

## About Rubin Lublin Suarez Serrano, LLC

In April 2009, we launched Rubin Lublin Suarez Serrano, LLC, a law firm dedicated to exceeding the expectations of its mortgage banking, loan servicing and title insurer clientele. We have launched a firm that will be at the forefront of our industry through the use of cutting edge technology and advanced strategies to help our clients mitigate their losses.

Rubin Lublin Suarez Serrano, LLC, a member of the Fannie Mae Retained Attorney Network, has all the expertise and resources required to meet the unprecedented challenges and opportunities that currently present themselves in our industry. We are strongly committed to our core values of superior customer service to our clients and to respecting the rights of consumers and otherwise treating them with dignity. While Rubin Lublin Suarez Serrano, LLC the entity was recently formed, our attorneys and staff have been working in the mortgage default and title industries for several years.

## Who we are

With a combined 40 years of industry experience and a prestigious AV rating from Martindale-Hubbell, Glen Rubin and Peter Lublin are nationally prominent and considered go-to attorneys in the real estate finance industry.

As diverse as our clients are, so is our staff. Half our partners and attorneys are female, one-third of our partners are of Hispanic descent and within our employee group staff members are fluent in other languages, including Spanish and Chinese. We have 27 attorneys dedicated to mitigating our clients' losses and otherwise resolving the legal issues confronting them in the most expedient and cost effective manner, without sacrificing quality representation and unparalleled customer service.

## Areas of service

Rubin Lublin Suarez Serrano, LLC offers a full array of services to its mortgage banking and title insurer clientele in both residential and commercial matters throughout Georgia, Tennessee and Mississippi. We offer representation to lenders and title companies from loan origination to foreclosure, bankruptcy and beyond to the disposition of real estate owned ("REO"). We employ the latest technology in each of our practice areas to enable us to communicate effectively with our clients and offer them the best possible service while handling a high volume of their work. In our compliance and real estate/title litigation areas we offer big firm expertise and capabilities with the personalized service of a boutique firm.



## Mortgage Default Services

**We offer personalized service and professional results.** That means that one of our skilled attorneys touches every file you refer to us at several critical points during the case. We employ more lawyers per file than any other firm in the states we service. Their trained eyes and instincts hone in on issues that other firms might gloss over. The result is that your work is handled right the first time.

Glen Rubin and Peter Lublin, principals of Rubin Lublin Suarez Serrano, LLC, showcase nearly forty years combined industry experience and a prestigious AV rating from Martindale Hubbell. They are nationally renowned and considered authorities in their respective practice areas, which makes Rubin Lublin a go-to firm in the mortgage default industry.

Our employee group was built with the same qualities of attention to detail, solid knowledge of industry proceedings and a passion for excellence. When we handle your case, you can be assured that an expert is overseeing it and you'll receive superior customer service.

In the past we have won numerous awards and accolades in our industry. We are active participants in trade associations such as: Mortgage Bankers Association (MBA), American Legal and Financial Network (ALFN), state-specific Mortgage Bankers Associations and Legal League 100.

**Foreclosure Practice:** In Georgia, we average approximately 40 – 45 days from referral to sale on all foreclosures. Our Tennessee average is 97 days.

**Title Clearance:** Our attorneys and paralegals have an eye for detail when conducting title examinations, identifying title defects and handling all curative work. We use our status as a licensed agent and claims counsel to quickly resolve title claims while working within our required time lines for the foreclosure process.

**Eviction Process:** We view eviction processing simply as an extension of the foreclosure process to provide you with complete servicing. We strive to complete all dispossessory actions within 30 days.

**Bankruptcy Practice:** Our attorneys are consistently recognized as experts in the practice and have a keen understanding of the various jurisdictions that create difficulties for other firms. Our motions get filed within 1 business day of receipt and our claims are generally filed within 3 days of receipt and in conformity with all local rules and procedures.

**Loan Resolution (Loss Mitigation):** If there is an opportunity for a case not to proceed through foreclosure, we stand ready to assist you! We can provide beneficial alternatives to foreclosure based on your initiatives and will offer support in your preferred method (forbearance plan drafting, loan modifications, short sales, etc.). We also have an experienced "Loan Resolution" team dedicated solely to this function in both states.

