

**PADGETT LAW GROUP**  
FIRM PROFILE

# BREAK FREE

OF OUTDATED APPROACHES TO

*Client + Counsel Relationships*

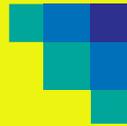
AND DRAW YOUR OWN BOUNDARIES

## overview

### Padgett Law Group

Padgett Law Group (PLG) is an elite, full service creditors' rights law firm with practices in Arkansas, Florida, Georgia, Tennessee, and Texas. For over twenty years, the firm has offered exclusive representation to institutional clients such as lenders, mortgage servicers, credit unions, banks, hedge funds, investors and other financial services industry stakeholders. Leveraging technology in our partnerships with forward-thinking clients gives Padgett Law Group the ability to focus on the aggressive management and processing of delinquent or under performing loans, providing our clients with an edge when curing or resolving these complex legal matters.

Our geographic footprint has expanded to meet client needs, but our singular focus on boutique, high-touch service has remained our number one priority when handling client matters. Our industry-leading attorneys, top-notch support staff, and state-of-the-art software solutions share one goal: expedient and exceptional client service.



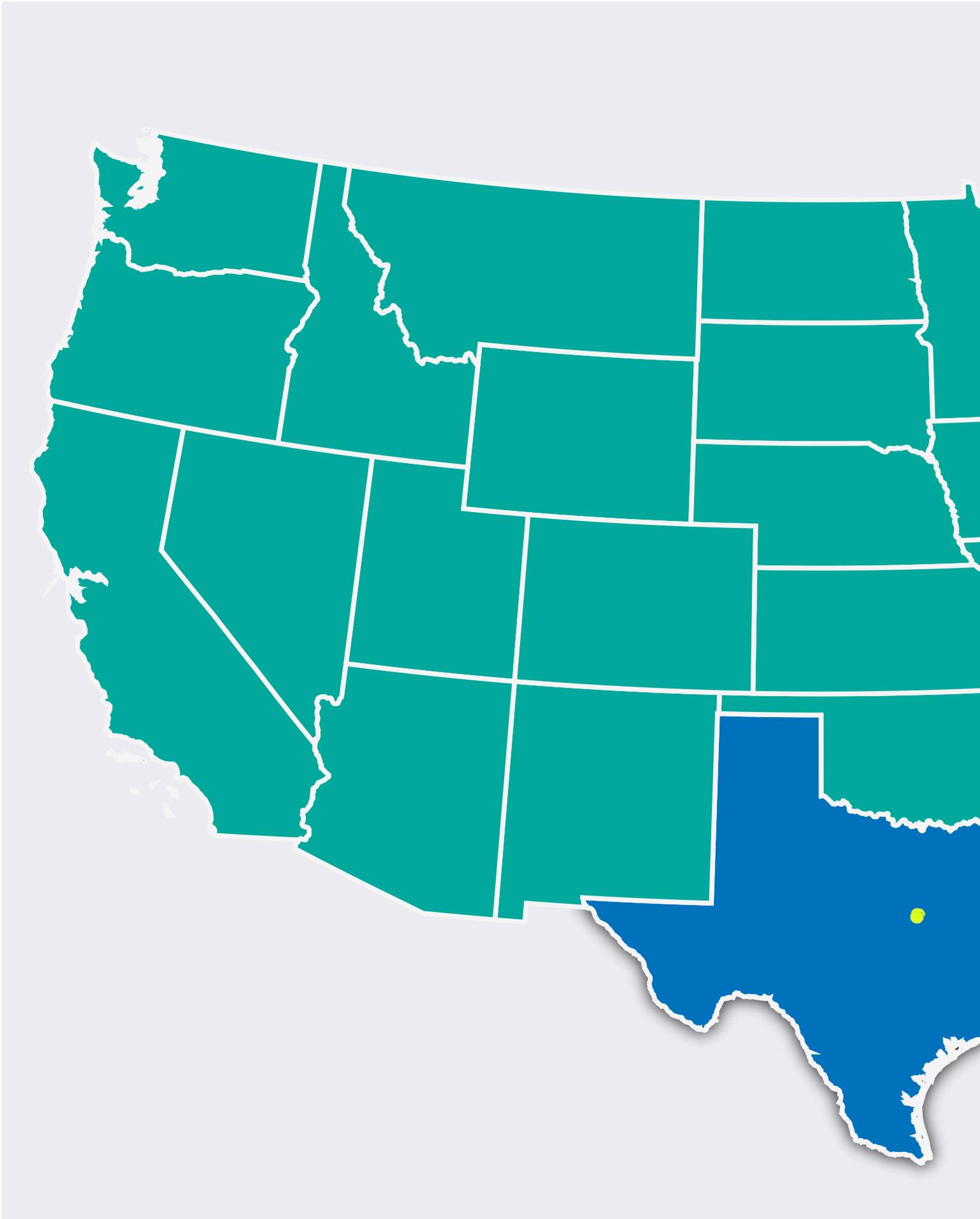
### THE PADGETT DIFFERENCE

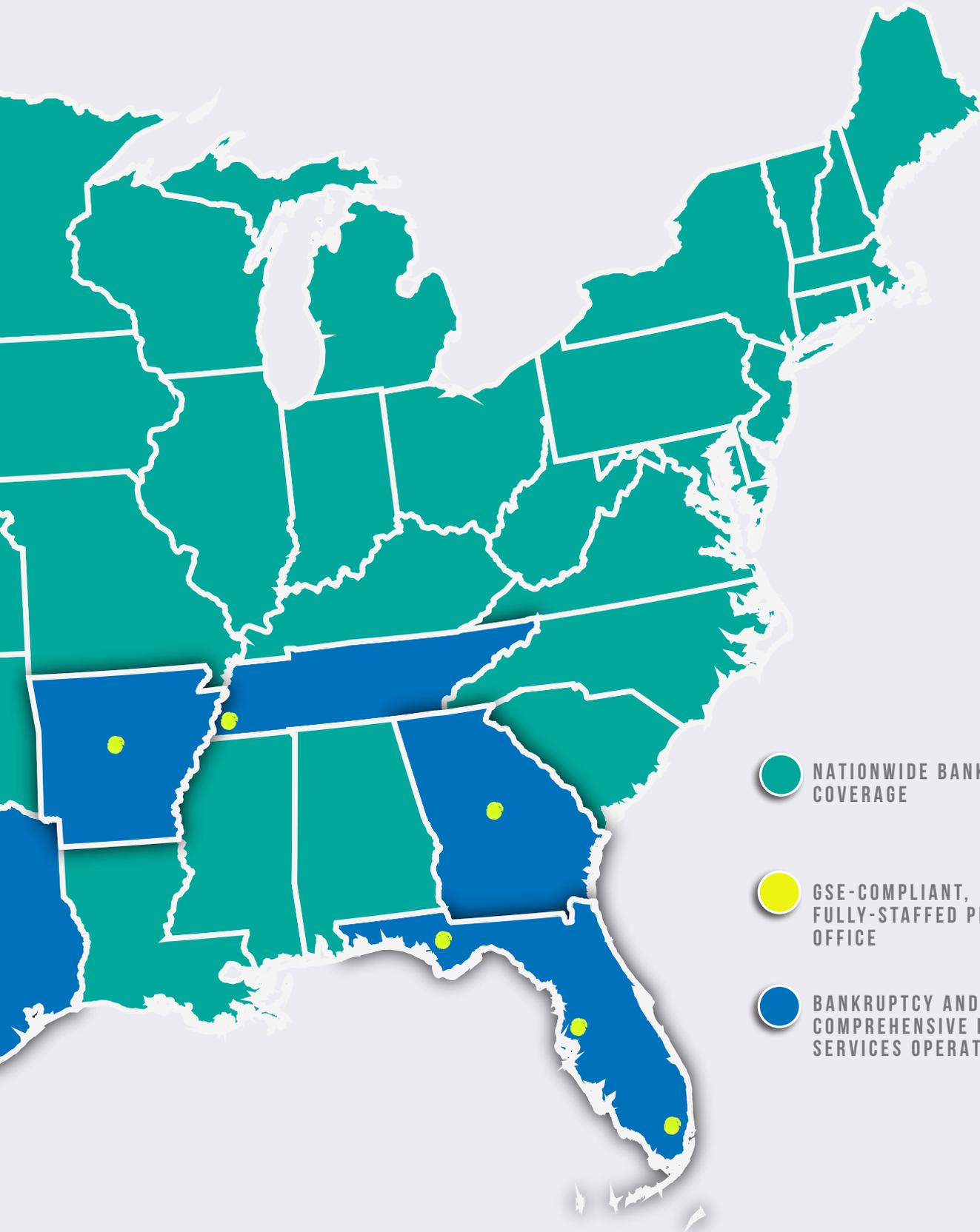
You'll see it in every state, every process, and every department. Every time.

