

## About Rubin Lublin, LLC

In April 2009, we launched **Rubin Lublin, 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, LLC** 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, LLC** the entity was formed in 2009, our attorneys and staff have been working in the mortgage default and title industries for several years. We have extensive experience working with both Fannie Mae and Freddie Mac, in addition to non-government sponsored enterprises.

## 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. Within our employee group staff members are fluent in other languages, including Spanish, Chinese and Russian. We have **26 attorneys** and **100 staff 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, LLC** offers a **full array of services** to its mortgage banking and title insurer clientele in both residential and commercial matters throughout **Georgia, Tennessee, Mississippi and Alabama**. 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, LLC, showcase over 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, Tennessee, Mississippi and Alabama, we average approximately 40–60 days from referral to sale on all foreclosures.

**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. We work with both local and national servicers and lenders on REOs and traditional closings. Rubin Lublin is an agent for First American, Stewart, Chicago, and Fidelity. Further, all our closing attorneys and staff have extensive experience to provide you with the smoothest closing from start to finish.

**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 delivers **big firm experience** without the big firm price tag.

Led by Peter L. Lublin, who has over **20 years' experience** litigating and trying cases for various lenders and title companies, the group consists of 1 additional partner, 6 associate attorneys and 7 paralegals. Peter is assisted by Partner Tenise Cook, who oversees the title curative group. Their combined experience allows us to take the most cost-effective approach in resolving and managing cases for our clients. Tenise and her attorneys specialize in clearing title to **GSE and HUD/VA specifications**, which **avoids penalties and reconveyances**. Peter has a vast knowledge of real estate litigation. There is virtually no issue or borrower tactic he has not seen. As a result, the litigation group is often praised by clients for their **creativity and ingenuity** in successfully litigating cases.

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 defending Truth In Lending Act, the Real Estate Settlement Procedures Act, the Fair Credit Reporting Act and the Fair Debt Collection Practices Act claims against our clients. Additionally, many of the group's bankruptcy litigation victories are **highlighted in case law** updates provided by bankruptcy institutes and publishing companies. Peter and several associates frequently speak and write on industry related topics.

Our litigation department is comprised of hand-selected attorneys that handle substantive and complex litigation for lenders, loan servicers, title insurance companies and their insured's, and commercial real estate companies. When representing **lenders and loan servicers** the group litigates wrongful foreclosure, Truth in Lending Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Fair Debt Collection Practices Act and other state and federal claims related to residential lending and servicing. When representing **title insurance companies** and their insured, the group pursues and defends cases involving contract disputes, lien priority issues and quiet title actions as well as pursuing actions to recover losses. In the **bankruptcy arena** the group litigates lien avoidance and preference actions, other contested and adversary proceedings related to lenders' and servicers' security interest in real property, and state and federal claims related to the residential lending and servicing industry.

## Deed in Lieu / Short Sale

Rubin Lublin provides deed in lieu of foreclosure and short sale title review services nationwide. Our dedicated deed in lieu attorneys are exceptionally skilled in title review demonstrated by their 49 years of title experience while maintaining focus on the overall timeline. This level of familiarity allows us to make solid recommendations to our clients on the best course of action in pursuing a deed in lieu or other alternative. Our attorney managed approach to files ensures we protect our clients' interests at every step.

### Short Sale Title Review

Rubin Lublin will procure title within 24 hours of referral, and typically receive the title report back within 3-7 business days from the date of order. Rubin Lublin attorneys then review the title and report any findings to our clients within 48 hours of receipt of the abstract. The average timeline for a short sale review without delays handled by our office is 6 business days.

### Deed in Lieu of Foreclosure

Rubin Lublin will procure title within 24 hours of referral, and typically receive the title report back within 3-7 business days from the date of order. Rubin Lublin attorneys then review the title and report any findings to our clients within 48 hours of receipt of the abstract. Within 48 hours of receipt of lender instructions, Rubin Lublin attorneys will draft and send out borrower and lender documents for execution. Executed borrower and lender documents will be reviewed for execution correctness by an attorney within 48 hours of receipt of each returned document. Rubin Lublin will respond immediately with confirmation of receipt of recording instructions from lender and send documents to record within 48 hours of receiving such instructions. We will then report to our client within 48 hours of receipt from county the final recorded deed in lieu documents. An average deed in lieu of foreclosure timeline without delays handled by our office is 14 business days.

## 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



### **Heidi Billington**

Ms. Billington is a Partner in the REO Closing department of Rubin Lublin, LLC. She works with national REO clients, as well as buyers, lenders and real estate agents to ensure a seamless closing transition. Mrs. Billington focuses on the time sensitive nature of closings and is extremely experienced with title matters. She is licensed in Georgia, Tennessee and Mississippi and is committed to working with clients to provide quality service.



### **Lisa Caplan**

Ms. Caplan is a Partner at Rubin Lublin, 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.



### **Tenise Cook**

Mrs. Cook is a Partner at Rubin Lublin. Her primary practice areas include commercial and real estate litigation, as well as overseeing the firm's eviction department. 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.



### **Victor Kang**

Mr. Kang is a Partner in the foreclosure department with a primary focus on pre-foreclosure procedures and information systems. Additionally he oversees the firm's national deed in lieu program. 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. Mr. Kang is fluent in English and Mandarin Chinese.