**REO Closings:** REO closings are another area where we have expanded to meet your business needs. Our lead attorney was the first bilingual closing attorney in the state and has built a tremendous practice and reputation for service. In Tennessee we have affiliated with Resource Title, one of the country's premier REO disposition specialists. Further, all our closing teams have extensive experience.

**Complex Litigation Matters:** When practicing in the default arena today, it is imperative that you have counsel available to represent you in the type of complex litigated matters that often befall those in our industry. At Rubin Lublin, we have established a team of experts that work very closely with the attorneys in our default practice to better serve your needs for mortgage fraud, fair debt collection practices, truth in lending and credit reporting.



## LITIGATION

Our litigation group not only supports our default practice but is a stands alone department with the capacity to handle **substantive** and **complex litigation** matters such as construction and banking litigation, real estate related litigation, contract disputes, lender liability defense, financial institution litigation and title insurance claims litigation

Led by Peter L. Lublin, who has over **20 years experience** litigating and trying cases for various lenders and title companies, the group currently consists of 6 additional associate attorneys and 5 paralegals. Peter's experience allows him to resolve and manage a case in the manner that is the most **cost-effective** for our clients. Additionally, the litigation group is often praised by clients for their **creativity** and **ingenuity** in resolving disputes for clients.

The group has scored some **major victories** for clients recently in the area of mortgage fraud and has become nationally regarded for its work in defense of claims against our clients under the Truth In Lending Act, the Real Estate Settlement Procedures Act, the Fair Credit Reporting Act and the Fair Debt Collection Practices Act.

## LOAN RESOLUTION (LOSS MITIGATION)

Rubin Lublin Suarez Serrano, LLC leverages our **expertise** in implementing and managing the **loss mitigation** process to help our clients **minimize** their **losses** and increase efficiency in default situations. Our Loan Resolution staff has over **25 years** of experience in residential lending, real estate law regulation, government and conventional mortgage underwriting, loan workouts and modifications, HAMP pre-screening and programs and modifications as a result of bankruptcy.

On your behalf, we can help implement and staff loss mitigation initiatives as well as provide underwriting and approval **support**. We will provide **guidance** and **advice** to borrowers, and assist them in understanding their financial capability to reinstate or modify their mortgage so that they may maintain their financial obligation to you. Our team can offer and **educate homeowners** on alternatives to foreclosure based upon our clients' initiatives and preferred method of loan resolution, including: forbearance agreements, repayment plans, loan modifications, short sales and deeds in lieu of foreclosure. We'll also compile and deliver HAMP or other loss mitigation application packages to the borrower, follow up with them, and ensure the application is **completed properly** and processed within the appropriate timeframe as outlined by the Treasury Department. We pride ourselves on being **subject matter experts** on the Making Home Affordable Program as well as other governmental programs designed to keep homeowners in their homes.



## REO CLOSINGS

Our REO Closing partners, Frances Suarez-McKinney, Peter Serrano and Jorge Umpierre have over 40 years combined real estate closing experience. Whether they are handling your REO seller representation or the entire REO closing, an attorney is always answering your phone calls and emails. RLSS offers the highest level of customer service to clients through a knowledgeable and skilled staff.

Our experienced real estate group is fully bilingual and has a reputation for unparalleled accuracy and attention to detail. We'll exhaust all avenues during title research and can clear even the trickiest title matters. As with all our other default services, an attorney is guiding your file through the process from start to finish, and is actively involved at all stages of the file's life. Mrs. Suarez-McKinney, or another knowledgeable attorney on her team, will prepare and review your HUD-1, ensuring that it won't be rejected. RLSS's attorneys have experience closing both conventional and government loans. Our REO group performs seller representation on a nationwide basis for the VA and can do the same for your organization.

## FIRM MANAGEMENT



**Glen Rubin, Managing Partner** - Mr. Rubin has practiced law since 1989, primarily in the creditors' rights arena. Mr. Rubin began his career in New York practicing commercial bankruptcy law and later transitioned to Georgia where he helped to build and manage a successful national default practice for his mortgage banking clientele. Mr. Rubin is a frequent author and lecturer on mortgage related issues. In addition to his professional responsibilities, Mr. Rubin is active with various civic organizations such as Habitat for Humanity. Mr. Rubin maintains an AV rating with Martindale-Hubbell. This peer rating is the most prestigious in the legal profession and indicates he has achieved the highest levels of professional excellence and integrity.



