

JPEG

PICTURE THE FUTURE

FIFTH ANNUAL
LIST OF
12 STAND-OUT
YOUNG PROFESSIONALS
TO WATCH

2018



ALFN would like to thank all of the candidates who were nominated for the 5th Annual JPEG: Picture the Future Awards, and we congratulate the twelve individuals featured in this publication.



CONTENTS



P.6
BETHANY
SLOMSKI



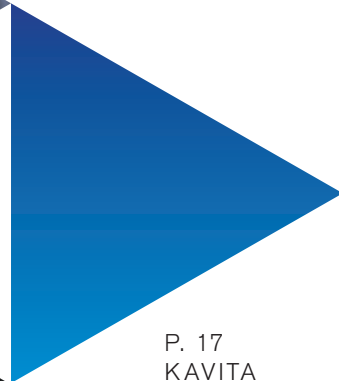
P. 12
JASON
VANSLETTE



P. 7
CAITLIN
DONNELLY



P. 13
JEREMY
WILKINS



P. 17
KAVITA
SHELAT



P. 20
STEVEN
HIGGINS-PRELLE



P. 9
CASSANDRA
SWARTZ



P.15
JULIUS
DRAYTON



P. 19
RYAN
RIEBSCHLAGER



P.23
TROY
STALEY



P.11
COURTNEY
MILEWSKI



P.16
KARYNE
NGUYEN

P. 4 ABOUT THE JUNIOR PROFESSIONALS
& EXECUTIVES GROUP (JPEG)

P. 4 ABOUT PICTURE THE FUTURE

P. 5 2018 PICTURE THE FUTURE
REVIEW COMMITTEE

P. 5 2018 JPEG LEADERSHIP

About the Junior Professionals & Executives Group (JPEG)

JPEG is a young professionals network created to help legal and financial professionals under 40 years of age, or with less than 5 years of industry experience, gain exposure, and opportunities to career-building relationships through mentorship, collaboration with peers of all generations, as well as professional development and leadership opportunities.

JPEG was launched in August 2013 and currently has over 120 members, and is the second largest practice group in the ALFN. JPEG helps young professionals who may need direction toward volunteer opportunities and networking at the national level where the competition is fierce for the few slots that offer career development, exposure and positioning. JPEG coordinates networking mixers, regular teleconferences, webinars, and publishes an annual profile of emerging leaders, while operating as a platform for young professionals to access other leadership roles within the Association and to position themselves as subject matter experts through authorship and education.

JPEG was awarded a Gold Power of A award from the American Society of Association Executives (ASAE), recognizing JPEG as one of the most innovative association programs in the country.

About Picture the Future

The Picture the Future program is one of the ALFN's most highly sought after opportunities, and the competition gets tougher each year. All nominations were received during a two-week period from attorney-trustee and associate members, as well as from mortgage servicers. Individuals could either self-nominate and/or be nominated by a third-party. Several candidates had multiple nominations and provided information that attests to the impact these young leaders are making in our industry and their communities through education, volunteerism, entrepreneurship and continued leadership.

Candidates undergo a blind review by our committee so that they can be judged solely on the merits of their applications. All references to firm or company names, individual names, gender or other identifiers are removed prior to being reviewed by the committee. With more nominations received than ever before, the review committee had a difficult task in selecting the twelve award recipients. The individuals that were selected now join a growing and very select group of young professionals to be recognized with this award.

2018 Picture the Future Review Committee

AMANDA GREEN – LOGS NETWORK

AMY COOPER – MYMOTIONCALENDAR

BILL NEWLAND – ANSELMO LINDBERG & ASSOCIATES

JAMIE STEWART – JANEWAY LAW FIRM

JANICE NAKANO – ALDRIDGE PITE

JP SELLERS – MACKIE WOLF ZIENTZ & MANN

KELLY GRING – GLASSER & GLASSER

LAUREN EINHORN – KELLEY KRONENBERG

LAUREN THURMOND – HUTCHENS LAW FIRM

MATT BARTEL – ALFN

MATT PODMENIK – MCCARTHY HOLTHUS

PEGGY CASCINO – STERN & EISENBERG

REYNA JOYNER – GROSS PO LOWY

2018 JPEG Leadership

CO-CHAIR – AMY COOPER – MYMOTIONCALENDAR

CO-CHAIR – JAMES MCPHERSON – A | LAW

ALFN BOARD LIAISON – KELLY GRING – GLASSER & GLASSER



Bethany Slomski

CORPORATE COUNSEL

814-440-8400

BSLOMSKI@LOANDEPOT.COM

WWW.LOANDEPOT.COM/ABOUT

In just 6 years in the industry, Bethany Slomski has uniquely supported mortgage banking in multiple capacities that include default counsel, subservicer, servicer and servicer oversight. In-house counsel for loanDepot.com, Bethany's unique experience affords her the ability to see all areas of the industry and understand the ever-changing nature of the environment while adapting and embracing change. She consistently develops solid working relationships and creates amenable solutions to challenges that come her way while utilizing her experience to act as a strategic resource and sounding board, rather than a roadblock.