### **Cindy Williams**

Ms. Williams is a Partner in the foreclosure department at Rubin Lublin, LLC. She has 16 years' industry experience and resides in the firm's Birmingham, Alabama office. Ms. Williams has extensive experience in all areas of mortgage default, including foreclosure, bankruptcy, eviction, title claim/clearance and litigation matters.

## ATTORNEYS

### **Victoria Baggett**

Ms. Baggett is an associate attorney in the Bankruptcy Department of Rubin Lublin, LLC. She focuses on creditors' rights in bankruptcy, including Chapters 7 and 13. Prior to joining the firm, Ms. Baggett worked in the commercial real estate sector for 2 years.

### **Michael Baringer**

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

### **Amanda Beckett**

Mrs. Beckett is an associate attorney in the Mississippi office of Rubin Lublin, LLC. She practices in all areas of the firm's default matters with focuses on bankruptcy and real estate litigation. She represents clients in a wide variety of complex civil litigation and bankruptcy matters. Prior to joining the firm, Mrs. Beckett spent 6 years at a large regional law firm in its creditors' rights and bankruptcy practice group.

### **Brittney Beckom**

Ms. Beckom is an associate attorney and a member of the REO Closing Department. She has a strong title review and curative background. Prior to joining the firm, Ms. Beckom clerked for the Superior Court Judges of the Coweta Judicial Circuit and has been involved in real estate matters since 2010.

### **Craig Bower**

Craig Bower works in the foreclosure department of Rubin Lublin, 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.

### **Amy Bray**

Mrs. Bray has been practicing since 1998 and is the head of our commercial real estate practice. Mrs. Bray focuses her practice on real estate, encompassing both residential and commercial closings and extensive experience in community association law, specifically drafting the governing documents for homeowners associations, condominium associations, and commercial associations, including mixed use, "green", and age-restricted community documents.

## ATTORNEYS

### **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.

### **Jody Campbell**

Mr. Campbell is an associate attorney in the firm's litigation department. His primary practice areas include a wide variety of creditors' rights and real estate litigation throughout the state of Georgia. Mr. Campbell also practices extensively in the area of municipal and government law including tort defense, civil rights litigation, drafting ordinances and municipal taxation.

### **Bret Channess**

Mr. Channess is an associate attorney and a member of the Litigation Department. His primary practice areas include real estate litigation, mortgage servicing and foreclosure litigation, and bankruptcy litigation. He represents clients in a wide variety of complex civil litigation and bankruptcy matters involving contract disputes, real estate and quiet title actions, and lien priority actions.

### **Lauren Duncan**

Mrs. Duncan is an associate attorney in the REO Closing department of Rubin Lublin, LLC. She works with the firm's national REO clients, as well as buyers, lenders and real estate agents. Mrs. Duncan focuses on any escalated issues, as well title review and closing transactions. Prior to joining the firm, she worked at other metro Atlanta real estate firms handling residential and commercial closings. She is licensed in Georgia and ensures a superior closing experience for all involved.

### **Hannah Groh**

Ms. Groh 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, Ms. Groh clerked for the Bankruptcy Court for Northern District of Georgia as well as the U.S. Trustee's Office in the Northern District of Georgia.

### **Joshua Hopkins**

Mr. Hopkins is an associate attorney in the litigation department of Rubin Lublin, LLC. His primary practice areas include title review and examination, title curative, manufactured home curative and real estate closing transactions. 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.

## ATTORNEYS

### **Jeffrey Horn**

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

### **Anjali Khosla**

Ms. Khosla is an associate attorney in the Bankruptcy Department of Rubin Lublin, LLC. She focuses on creditors' rights in bankruptcy, including Chapters 7 and 13. Prior to joining the firm, Ms. Khosla volunteered with the Atlanta Volunteer Lawyers Foundation.

### **Saba Legesse**

Ms. Legesse is an associate attorney in the foreclosure department of Rubin Lublin, LLC with a proficiency in the complete foreclosure cycle. Her primary focus is in the post sale process, ensuring an easy transition of the title to the property to the REO stage. Prior to joining the firm, Ms. Legesse worked for several other Atlanta-area mortgage default law firms.

### **Ryan Martinez**

Mr. Martinez is an associate attorney in the foreclosure department with proficiency in the complete foreclosure cycle. Prior to joining the firm, Mr. Martinez spent several years working for a large commercial title company. Mr. Martinez also performs pro-bono work in his spare time. Additionally he volunteers with the Saturday Lawyer Program of the Atlanta Volunteers Lawyers Foundation.

### **John Morhart**

Mr. Morhart is an associate attorney and a member of the Litigation Department. His primary practice areas include commercial and real estate litigation as well as title curative actions. He represents companies in a wide variety of complex civil litigation matters, contract disputes, real estate, and quiet title actions. Prior to joining the firm, Mr. Morhart worked at the public defender's office in Brunswick Georgia.

### **Igor Stephens**

Mr. Stephens is an associate attorney in our eviction department. His primary practice areas include landlord tenant, collections and real estate litigation. He represents our clients in a variety of foreclosure and real estate litigation matters. Prior to joining the firm, Mr. Stephens worked at a boutique law firm, concentrating on landlord tenant and creditors' rights litigation throughout Georgia.

## ATTORNEYS

### **Christopher Tang**

Mr. Tang is an associate attorney and a member of the REO Closing Department. He has a strong real estate closing and bankruptcy background. He also has experience with title curative matters and has been involved in real estate since 2006.

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