**Peter Lublin, Senior Partner** – Mr. Lublin is proud to be Rubin Lublin's senior partner. His primary areas of practice include business litigation, construction and banking litigation, real estate related litigation, contract disputes, lender liability defense, financial institution litigation and title insurance claims litigation. Mr. Lublin frequently speaks nationally and locally on real estate related topics, including mortgage fraud and regulatory compliance. Mr. Lublin maintains an AV rating with Martindale-Hubbell. This peer rating is the most prestigious in the legal profession and indicates he has achieved the highest levels of professional excellence and integrity.

## FIRM PARTNERS



### **Lisa Caplan**

Ms. Caplan is a Partner at Rubin Lublin Suarez Serrano, LLC and oversees the bankruptcy and creditors' rights department. She began her legal career representing debtors filing bankruptcy in the Northern District of Georgia. Since 2004, she redirected her focus to the protection of the rights of creditors within Chapter 13, 11 and 7 bankruptcy filings throughout the state of Georgia.



### **Frances Suarez McKinney**

Ms. McKinney has been practicing law for 17 years with the primary focus of her practice being real estate law and real estate closings. Ms. McKinney established one of the first bilingual closing practices in Georgia prior to joining Rubin Lublin Suarez Serrano, LLC. She currently heads the REO department representing lenders who are selling their real estate inventory. Originally from Puerto Rico, Ms. McKinney is also fluent in Spanish.



### **Pam Nix**

Ms. Nix is a Partner at Rubin Lublin Suarez Serrano, LLC and oversees the Title Department. She is an AV-Preeminent attorney with more than 20 years experience in the areas of real estate and creditors' rights, including more than 10 years as claims counsel with a major title insurance underwriter.

## FIRM PARTNERS



### **Peter Serrano**

Mr. Serrano has practiced law for over 10 years, primarily residential and commercial real estate matters. He has experience in real estate contracts, title insurance matters and leases negotiations. Mr. Serrano began his career with the Atlanta Braves Professional Baseball Club ultimately serving as the Director of Multi-Cultural Marketing. In addition, Mr. Serrano is involved in a variety of community and civic activities.



### **Jorge Umpierre**

Mr. Umpierre has practiced law for over 10 years, focusing on residential and commercial real estate matters. His experience includes extensive work with real estate contracts, title insurance matter, lease negotiations and wills and estates. Mr. Umpierre has maintained his membership with the Puerto Rico State Bar Association since 2000, is fluent in Spanish and stays involved in the Hispanic community. Prior to joining the firm, Mr. Umpierre practiced in his own real estate law firm.

## ATTORNEYS

### **Michael Baringer**

Mr. Baringer is an associate attorney in the foreclosure department with a primary focus on foreclosure procedures. Prior to joining Rubin Lublin Suarez Serrano, LLC, he was a military officer and worked for a corporation conducting tax lien foreclosure actions.

### **Heidi Billington**

Ms. Billington is one of our managing foreclosure associates in the foreclosure department of Rubin Lublin Suarez Serrano, LLC. Her primary focus is in post-foreclosure procedures for Georgia and Tennessee properties. Ms. Billington is committed to working with clients as well as other law firms to ensure there is a seamless and timely transition of the title to the property to the REO stage. Prior to joining the firm, she represented corporations and individuals in residential and commercial real estate transactions.

### **Craig Bower**

Craig Bower works in the foreclosure department of Rubin Lublin Suarez Serrano, LLC as a title specialist associate attorney. Prior to joining the firm, Mr. Bower spent five years working with titles to HUD-owned properties in Northern Georgia.

### **Natalie Brown**

Ms. Brown is an associate attorney in the Memphis office. She practices in all areas of the firm's default matters, with focuses on bankruptcy, foreclosure and litigation. In addition to default services, Ms. Brown has a background in commercial and retail collections, creditors' rights, subrogation and family law.

### **Katherine Commander**

Ms. Commander is our managing attorney in the evictions department. Her primary practice areas include landlord tenant, collections and real estate litigation. She represents companies in a wide variety of complex civil litigation matters, contract disputes, real estate, and quiet title actions. Prior to joining the firm, Ms. Commander spent a summer with the Honorable Curtis L. Collier, a United States District Judge, in the Eastern District of Tennessee.