Bethany's people-centered approach is standard in her decision making process and allows her to successfully tackle her personal, client and corporate goals. She also emulates the golden rule of doing unto others as she would want done to her and pays it forward both in the industry and throughout her community. She is a member of the Junior League of Dallas and the Genesis Women's Shelter Young Leaders Board, working to provide shelter for abused women and children, mentors law students, industry newcomers and those in transition and is a Texas Certified Long-Term Care Ombudsman, which protects the rights of nursing home and long-term care residents.

loanDepot

loanDepot matches borrowers through technology and high-touch customer care with the credit they need to fuel their lives. As a fast-growing national consumer lender, the loanDepot platform is disrupting finance by dissolving the lines between mortgage and nonmortgage credit. The company has funded over \$125 billion in fundings since inception, and is passionate about emerging financial technology and dynamic product delivery supported by excellent customer service to empower consumers. Headquartered in Southern California, loanDepot employs 6,500+ team members across the country including 1,800+ licensed loan officers who hold more than 14,000 licenses. The company operates 180+ local loan locations nationwide.

I attribute my career success to the guidance of an incredible set of mentors – something lacking in our industry. Though I am honored to serve as a frequent speaker on industry panels, my greatest contribution is paying it forward” to current law students, industry newcomers, existing contacts or those in transition. Whether it is dialoging on tactical questions about recent law changes, or engaging in broader strategic-based discussions, I relish being an industry resource and serving as a sounding board for others.”

– Bethany Slomski



Caitlin Donnelly

MANAGING ATTORNEY,
NEW JERSEY LITIGATION
609-250-0688
CDONNELLY@KMLLAWGROUP.COM
WWW.KMLLAWGROUP.COM

Caitlin Donnelly's poise, confidence and leadership skills complimented by her ability to handle a large caseload efficiently and professionally recently led to her promotion to managing attorney of KML's New Jersey litigation department. Caitlin exemplifies the future of the mortgage banking industry and is driven by her continuous desire to be a better leader while consistently seeking out advice from mentors and further developing and honing her skills by attending industry conferences and seminars.

Caitlin is always available to assist and support her team with brainstorming, training, and leadership while continuously striving to implement process improvements and policies that drive the quality of the firm's litigation department.

Outside of the office, Caitlin dedicates her talents and time to the Temple American Inn of Court, which brings together lawyers and judges across the Philadelphia area. Through this involvement she has given presentations on beach access law, the Scottsboro boys and race relations in the U.S., women in politics and voting, and ethical considerations of media. She is currently a member of the board of the legal Clinic for the Disabled through her work with the Philadelphia Bar Association's Young Lawyers Division Board Observer Program.