The Padgett Difference is simple: from the moment you engage us you'll know where we draw the lines and how we intend to move your files, protect your interests, and defend your position.

While industry standards demand the ability to efficiently process volume-based referrals, PLG has elected to design and maintain a firm culture that thrives in quantity production without sacrificing quality. A significant portion of the firm's full-time staff are dedicated to compliance oversight, quality control and quality assurance. The firm's unique KPI structure is founded upon qualitative measures, as opposed to quantitative. Internal and client-imposed timelines are not flexible and are not optional at PLG. We expect our staff to meet those timelines. We focus on the quality of the service being provided as our KPI yardstick.

At the departmental level, we have created value-added features which promote a true partnership between law firm and client. Not only have we developed a sophisticated understanding of the substantive legal issues lenders and mortgage servicers experience, but we also understand what impacts a client's bottom line and do what is required to move the needle.





 **NATIONWIDE BANKRUPTCY  
COVERAGE**

 **GSE-COMPLIANT,  
FULLY-STAFFED PLG  
OFFICE**

 **BANKRUPTCY AND  
COMPREHENSIVE DEFAULT  
SERVICES OPERATIONS**



## #PADGETTPEOPLE

**PICTURED (L TO R):**

Laura Conrad, Esq., VP & General Counsel;  
Timothy D. Padgett, Founder & CEO;  
Robyn Padgett, Chief Development Officer;  
Evan Singer, Managing Attorney, Default Services.





We don't  
grade ourselves  
on a curve  
and don't  
expect you to,  
either.

# We're self-scoring and self-auditing before you ever get the chance to.

The ability to audit and self-score our performance offers us the capability to react nimbly and resolve issues with precision, leverage predictive analytics to solve issues before they become problems, and respond in a way that keeps work flowing, files moving, and timelines on track. Our customizable system gives clients the ability to request unique reporting metrics to score specific areas of interest, troubleshoot complicated issues, or simply keep your fingers on the pulse of progress. The result is a complementary and fluid self-scoring system capable of adapting to an ever-changing industry landscape and rapidly responding to client needs.

Our internal scorecard system incorporates specific servicer oversight metrics, GSE-compliant requirements, and Padgett Law Group's core Key Performance Indicators into a single dashboard product. Each targeted area can consist of customized events for tracking purposes and can be reported independently or in conjunction with other metrics as determined by each client.

Padgett Law Group has adopted one of the country's most sophisticated and powerful case management systems. The result is a powerful, customized tool built for aggressive law firm management. Through our proprietary system, our Information Technology and Systems and Process Teams can mine a wealth of data points to improve our processes, react to issues before they become critical, and better manage work flows and costs. We're leveraging technology across all of our practice areas in a way that keeps people in the process, but makes security, efficiency, and access the foundational elements of our tech-driven approach.

Padgett Law Group is a full-service creditors' rights law firm with practice areas headed by experienced and recognized subject-matter experts. Our core practice areas include foreclosure, national bankruptcy services, title and title curative, real estate-owned (REO) closings, real estate transactions, and a specialized litigation department focused on high-touch, client-driven service for both complex and routine litigation matters.

## » States of Operation

Arkansas  
Georgia  
Florida  
Tennessee  
Texas

## » Regional Offices

Little Rock, Arkansas  
Atlanta, Georgia  
Memphis, Tennessee  
Dallas, Texas

## » Florida Offices

Tallahassee, Florida  
Tampa, Florida  
Ft. Lauderdale, Florida

## » Other Legal Services

Title Claims Services  
» Initiating & Monitoring  
» Litigation  
» Claims Resolution  
HOA/COA Defense

# Foreclosure

The foreclosure team at Padgett Law Group is well equipped to handle both judicial and non-judicial actions based on each state's requirements. PLG has developed critical sub-teams that are process-driven and task focused. Before a file ever enters our production line, it is fully reviewed by trained staff to ensure that we have all of the documents necessary to complete the assignment. This is true for standard referrals and transfer files alike with separate waterfall checklists driving unique, targeted action items so that those critical first steps are completed in a timely, uniform, and process-specific manner. The firm maintains comprehensive default operations practices in Arkansas, Georgia, Florida, Tennessee, and Texas where we have brick-and-mortar office locations in Little Rock, Atlanta, Tallahassee, Tampa, Fort Lauderdale, Memphis, and Dallas, respectively. Our customized case management system and state-of-the-art technology make our process application seamless and secure across our full operational footprint.