### **Tenise Cook**

Mrs. Cook is an associate attorney and a member of the Litigation Department. Her primary practice areas include commercial and real estate litigation. She represents companies in a wide variety of complex civil litigation matters, contract disputes, real estate, and quiet title actions. Prior to joining the firm, Mrs. Cook managed the title department of another industry law firm and was involved in their litigation practice.

## ATTORNEYS

### **Kelsey Grodzicki**

Mr. Grodzicki is an associate attorney and a member of the Litigation Department. His primary practice areas include commercial and real estate litigation. He represents clients in a wide variety of complex civil litigation matters, contract disputes, real estate, and quiet title actions. Prior to joining the firm, Mr. Grodzicki owned and operated his own firm specializing in corporate and commercial litigation, as well as criminal defense, estate planning and personal injury matters.

### **Joshua Hopkins**

Mr. Hopkins is an associate attorney in the title department of Rubin Lublin Suarez Serrano, LLC. His primary practice areas include title review and examination, title curative, manufactured home curative and real estate closing transactions. Prior to joining the firm, Mr. Hopkins was a closing attorney in Tennessee, representing lenders and individuals. Mr. Hopkins has been an agent for several title insurance companies and has recently handled REO closing transactions for the U.S. Department of Housing and Urban Development.

### **Jeffrey Horn**

Mr. Horn is an associate attorney in our foreclosure department. He has experience in landlord-tenant, litigation, collections, and foreclosure proceedings. Mr. Horn also possesses experience in bankruptcy law and real estate transactions.

### **Danielle Hudson**

Ms. Hudson is an associate attorney in the Bankruptcy Department of Rubin Lublin Suarez Serrano, LLC. Ms. Hudson focuses on the protection of rights of creditors within Chapter 13, 11 and 7 bankruptcy filings throughout the state of Georgia. In addition, she handles adversaries filed within the bankruptcy proceedings.

### **Victor Kang**

Mr. Kang is a managing associate attorney in the foreclosure department with a primary focus on pre-foreclosure procedures and information systems. Mr. Kang is also heavily involved with ensuring that Rubin Lublin stays in the forefront of technological advances in order to increase efficiency and lower client costs. In addition to default services, Mr. Kang has a background in commercial real estate acquisition and finance. Mr. Kang is fluent in English and Mandarin Chinese.

### **Brian Linkowski**

Mr. Linkowski is an associate attorney and a member of the litigation department. His primary practice areas include commercial and real estate litigation. He represents companies in a wide variety of complex civil litigation matters, contract disputes, real estate, and quiet title actions.

## ATTORNEYS

### **Patricia McKenzie**

Ms. McKenzie is an associate attorney in the title department of Rubin Lublin Suarez Serrano, LLC. Her primary focus is in pre-foreclosure title research and curative procedures for Georgia and Tennessee properties.

### **Chelsey Murray**

Ms. Murray is an associate attorney in the firm's foreclosure department. She focuses on foreclosure proceeding in both the pre-sale and post-sale stage of foreclosure.

### **Seth Newsome**

Mr. Newsome is an associate attorney in the foreclosure department with proficiency in the complete foreclosure cycle. Prior to joining the firm, Mr. Newsome spent summers with a residential real estate law firm in South Georgia as well a Sports Marketing firm. Mr. Newsome is a conservationist.

### **Sarah Smith**

Ms. Smith is an associate attorney in the foreclosure department with proficiency in the complete foreclosure cycle. Prior to joining the firm, Ms. Smith spent 3 years focusing on consumer bankruptcy, working at a large Atlanta law firm.

### **William Smith**

Mr. Smith is an associate attorney and a member of the litigation department. His primary practice areas include commercial and real estate litigation. He represents clients in a wide variety of civil litigation matters, contract disputes, real estate, and quiet title actions. Prior to joining the firm, Mr. Smith spent a summer working with a small law firm in Macon Georgia.

### **Jennifer VanderVeur**

Ms. VanderVeur is an associate attorney in the firm's foreclosure department with a focus of foreclosure proceedings. She handles files in the both the pre-sale and post-sale stage of foreclosure.



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