KML Law Group, PC

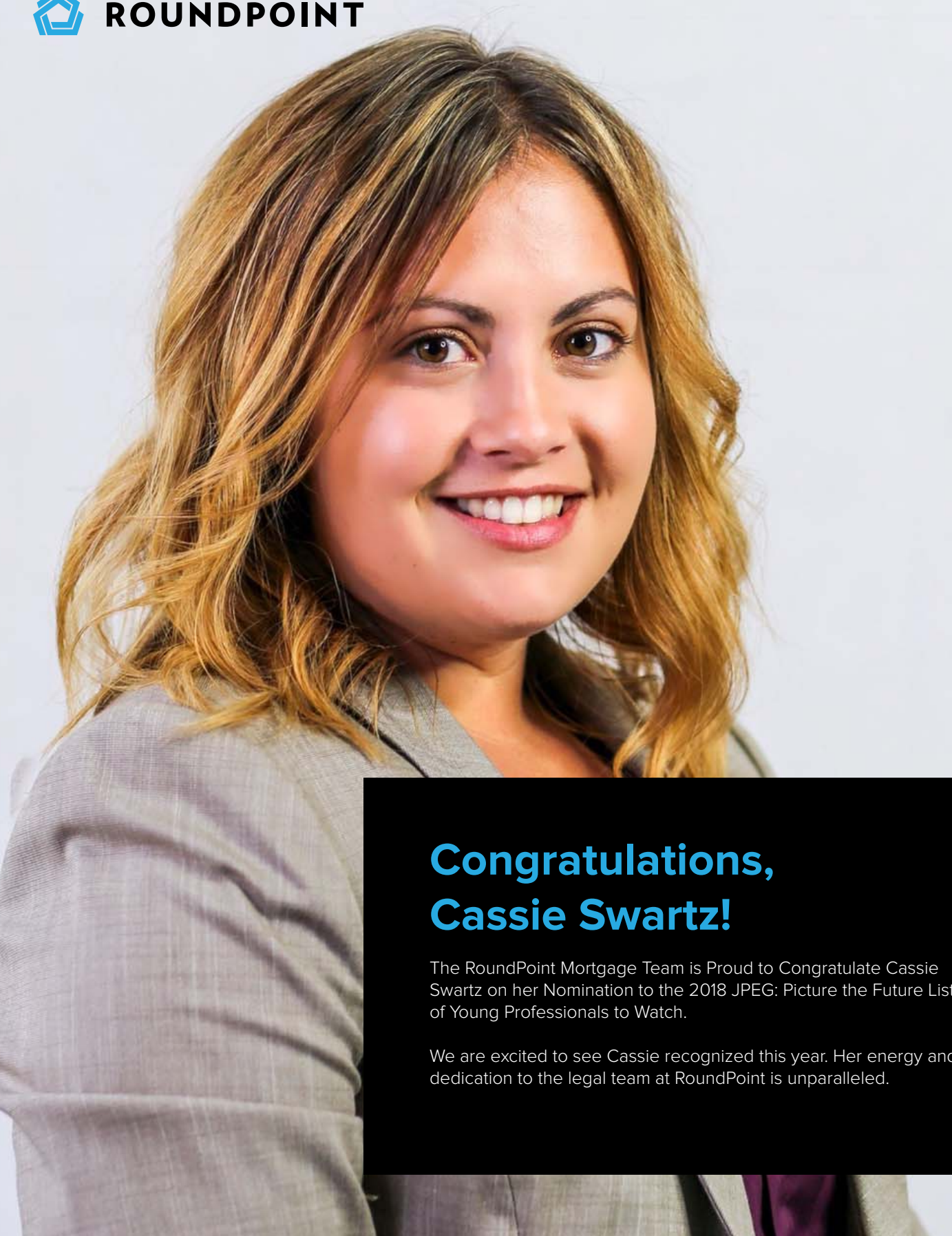
Founded in 1981, KML leverages the depth of their experience, the reputation of their attorneys, their well-trained and motivated team members and their custom-designed case management system to offer safe, sound and compliant legal representation. The firm offers services across home retention, loan modification, mortgage foreclosure, bankruptcy, eviction, REO closing, title curative and secured creditor's rights litigation with offices in Pennsylvania, New Jersey, and Pittsburgh.



Caitlin is a woman to watch, already extraordinary and certain to make an impact on the industry as a whole. She has developed the critical ability to see the many parts of the whole and to incorporate them into her actions and responses—be it clients, investors, servicers, judges, borrowers or vendors. Caitlin sees not only the big picture, but the whole picture and possesses good judgment that can be relied upon while being gracious in both everyday and high-pressure situations. Simply put, she exhibits the strength and balance of a strong and successful leader.”

— Kris Murtha





Congratulations, Cassie Swartz!

The RoundPoint Mortgage Team is Proud to Congratulate Cassie Swartz on her Nomination to the 2018 JPEG: Picture the Future List of Young Professionals to Watch.

We are excited to see Cassie recognized this year. Her energy and dedication to the legal team at RoundPoint is unparalleled.

Cassandra Swartz

COUNSEL

704-424-7118

CASSANDRA.SWARTZ@ROUNDPOINTMORTGAGE.COM

WWW.RPMSERVICING.COM/ABOUT-US

Cassandra Swartz' impact on the industry goes beyond her leadership role with RoundPoint Mortgage Servicing and extends to her commitment to share her knowledge through panels and conference participation and her dedication to maintain the relationships between her company and its default law firm partners, which has made her an invaluable resource for RoundPoint and her industry peers. A thoughtful leader who is a reliable and trustworthy source of information and advice across her company, Cassandra developed a breach compliance program and streamlined the way RoundPoint conducts and performs on-site audits. She is direct and honest while positively motivating those around her and anticipating problems while encouraging constructive debate. While in her role for less than one year, she has become the go-to problem solver for multiple business units and has assisted her law firm partners in the resolution of high-level loan issues.

Cassandra's impact extends to her local community through her participation in Habitat for Humanity site-builds and the donation of her time and resources to local elementary school scholastic book fairs.