Once a thorough and successful on-boarding review has been completed, files move to our title department which initiates the process by conducting a title search and examination. Our in-house title department can conduct its own searches, which allows us to turn around our searches in the quickest and most cost-effective manner. Upon receipt of the title search in our judicial states, the file moves through our title review team, complaint preparation team, service of process team, default team, and final hearing and sales teams. All hearings are coordinated by dedicated scheduling clerks who are committed to obtaining the soonest possible final hearing dates available. In our non-judicial states, our title team identifies defects that could impair marketable title and works to clear or correct defects keeping in mind first legal action deadlines. These teams are all trained and routinely updated on state-specific legislative and regulatory changes ensuring our processes and teams are always up-to-date operationally. PLG has also developed a mediation team for our Florida operation that drives the scheduling and coordination of managed mediation where required. Additionally, the firm can handle a subsequent re-sale once the asset has been recovered and provide title insurance to the purchaser or creditor.

## CROSS-SECTIONAL LEADERSHIP

Padgett Law Group brings together an industry-leading team of legal, operational, compliance, business development, and marketing talent that works together as a seamless, cross-channel group of thinkers, tinkerers and innovators. With backgrounds in law firms big and small, Fortune 500 companies and the arts, our leaders comprise a creative group of high performing, driven professionals singularly focused on your business' bottom line and providing the sophisticated solutions your legal needs require.



# Bankruptcy

Padgett Law Group launched a specific initiative within our Bankruptcy Department at the beginning of 2016 with the goal of taking successful existing customer appreciation services and turning them into the Padgett Preferred Program (P3) which expanded our reach across all 50 states. Each P3 is designed to provide a single source solution, realizing significant time savings and uniformity in service. Standardized process management of all court registry items brings an added value to each client, guaranteeing the minimizations of client risk and unnecessary delays and costs.

## P3 | PADGETT PREFERRED PROGRAM

The P3, or Padgett Preferred Program, is available to PLG clients with national bankruptcy needs. This unique program is scalable and customizable to fit a client's portfolio needs. P3 is overseen by our Managing Attorney, Bankruptcy Operations, Keena Newmark, Esq. The program is a key operational priority for our Executive Director of Bankruptcy Operations, Kawanna Buggs. Our national bankruptcy program is managed by an expert team of leaders representing the best legal and mortgage servicing minds. To learn how your bankruptcy department can take advantage of P3's national filing and turnaround benefits, contact Kawanna Buggs at [Kawanna.Buggs@PadgettLawGroup.com](mailto:Kawanna.Buggs@PadgettLawGroup.com).

## EVICCTIONS

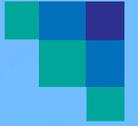
PLG understands that recovery of collateral doesn't end with foreclosure. Gaining possession is equally important. Our timelines for the eviction process are the most aggressive in the industry. Our goal is simple; recover possession of the collateral as quickly, efficiently, and responsibly as possible. Our attorneys understand all aspects of the eviction process and are intimately familiar with the infinite variances in local jurisdiction laws, regulations and procedures which can trip up unwary counsel. We maintain close working relationships with all local courts and sheriff offices in our jurisdictions, which can be stumbling blocks for firm's without local knowledge. Our specialized eviction team will insure that your evictions are completed with the same efficiency as the foreclosure.

## TITLE, TITLE CURATIVE AND REO & RETAIL CLOSINGS

Padgett Law Group offers a host of real estate transactional services including title, title curative, and REO closings. PLG works with Realtors and REO agents throughout its geographic footprint and is a proud member of the National Association of Realtors (NAR), U.S. REO Partners, and other real estate-specific trade organizations and groups. With experience at all levels and every stage of the foreclosure and real estate-owned (REO) process, Padgett Law Group is uniquely positioned to quickly, compliantly, and efficiently close REO and other retail listings. Padgett Law Group is an agent for Westcor, Old Republic, Stewart Title Guaranty Company, and Attorneys' Title Insurance Fund. Our in-house title and escrow team are experts in the following: Escrow Services; Contract Preparation or Review; Mortgage and Deed Preparation; Closing and Document Preparation; Funds Disbursement; Business Transfers; Easements; Corrective Documents; Title Insurance; Escrow Agreements; and Other Related Documents as necessary.

