

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 remain at the forefront of the industry we serve through the use of cutting edge technology and advanced strategies to help our clients **maximize profits** and **mitigate their losses**.

Rubin Lublin, LLC has all the **expertise** and resources required to meet the 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 while treating them with dignity. While **Rubin Lublin, LLC** the entity was formed in 2009, our attorneys and staff have been working in the mortgage settlement, default and title industries for several years. We have extensive experience working with both Fannie Mae, Freddie Mac and HUD/VA, as well as some of the largest non-governmental lenders, servicers and title companies in the nation.

Who we are.....

With a combined 50 years of industry experience and a prestigious AV rating from Martindale-Hubbell, our founding partners Glen Rubin and Peter Lublin are nationally prominent and considered go-to attorneys in the real estate finance industry. Peter is a Past President of the State Bar of Georgia – Real Estate Section. Glen is currently serving as Chairman of the Legal League 100, a trade group consisting of the top mortgage default firms in the country.

As diverse as our clients are, so is our staff. Half our partners and attorneys are female. Nearly half our combined personnel are from minority backgrounds. Within our employee group staff members are fluent in other languages, including Spanish, Chinese and Russian. We have **25 attorneys** and **71 staff** dedicated to resolving the legal issues confronting our clients in the most **expedient** and **cost effective** manner, while delivering **personalized service** and professional results. At Rubin Lublin, LLC you get big firm expertise with the personalized service of small boutique firm.

Areas of service...

Rubin Lublin, LLC offers a full array of services to its mortgage banking, servicing 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 through to foreclosure, bankruptcy and beyond to the disposition of real estate owned (“REO”). We employ the latest case file management 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 at a fraction of the cost.

MORTGAGE DEFAULT

At Rubin Lublin, LLC we don’t take shortcuts in mortgage default. We offer our services in the states of Georgia, Tennessee, Alabama and Mississippi.

Our mortgage default groups (foreclosure, bankruptcy and eviction) take an old school approach in that our staff of approximately 40 is managed by attorneys who touch the file at various critical stages of the process. As a result we feel like we make fewer errors than our competitors and deliver a superior product to our clients.

Led by Glen D. Rubin who has over 25 years’ of industry experience handling foreclosure, bankruptcy and eviction matters, the group consists of 2 other partners and 8 associate attorneys. Partners Victor Kang and Lisa Caplan make great use of our CASEAWARE case management system to automate the processing of files but flag matters which are non-routine and call for special handling.

LITIGATION/TITLE CURATIVE

Our litigation group delivers **big firm experience** without the big firm price tag

Led by Peter L. Lublin, who has over **25 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 50 years of combined 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.

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.

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.

CLOSINGS/REO

Closings – Real Estate Owned (REO) and Residential Sales/Refinance

Rubin Lublin's Closing /REO Department is headed by partner Heidi Billington. We handle REO and residential closings in Georgia, Tennessee, Alabama and Mississippi. 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.

Our commitment to quality service sets us apart from the rest. We understand that you hire us to make your job easier. 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. When we review a HUD, we actually review it. We make sure it is correct the first time. Our experienced group 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. Whether we are handling REO seller representation or a traditional closing, Rubin Lublin offers the highest level of service to clients through knowledgeable and skilled staff. We also understand that sometimes it is imperative for you to reach us. We have invested in technology so that no matter how you contact us, we receive the message immediately and an attorney is always available to answer your phone calls and emails.

Closings – Commercial Real Estate

Rubin Lublin's commercial real estate division is led by Partner Heidi Billington. We routinely represent developers, builders, bankers and private investors in transactions including the acquisition and development of land for office, retail and mixed-use applications. We advise on, and facilitate, condo conversions and other commercial and industrial projects of significant size. We also represent both buyers and sellers in drafting and reviewing purchase and sale agreements. Our attorneys assist our home builder clients in acquiring construction loans and facilitating an efficient closing process when their homes are built and a buyer is ready to purchase the home.

Our current and past clients appreciate the care and precision with which we handle commercial real estate transactions including, but not limited to, Acquisition & Development; Construction; Tax Deferred Exchanges; Commercial Leasing; Restrictive Covenants; Homeowners Association Formation & Administration; Condominium Formation & Administration; Condominium Conversions; Negotiation and Drafting of Contracts, Acquisition Agreements, Easements; Title Examination & Title Insurance; Conservation Easements; Age-Restricted Communities and "Green" Communities

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 and is currently Chairman of the Legal League 100, a prestigious nationwide trade group of mortgage default professionals. 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 is Past President of the State Bar of Georgia Real Estate Section and 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

Mrs. 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.

ATTORNEYS

Victoria Baggett

Ms. Baggett is an 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 a Senior Associate attorney in the Firm's 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

Ms. Beckett is a resident attorney in the Firm's 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 attorney and a member of the Firm's 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

Mr. Bower is an attorney in the Firm's 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.

Natalie Brown

Ms. Brown is a resident attorney in the Firm's Memphis, Tennessee 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 a Senior 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.

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Bret Channess

Mr. Channess is a Senior Associate attorney and a member of the Firm's 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.

Smita Gautam

Ms. Gautam is an attorney in the Firm's Litigation Department. Her practice focuses on all manners of real estate litigation, including mortgage servicing and foreclosure-related matters, lender liability defense, bankruptcy, and contract disputes.

Lauren Gilliam

Ms. Gilliam is an attorney in the Firm's 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. Ms. Gilliam focuses on any escalated issues, as well title review and closing transactions.

Joshua Hopkins

Mr. Hopkins is an attorney in the Firm's 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.

Jeffrey Horn

Mr. Horn is a Senior Associate attorney in the Firm's 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 attorney in the Firm's Bankruptcy Department. She focuses on creditors' rights in bankruptcy, including Chapters 7 and 13.

Jessica Keir

Ms. Keir is an attorney in the Firm's Litigation Department. Her practice includes commercial and real estate litigation as well title curative work. She represents companies in a wide variety of complex civil litigation matters, contract disputes, real estate, and quiet title actions.

Jacob Mauldin

Mr. Mauldin is a resident attorney in the Firm's Birmingham, Alabama office. He practices in all areas of the firm's default matters, with focuses on bankruptcy, foreclosure, litigation and closings.

Christen Morgan

Ms. Morgan is an associate attorney in the Foreclosure Department. Her primary practice includes title review and examination. Ms. Morgan clerked for the firm during her second year of law school. During law school, she served on the executive board of the Emory Moot Court Society as the Director of Standards. Ms. Morgan also competed in the Jessup International Law Moot Court Competition and also served as a coach for Emory's National Moot Court team. Upon her graduation, she was inducted into the Order of Emory Advocates for her excellence in oral advocacy.

John Morhart

Mr. Morhart is an attorney in the Firm's 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.

Heema Patel

Ms. Patel is an attorney in the Firm's Foreclosure Department. Her primary practice area includes title review and examination.

Igor Stephens

Mr. Stephens is an attorney with the Firm's 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,

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