RoundPoint Mortgage Servicing Corp

Founded in 2007, RoundPoint is a fully-licensed agency and non-agency subservicer for commercial banks, credit unions, mortgage companies and hedge funds. The Charlotte, NC based company currently services over \$75 billion worth of mortgage assets, which are comprised of its own assets and loan subserviced for other investor types nationwide. RoundPoint is a seller and servicer for Fannie Mae and Freddie Mac and is an approved single family issuer and servicers for Ginnie Mae while maintaining current MBS issuer eligibility. RoundPoint is also an approved servicer for the U.S. Department of Housing and Urban Development, the U.S. Department of Veterans Affairs and the U.S. Department of Agriculture.



Cassandra's knowledge, professionalism and understanding of the law has, on several occasions, helped us accomplish a resolution that assisted both us and borrowers. She is a reliable go-to source for us and we appreciate her leadership and coolness under pressure."

— Jane Overbeck



**HUTCHENS LAW FIRM
CONGRATULATES
COURTNEY
MILEWSKI**
FOR BEING SELECTED TO THE
2018 ALFN JPEG
PICTURE THE FUTURE LIST!



M&T Bank
Understanding what's important®

M&T Bank Corporation is a regional financial services company with more than \$115 billion in assets. We provide banking, insurance, investments, mortgage and commercial financial services through more than 750 branches, 1800 ATMs, and a variety of online and mobile services.

Founded in 1856 in Buffalo, New York, we're a community-focused bank that serves customers in New York, Maryland, New Jersey, Pennsylvania, Delaware, Connecticut, Virginia, West Virginia and Washington, D.C.

Ethics. Integrity. Hard Work.

Practicing law with integrity — it is the only way we will do business.

At Hutchens Law Firm, we will make your cause our own and fight fiercely for you. It's the way we have practiced law for over 37 years.

Putting values such as Ethics, Integrity, and Hard Work at the top of the list and performing at these high standards is what our clients deserve. That, to all of us at Hutchens Law Firm, is HIGH PERFORMANCE LAW™.

Courtney Milewski

AVP ATTORNEY OVERSIGHT
716-343-6225
CLMILEWSKI@MTB.COM
WWW.MTB.COM/ABOUT-MT

Courtney Milewski oversees the attorney network for M&T Bank, providing strategic planning and oversight of firm performance and financial viability while managing and resolving escalation issues between law firms and the bank. She began her industry tenure 3 years ago and has proven to be a valuable asset. Courtney is a quick learner, providing day-to-day leadership to her team and making decisions with clear foresight and knowledge while building strong relationships and developing a keen sense of the future direction of the industry. She is well respected by her peers and is a forward thinker that continues to learn and evolve with each position she undertakes.

Each year Courtney works tirelessly to support and help organize a major fundraiser for Wings of Hope, a local charity providing free flights to allow sick children to get to hospitals to receive cancer treatments.

M&T Bank

For more than 160 years, M&T has helped people and businesses manage their money and make sound financial decisions, so they can live better today and realize their goals for tomorrow. Whether buying a home, building a business, or broadening a career, M&T helps make a difference every day in communities throughout New York, New Jersey, Connecticut, Pennsylvania, Maryland, Delaware, Virginia, West Virginia and Washington, D.C.



After beginning in her current role, Courtney stepped up to the plate to manage a project involving a bank loss from a prior year. She facilitated tough internal conversations with multiple lines of business and vendors and developed a successful and manageable resolution that was executed. Courtney gained the support of her peers and co-workers for her poise and strength.”

— Jane Overbeck

M&TBank
Understanding what's important®



Jason Vanslette

MANAGING PARTNER OF MORTGAGE DEFAULT
SERVICING GROUP

954-370-9970

JVANSLETTE@KELLEYKRONENBERG.COM

WWW.KELLEYKRONENBERG.COM/OUR-FIRM

Jason Vanslette is Managing Partner of the Mortgage Default Servicing Group at Kelley Kronenberg and is responsible for the management of his team and the strategic direction and growth of the practice. Originally an assistant public defender in Orange County, Jason transitioned to a commercial law practice representing financial institutions and mortgage servicers focusing on complex foreclosure default litigation. An advisor and mentor to his team, he was peer-elected to officially lead the mortgage default servicing group and under his leadership implemented new litigation and departmental procedures and innovative litigation strategies that allowed the firm to be more cost-effective.

Jason recently led an educational summit and hosted a mock trial for 300 of the servicer-clients' employees to provide them with a thorough training and competitive advantage. This detailed and methodical mock trial approach educated servicer employees in a creative and engaging way and informed them of advancements in Florida's default servicing case law.

