditors' rights and fiduciary services.

What we do for our Financial Services clients:

Walsh attorneys offer clients extensive in-court experience (including alternative dispute resolution), having successfully represented all types of business entities, financial institutions and individuals in a wide range of complex commercial litigation matters throughout New Jersey and New York, at both the state and federal level, from inception through trial and appeal. Our team also regularly represents lenders and parties-in-interest in connection with bankruptcy litigation and contested matters, commercial loan workouts, foreclosure and debt-instrument litigation, tax sale foreclosures, judgment enforcement and other insolvency-related matters. Walsh also represents lenders in litigation relating to the Fair Credit Reporting Act and other compliance-related statutes, laws and regulations.

Our attorneys have equal experience representing debtors and creditors in both bankruptcy liquidations and restructurings, and serve as national bankruptcy counsel to a number of domestic and foreign corporations. Our firm also serves as primary bankruptcy counsel to a publicly traded banking corporation headquartered in New Jersey. Our team prides itself on its ability to provide the firm's financial services clients with dynamic and pragmatic counseling and solutions.

What really sets us apart:

The number and representative experience of our attorneys allows us to offer clients unique, personalized and cost-effective legal services to accommodate virtually every need in the commercial lending, asset disposition, commercial law, distressed debt and insolvency-related spaces. Walsh's attorneys routinely collaborate among our firm's practice groups to provide clients with access to other lawyers with experience in class-action defense, litigation, labor and employment, intellectual property and other specialized areas in an inter-disciplinary approach to provide guidance and solutions to any financial services or risk management issue that may arise.

Recognized Proficiency in a Wide Range of Practice Areas

Appeals | Bankruptcy, Reorganization & Creditors' Rights | Business & Commercial Litigation | Class Action Defense | Construction
Cyber Security & Data Privacy | eDiscovery | Education | Financial Services & Risk Management | Insurance | Intellectual Property
Internal Investigations | Labor & Employment | Mediation, Arbitration & Special Master Appointments | Regulatory & Public Policy
Special Education | Trade Secrets & Employee Mobility

WRIGHT, FINLAY & ZAK, LLP

EXPERIENCE. SERVICE. RESULTS.



Wright, Finlay & Zak is nationally certified as a Women's Business Enterprise by the Women's Business Enterprise Counsel-West, a regional certifying partner of the Women's Business Enterprise National Council (WBENC). WFZ is also a proud member of the National Association of Minority and Women Owned Law Firms (NAMWOLF).



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OVERVIEW

Wright, Finlay & Zak, LLP ("WFZ") is a full-service litigation, transactional and insurance defense law firm with offices in California, Nevada, Arizona, Washington, Oregon and Utah. We also have attorneys who are licensed in New Mexico, South Dakota, and Hawaii, allowing WFZ to assist you with your legal needs throughout the Western United States. WFZ provides its legal services at reasonable hourly rates, with particular attention to the overall cost of any matter. Our goal is to provide quality representation and excellent service at a reasonable cost.

LOAN SERVICING AND DEFAULT LITIGATION

WFZ's core practice area includes representing national, regional and small loan servicers, investors and originators in all aspects of mortgage banking and consumer finance litigation. Representation ranges from defending creditors in individual borrower cases to class and "mass" actions involving payment misapplication, loan modification, wrongful foreclosure, predatory lending, bankruptcy, title, rent control, force-placed insurance, unfair business practices and other mortgage-related issues impacting our clients. Our attorneys have experience in defending cases involving most Federal and State statutes, including the California and Nevada HOBR, TILA, RESPA, FCRA, FDCPA, California's Rosenthal Act, TCPA, SCRA, RICO, HAMP and HAFA. We successfully resolve most cases via settlement that results in a performing asset or liquidation. WFZ also assists its clients in mortgage fraud recovery, helping our clients recover mortgage losses caused by originator, broker or appraiser fraud and negligence. WFZ can also assist with affirmative actions for judicial foreclosure, deficiency judgments, title curative and receiverships.

If you have any questions pertaining to this area of practice, please contact **Robert Finlay** or **Robin Wright**.

SERVICING COMPLIANCE

WFZ provides mortgage servicing clients with all aspects of regulatory compliance advice. WFZ's attorneys have assisted its clients with compliance with the CFPB Rules, National Mortgage Settlement and various federal statutes, including FDCPA RESPA, TILA and TCPA. We have designed programs for many of our clients to ensure compliance with California and Nevada's Homeowner Bill of Rights, Washington's Foreclosure Fairness Act, and state and federal successor in interest laws. WFZ's Compliance, Licensing and Regulatory Division is actively involved in the state lobbying process and has direct access to lobbyists in many of the states we cover on the West Coast. WFZ is able to track pending laws, oppose unwanted laws and revise bills that are likely to pass, which helps our clients track potential new legislation and implement new procedures to ensure compliance when the new laws go into effect. WFZ also assists clients in responding to regulatory complaints and investigations relating to loan servicing.

If you have any questions about our servicing compliance practice, please contact **Michelle Mierzwa**.

MORTGAGE LITIGATION MANAGEMENT

WFZ provides several of its clients with short and long term litigation management solutions. Our litigation management responsibilities include litigation intake and file review, case strategy, hiring and overseeing local counsel, reviewing invoices, monthly reporting, ensuring consistency among local counsel and ensuring that both the asset and litigation are moving forward in the direction consistent with the client's goals. WFZ will provide onsite or remote assistance to meet the client's need, whether short or long term. For more significant needs, WFZ can act as General Counsel for a small or medium size client who needs dedicated counsel to handle its day-to-day legal needs.

For questions about our mortgage litigation management practice, please contact **Robert Finlay** or **Gwen Ribar**.



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FINANCIAL SERVICES
LITIGATION

PRACTICE AREA COMMITTEE

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