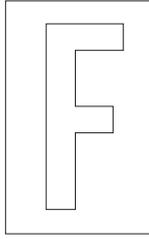
### Title Curative

We begin the process of curing title defects as soon as a title order is received in order to ensure clear title by the time an asset goes under contract. If we handled the foreclosure, then we first transfer the essential elements from the foreclosure file to the REO file. Our closing staff has an average of 30 years' experience per staff member. We have highly trained professionals experience in abstracting and title examination, including legal description plotting. If a defect or potential defect is identified, then the experts at PLG initiate steps immediately to cure the defect and keep the file on track.



# Contested Litigation

PRACTICE HIGHLIGHT



Front-line foreclosure processing often yields complicated and contested cases requiring more sophisticated, tailored legal work and the detailed attention of experienced litigators. Padgett Law Group offers clients a team of expert litigators who are aggressive, nationally-recognized leaders capable of escalating and litigating tough cases for efficient and effective resolutions—in and out of the courtroom. Collectively, our attorneys carry more than 200 years of experience specific to default litigation. Of that, nearly 100 years are associated with our most litigious state, Florida; over 80 years experience in Georgia and another 75 in Arkansas; over 25 years experience in Tennessee and Texas. Our attorneys are experienced with defense and appellate matters such as FDCPA, FFCPA, RESPA, and CFPB where we routinely litigate these issues in state and federal court.

At Padgett Law Group, our Contested Foreclosure & Litigation practice group is built around a culture of white glove client service that leaves no question unanswered and every solution considered. The firm has a fully staffed team of paralegals and attorneys that are highly trained and experienced in all areas of litigation. From contested foreclosures to appellate and defense matters, the firm has a proven track record of successful litigation on behalf of clients.

This highly-specialized team utilizes a system of dedicated paralegals and our litigation attorneys exclusively handle only contested or non-routine matters. PLG has countless hours invested in paralegal support, where we have one-on-one attorney-to-paralegal sub-teams, providing our clients with a specialized point of contact at both the attorney and paralegal level. Our full department is efficient with Serengeti, LawTrac, VendorScape, BKFS, Tempo, and Lenstar. When it comes to litigation, you know everyone working your file and how they're doing it.

Our lead paralegal offers more than 15 years of industry experience, is degreed in Pre-Law Legal Studies, and is a registered paralegal in Florida. Our Systems & Process and Court Registry Matters Managers both offer direct servicing experience, allowing PLG to service our clients at a higher level. PLG is recognized as an industry leader in litigation across our footprint. In Florida, the firm led a collaborative amicus brief effort on behalf of the American Legal & Financial Network (ALFN). When our attorneys are licensed in multiple jurisdictions, we create cross-functional teams to leverage the best possible minds and talents on behalf of our clients.

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**For questions, a case-specific consultation, or on-boarding presentation, contact Chief Development Officer Robyn S. Padgett at [Robyn.Padgett@PadgettLawGroup.com](mailto:Robyn.Padgett@PadgettLawGroup.com)**

# BK

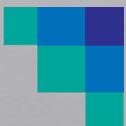
**PRACTICE HIGHLIGHT**  
**BANKRUPTCY +**  
**NATIONAL BK UNIT**

Padgett Law Group (PLG) is pleased to welcome Mrs. Keena Newmark, Esq. to the firm as Managing Attorney of Bankruptcy Operations. In her new role, Keena will lead PLG's bankruptcy practice, the practices' national unit, related bankruptcy litigation, and spearhead the firm's expansion into Texas. She is based out of the Dallas, TX office.

Keena has dedicated her career to the representation and advocacy of automotive and residential mortgage servicers and lenders. Her practice areas of expertise include bankruptcy law, bankruptcy litigation, and general creditors rights' practice. Over the course of her career, Keena has worked alongside numerous national mortgage servicers to advise on the federal and state laws impacting bankruptcy, litigation, and other areas of the default servicing industry. As a leader, Keena employs a client-centric approach to provide strategic solutions to complex legal matters. Most recently, she has been focusing on implementing and improving servicing processes and procedures with a particular focus on individual consumer and commercial filings.

Keena is uniquely experienced in legal and operations with specific experience in bankruptcy, bankruptcy litigation, and general creditors rights' practice. Prior to joining PLG, she held various operational leadership and attorney management roles at two large national bankruptcy practices. Her experience has afforded her a deep understanding of the challenges many creditors face while servicing an active bankruptcy. Fueled by her passion for bankruptcy and creditors rights', Keena continues to drive clients towards process efficiencies while ensuring alignment across all lines of business including legal and compliance.