Giving back to his community, Jason is active in his local Red Cross chapter and serves as a judge for the Nova Southeastern University Shepard Broad College of Law's quarterly moot court competitions.

Kelley Kronenberg

Kelley Kronenberg is a national, full-service firm comprised of 9 offices and more than 100 lawyers. For more than 35 years, the firm has built their reputation through hard work, passion and a focus on client service. The firm's clients span a variety of industries and their needs encompass a wide range of legal services across 25 practice areas. Kelley Kronenberg takes pride in their policies and practices of exceptional personal service, prompt reporting and commitment to fully understanding and satisfying client needs.

Jason's leadership, knowledge of the industry, and enthusiasm for success has paved the way for the mortgage default servicing group's continued growth and lead to him recently being honored with a prestigious internal award for "Most Impressive Team Performance" at a firm-wide annual summit."

— Lauren Einhorn



Jeremy Wilkins

PARTNER

910-392-4988

JEREMY.WILKINS@BROCKANDSCOTT.COM

WWW.BROCKANDSCOTT.COM/ABOUT-THE-FIRM

A Partner with Brock & Scott, Jeremy Wilkins assisted in the development of the firm's default practice and has lead it into the successful practice that it is today. Jeremy's tireless focus on the firm is matched by his dedication to mentoring and training up-and-coming attorneys, clients, and the community on the various issues related to real estate and default.

Jeremy's understanding of the regulations that impact the industry as well as the needs of creditors/debtors position him as a role model attorney. His legal skills help service mortgage company leadership as they navigate new and challenging regulatory compliance matters. Jeremy's passion to be a leader in the industry is exemplified by his ability to participate in and stay up-to-date with all trends, pitfalls, and general direction the industry is heading. Whether advising a client on how to proceed, teaching non-attorneys about RESPA, or authoring an article about whether the millennial generation is renting or buying, Jeremy Wilkins is always participating in shaping and being a leader in the mortgage banking industry.

Brock & Scott, PLLC

Brock & Scott has been a trusted leader in the financial services and real estate industry with a commitment to helping their clients succeed. The firm's attorneys and staff drive solutions that create value and results to achieve client goals and help them accomplish more. Through multiple offices across their geographic footprint, the firm works as one team, putting client interests first. Brock & Scott combines a focus on quality with an investment in the technology necessary to deliver results for their clients while remaining committed to the success of each client's business needs by employing sound, well-research legal strategy that allows them to provide superior solutions and results.



Jeremy is a leader, respected and brilliant mind and a true companion for those in need. Regardless of the project, Jeremy is the first one to volunteer, is generous with his time while demanding efficiency and quality work product while being a dedicated and dependable leader for future attorneys.”

— Devin Chidester



MCCABE, WEISBERG & CONWAY
**Congratulates
Julius Drayton**

**FOR BEING SELECTED TO
THE 2018 ALFN JPEG
PICTURE THE FUTURE LIST!**

McCabe, Weisberg & Conway LLC “MWC” is a leading servicer default law firm with offices in DE, DC, FL, MD, NJ, NY, PA and VA. MWC proudly attained diversity certification from the NWBOC in 2018, as a female owned and controlled law firm. MWC is committed to offering all clients premiere legal representation in the areas of foreclosure, bankruptcy, eviction and REO that comes from being a leader in the industry for over 40 years.

MWC-LAW.COM

Shellpoint Mortgage Servicing manages (or “services”) residential mortgage loans after they are originated by mortgage lenders. On behalf of our many lender and investor clients, we collect principal, interest, and escrow payments from homeowners nationwide. Over the last few years, we have quietly grown to become America’s 15th-largest non-bank mortgage servicer.



Julius Drayton

ATTORNEY NETWORK COORDINATOR

843-557-8656

JULIUS.DRAYTON@SHELLPOINTMTG.COM

WWW.SHELLPOINTMTG.COM/ABOUT-US

As the attorney network coordinator for Shellpoint Mortgage Servicing, Julius Drayton assists with firm onboarding, monitors firm performance through scorecards and improvement plans, orchestrates trainings and on-site visits and is an escalated contact for firms. He is a consummate professional who builds authentic relationships with his network firms and has strengthened relationships that are built on clear and concise communication.

Julius developed and managed a successful two-day attorney training summit to inform staff on compliance, SOL, case law and other national topics and demonstrated his leadership, knowledge, and professionalism. He believes in the industry and prides himself with learning, whether it be from other servicing organizations or attorney leaders from across the industry.

Julius supports his community with service to Habitat for Humanity, Mobile Meals and March of Dimes. His participation impacts and empowers the community and helps families and individuals in challenging times understand that they can overcome.

Shellpoint Mortgage Servicing

Shellpoint Mortgage Servicing manages residential mortgage loans after they are originated by mortgage lenders. On behalf of their lender and investor clients, they collect principal, interest, and escrow payments from homeowners nationwide and have quietly grown to become America's 15th largest non-bank mortgage servicer. Shellpoint employees donate thousands of dollars, hundreds of pounds of supplies and uncounted hours of volunteer service to support a wide range of community charities and projects—including the March of Dimes, the American Cancer Society, and the United Way; as well as food banks, veteran support groups, school districts, animal rescue organizations and more.



Julius always goes above and beyond – I know I can rely on him to handle an issue before escalates. Julius' attitude is what exemplifies JPEG goals and ideas. He is positive, motivated and gives 110 percent in everything he does while allowing his work to speak for itself. He is a leader on the rise and someone we all should be watching."

– ReShaundra Suggs





Karyne Nguyen

ASSISTANT VICE PRESIDENT, SERVICING
RISK AND COMPLIANCE

214-893-8625

KARYNE.NGUYEN@MRCOOPER.COM

WWW.MRCOOPER.COM/ABOUT_US/OVERVIEW

Focused on change management for Mr. Cooper, Karyne Nguyen has worked in the industry for 7 years and supports customer service, loss mitigation, foreclosure, bankruptcy, property preservation, and claims while working in partnership with internal legal counsel and local counsel to ensure regulations are implemented in a way that is operationally sound.

In Karyne's role as a project manager for the implementation of the 2016 CFPB Mortgage Servicing Rules, she developed methods of internal training material for the bankruptcy periodic statements to ensure servicing employees were educated on the impact of the rules and equipped with the necessary tools to address customer inquiries.

As a member of her department's employee engagement committee, Karyne is focused on building morale and ensuring employees feel values within the organization. In this role, Karyne develops initiatives that promote connectivity among their 200+ employees across multiple offices. She is also involved in Habitat for Humanity, is a Dallas Stars Foundation volunteer and supports the Texas Neurofibromatosis Foundation and Chase's place, a school for special needs children and adults.

Mr. Cooper

With more than 3 million customers, Mr. Cooper is a consumer brand for the mortgage servicing and originations operations of Nationstar Mortgage Holdings. Based in Dallas, T.X., Mr. Cooper is one of the largest home loan servicers in the country focused on delivering a variety of servicing and lending products, services, and technologies to make the home loan process more rewarding and less worrisome. Mr. Cooper is focused on reinventing the home loan experience for their customers and aims to be the friendliest, most trusted advocate for every customer, whether they're helping with a loan, refinancing, or simply servicing an existing loan.

I seek to display passion and drive to always go beyond in my career. I apply this mindset to how I execute my work, as well as how I interact with my colleagues. As part of my work, I frequently communicate with business partners and departments to present guidance changes and proposed processes. My approach to this partnership is to promote collaboration and be a reliable partner for all those I engage with. Professionals that uphold a solid foundation of character can help drive the industry to a continued path of substance and growth."

— Karyne Nguyen

mr.
cooper[®]
CHANGING THE FACE OF HOME LOANS

Kavita Shelat

ASSOCIATE

901-577-8120

KSHELAT@BAKERDONELSON.COM

WWW.BAKERDONELSON.COM/OUR-FIRM

Kavita Shelat is a member of Baker Donelson's financial services litigation practice group and its consumer compliance team and has nearly 18 years of experience focused on the banking industry. In 2016, Kavita helped to create case law in the Sixth Circuit on the subject of consumer rights under the federal HAMP loan modification program and the scope of consumer protection statutes like TILA. In 2018, she created case law in Tennessee related to the preclusive effect of prior bankruptcy actions. She has represented a wide range of lenders, including the nation's largest servicers.

Known throughout Baker Donelson as a top-notch attorney who provides excellent client service and delivers perfect legal work, Kavita is equally committed to developing the next generation of attorneys. She serves on her firm's diversity committee and champions the Mansfield Rule for increasing the hiring and promotion of women and attorneys of color and serves on her office's Women's Initiative, where her focus is on giving women attorneys the resources to develop and serve their clients.

Baker Donelson

For more than 125 years, Baker Donelson has built a reputation for achieving results for clients, both nationally and internationally. Their goal is to provide clients with more than what they have to expect from a law firm and they commit to a deep understanding of their client's business, to enable them to anticipate clients' needs and assist in their decision-making process. As the 55th largest law firm in the U.S., Baker Donelson gives clients access to a team of more than 750 attorneys and public policy advisors representing more than 30 practice areas across 22 offices.