Keena earned her J.D. from Southern Methodist University and her Bachelors from the University of Florida. Keena is admitted to practice law in Texas and Florida. She can be reached at [knewmark@padgettlaw.net](mailto:knewmark@padgettlaw.net).



**KEENA NEWMARK, ESQ.**  
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DALLAS, TEXAS





# NATIONAL BANKRUPTCY SERVICES + PLATFORM

## **Issue: Proof of Claim Form Changes and Timeline Management**

The Proof of Claim form was changed in December 2015 and requires creditors and/or servicers to itemize all transactions from the date of default onto the new 410A form. This could require years of history to be reviewed and compiled to corroborate late fees, insurance, NSF fees or other charges incurred on the account. Most creditors are unable to “press a button” and generate a history that complies with the requirements for the 410A. In addition, Debtors, Trustees, and U.S. Trustees have increased their objections to claims for superficial errors and procedural errors on the forms. Starting in December 2017, the deadline to file a Proof of Claim was reduced, putting even more pressure on creditors and servicers to comply with the Bankruptcy Code.

To meet the required deadlines and ensure compliance with the Bankruptcy Code, creditors and servicers will need to be proactive and embrace new technologies and systems that will expedite the preparation of the Proof of Claims without reducing quality.

## **Solution: Padgett Law Group’s National Automator**

Padgett Law Group has a proven solution to reduce the burden of filing Proof of Claims while ensuring the highest quality, reducing costs, and complying with the requirements of the bankruptcy code.

Our office prepares and files Proof of Claims in all 50 states and the District of Columbia. Padgett Law Group complies with all requirements of the Bankruptcy Code and local rules. Additionally, uniformity in form and substance is maintained across the country, which reduces objections or the need to amend Proof of Claims.

Padgett Law Group has created a proprietary automation program to automate the completion of the 410A. The automation reduces the time required to prepare the 410A loan history and shifts the primary focus on quality assurance rather than manual entry. Human and typographical errors are significantly reduced or eliminated.

A dedicated team will be assigned to the creditor’s files and access to the Padgett Law Group is not limited by “standard” law firm office hours. We are available 7 days a week, 24 hours a day to resolve any issues/questions or last minute filings that may be required.

The automation program can import data from Microsoft Excel, PDFs or directly from the creditor/servicer’s system. After receiving the account history, we create rules that analyze the data and import it into the proprietary automation program to identify the treatment on the 410A.

## **Service Summarization**

Consistent and uniform Proof of Claims along with automation is the only way to ensure quality, reduce costs, comply with the requirements of the bankruptcy code and reduce debtor, trustee and U.S. Trustee objections. With the previous changes to the proof of claim and the anticipated future changes creditor’s will need to be proactive and embrace new technologies to expedite the preparation of the Proof of Claim without reducing quality. Padgett Law Group is committed to providing a dedicated team available when you need us and being your one stop for mortgage, auto, boat and unsecured Proof of Claims.



## MANUAL CREATION OF THE 410A

**ONE:** To manually create a 410A, many creditors type their account history into the 410A form.

**TWO:** This is a time-consuming process as you are required to list every contractual payment, fee charged, escrow transaction and payment made. This history is required to start at the first default, which could mean a late fee that was charged 10 years ago and not yet paid.

**THREE:** There is an increased chance of typographical errors and manipulation of the data.

**FOUR:** Completing manual 410As requires significant man hours and increased quality assurance reviews.

**FIVE:** There is an increased chance for Trustee and US Trustee complaints as it is difficult to maintain uniformity in a manual 410A process.

## AUTOMATION OF THE 410A

**ONE:** Automation reduces the manpower and costs of creating the 410A

**a.** The first stop is to extract the creditor's loan history from their system.

**b.** The history is then run through a proprietary automation program which reviews the data and breaks it down into a format which can be imported onto the 410A.

**c.** The automation reviews every transaction and can determine the funds received and where the funds were credited.

**d.** Most creditors' history do not include contractual payments due. The automation program can review the payments made to calculate the required contractual monthly payments.

**e.** Fees are individually calculated and a breakdown is provided for paid and outstanding fees.

**TWO:** Automation reduces errors and objections based on the 410A calculations

**THREE:** Ensuring accurate and complete 410As reduces Debtor objections.

**FOUR:** Internal lender audits are improved with the reduction of manual calculations and reduced instances for human error.

**FIVE:** National uniformity of completing POCs is one of the main reasons that rule changes were implemented.

**SIX:** Uniformity in completing POCs reduces Trustee and US Trustee complaints.



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