Kavita understands the business of banking, and she has an impressive ability to see the full picture and advise clients on both the front-end regulatory hurdles and after-the-fact litigation defense strategies—all with an eye on the client's bottom line. She stays on top of industry trends and was one of our firm's first consumer compliance team participants. The future of mortgage servicing requires financial institutions and their attorneys to work hand-in-hand as business partners, and Kavita represents her clients with that mindset."

— Linda Finley

BAKER DONELSON

CONGRATULATIONS RYAN RIEBSCHLAGER



a360inc is proud to congratulate
Ryan Riebschlager on being
selected to the 2018 ALFN JPEG:
Picture the Future List!

a360inc focuses on delivering and building innovative new solutions that redefine how technology and strategic outsourcing are used in the financial services, real estate and legal industries.

a360inc™

Technology | Outsourcing | Consulting

A360INC.COM

Ryan Riebschlager

DIRECTOR, COMPLIANCE OPERATIONS

860-910-8244

RYAN.RIEBSCHLAGER@A360INC.COM

WWW.A360INC.COM

Ryan Riebschlager has compliance oversight that includes audit/questionnaire/findings remediation, information security, vendor management, compliance training and quality assurance audit. Ryan is passionate about helping clients remain informed and prepared for industry and regulatory changes in an evolving environment. His core values include his strong work ethic and organization while maintaining a commitment to a positive, can-do attitude.

Ryan inspires his colleagues to grow and maintain a high-degree of professionalism and has an optimistic and inspiring leadership style. He practices his values personally and professionally and invests in the betterment of himself, his family, his community, his colleagues and the industry.

Outside of the office, Ryan is an Eagle Scout and volunteers his time to better his local community where he serves as the Chair of the Waterford Ethics Commission and volunteers for the American Heart Walk and the Walk to End Alzheimer's

a360inc

A360inc is an employee-owned holding company that provides a broad array of solutions for the financial services, real estate, and legal industries. They are focused on acquiring and building innovative new solutions that redefine how technology and strategic outsourcing are used in the industries they serve. With core capabilities including technology, outsourcing and consulting, a360inc's mission is to radically change the way businesses in process-laden industries manage their operations and compliance to reduce risk and increase bottom line results.



Ryan is a leader that leads by example. He strives for excellence in all that he does and he respectfully supports the efforts of all his colleagues while working toward common goals. His thirst for knowledge and the ability to share that knowledge with others to ensure their growth and success is a model for other managers/executives to follow.”

— Deb Martin

ā360inc™

Technology | Outsourcing | Consulting



Steven Higgins-Prelle

VICE PRESIDENT
720-891-5308
SHIGGINS@OWSLP.COM
ONEWILLIAMSTREET.COM/OUR-FIRM

With 12 years of experience in mortgage banking, Steven Higgins-Prelle currently manages default servicing oversight at One William Street Capital Management. Steven's drive, knowledge, and involvement in diversity efforts exemplify the future of mortgage servicing.

With Steven, there is no ego—just a real sense of collaboration and a desire for open conversation with the people who can help him get the job done, and done right the first time. Steven is a terrific partner for all parties involved in the process, and many of those relationships intersect on his desk. He works directly with investors, the servicers who manage those investors' books of business, and the law firms who work for those servicers as well as vendors on the REO side of a file. He always provides his full attention and involvement to all stakeholders, is reliable and responsive and takes his responsibility seriously as an employee, manager, partner and party to very complex transactions.

One William Street Capital Management, LP

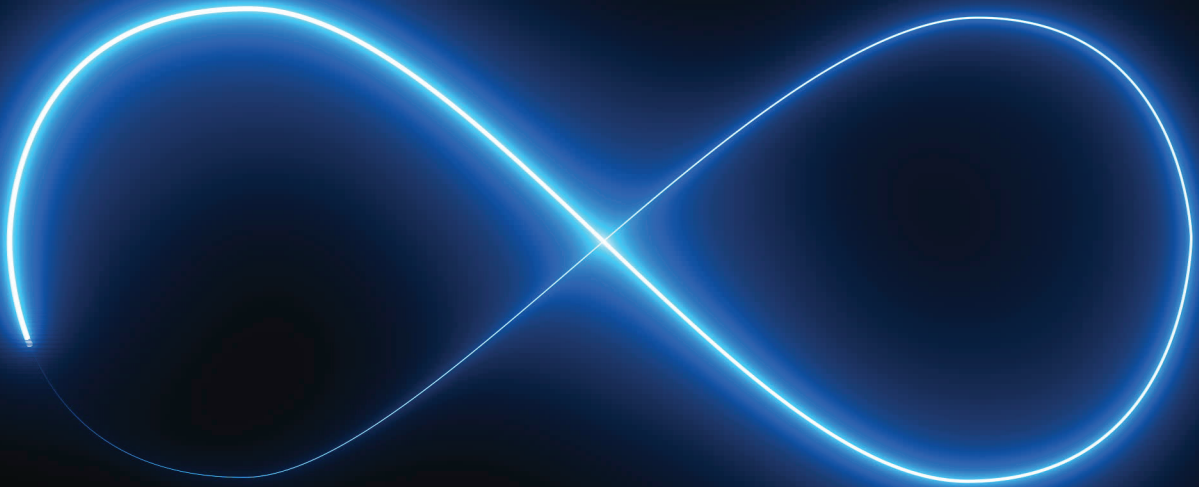
Founded in 2008 and headquartered in New York City, OWS is 100% employee-owned with more than 60 employees and over \$3.6 billion of assets under management. OWS's global investor base is primarily institutional, including pensions and sovereign wealth funds. OWS strives to build strategic and long-term partnerships with their investors, with the goal of delivering an undeniable value proposition by meeting all expectations, achieving transparency and adherence to sound governance practices. Through its wholly-owned direct lending subsidiaries, OWS provides commercial mortgage loan origination, underwriting, and asset management services. These mortgage subsidiaries operate as standalone businesses branded as Bedrock Capital Associates.

“Most people search for something that really interests them and that they are passionate about. The default industry is that place for me. I connect well and work closely with my servicers and law firms to ensure that files move like they should and I am there to assist them with whatever is necessary to overcome obstacles.”

— Steven Higgins-Prelle



YOUNG LEADERS ARE THE FUTURE



Join JPEG and be a part of something Infinitely Important



THE ONLY AWARD-WINNING YOUNG PROFESSIONALS NETWORK
IN THE MORTGAGE SERVICING INDUSTRY.

JPEG MEMBERSHIP IS FREE TO ALFN MEMBERS AND MORTGAGE SERVICERS.

LEARN MORE ONLINE AT WWW.ALFN.ORG/JPEG



Congratulations to S. Troy Staley

CREDITORS' RIGHTS ATTORNEY

Selected to the *2018 JPEG: Picture the Future*
list of young professionals to watch!

HUTCHENS
— LAW FIRM —

HIGH PERFORMANCE LAW™

Troy Staley

ASSOCIATE ATTORNEY, BANKRUPTCY

910-580-6938

TROY.STALEY@HUTCHENSLAWFIRM.COM

HUTCHENSLAWFIRM.COM/ABOUT-US

Troy Staley is the senior associate in the bankruptcy department at Hutchens Law Firm and exemplifies the future of the industry through his commitment to educating those in this sector. He is a thoughtful a natural leader with a keen eye on what the future holds. He wants to ensure, through proper education, that we, as a group, are prepared for what is ahead and is an expert in his field. A reliable, and trustworthy source of information and advice for his clients, Troy is well-respected in the legal community and consistently looks for ways in which to practice better, to more effectively meet the needs of clients.

Active in the legal community, Troy volunteers with Lawyer on the Line, a North Carolina pro-bono service through legal aid. In this role, Troy reaches out to citizens throughout the community who have legal questions and may need to retain counsel, but who unfortunately cannot afford an attorney. Troy also participates in N.C. Bar's service day and dedicates his time as a coach for his local high school's mock trial teams.

Hutchens Law Firm

Founded in 1980, Hutchens Law Firm began with a staff of five in one small location. Today the firm has nine offices throughout North Carolina and Carolina and over 260 staff including 38 attorneys. The firm serves clients in the Carolinas in a variety of areas of practice and brings the full force of their court-tested skills and experience, their knowledge of the law, and a persistence to bear on every case they accept and every client they serve. The firm is tenacious, searching to leave no option unexplored that may benefit their clients, but also maintaining a reputation for fairness and professionalism.



Troy has, time and time again, assisted the firm with challenging bankruptcy cases that we face everyday. He goes above and beyond what is asked of him to assist our clients. Troy's overall care and concern for the clients and borrowers represents everything that JPEG holds as the values they would like represented by our future leaders. Troy is a class act and I am proud to call him my colleague and friend."

— Jane Overbeck

HUTCHENS
— LAW FIRM —

**.alfn
jpeg**



**AMERICAN LEGAL & FINANCIAL NETWORK (ALFN)
6 CITYPLACE DRIVE, SUITE 900
ST. LOUIS, MO 63141
PHONE: 636-257-4500
EMAIL: INFO@ALFN.ORG
WWW.ALFN.ORG**