

About Rubin Lublin, LLC....

In April 2009, we launched Rubin Lublin, LLC, a law firm dedicated to exceeding the expectations of its lending, mortgage banking, loan servicing, commercial landlord, property management 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 has all the manpower, 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 borrowers and tenants while treating them with dignity. While Rubin Lublin the entity was formed in 2009, our attorneys and staff have been working in the mortgage settlement, default and title industries dating back to the 1990's. We have extensive experience working with Fannie Mae, Freddie Mac and HUD/VA, as well as various state agencies and some of the largest non-governmental lenders, mortgage servicers and title companies in the nation.

Who we are....

With a combined 60 plus 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 Chair of the State Bar of Georgia – Real Estate Section. Glen is a past Chair 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. Over half our combined personnel are from minority backgrounds. Within our employee group, staff members are fluent in other languages, including Spanish, Chinese and Russian. Our attorneys and staff are 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, you get big firm expertise with the personalized service of a small boutique firm.

Areas of service...

Rubin Lublin offers a full array of services to its mortgage banking, servicing, property management and title insurer clientele in commercial and residential 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”) properties. We also offer representation to commercial landlords and property management companies from lease inception to lease expiration. 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, we don’t take shortcuts in mortgage default. We offer the ability to deal with the routine, as well as the complex, file giving each matter the appropriate amount of attention required. 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 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 30 years of industry experience handling foreclosure, bankruptcy and eviction matters, the group consists of 2 other partners and 10 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 30 years' experience litigating and trying cases for various lenders and title companies, the group consists of 2 additional partners, numerous associate attorneys, paralegals and staff. Peter is assisted by Partners Tenise Cook, who oversees the title curative group and Bret Chaness, who oversees the lender defense 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.

Bret and his attorneys have 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, Tenise and Bret frequently speak and write on industry related topics and have served on the Georgia State Bar's Real Property Section Executive Committee.

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. An average deed in lieu of foreclosure timeline without delays handled by our office is 14 business days. 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

We handle residential closings in Georgia, Tennessee, Alabama, and Mississippi. We work with local and national lenders, REO disposition companies, as well as buyers, lenders and real estate agents to ensure a seamless closing transition. Rubin Lublin 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 residential or commercial 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

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; and Age-Restricted Communities and "Green" Communities.

COMMERCIAL LANDLORD SERVICES

In our representation of commercial landlords and property management companies our attorneys are skilled at providing prompt, efficient and cost-effective representation at the leasing stage and throughout the lease term, including litigating leasing disputes and enforcing our client's rights in the event of a lease default. This includes representation in all bankruptcy matters.

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 former 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, Gwinnett where he currently serves on the Board of Directors. Mr. Rubin maintains an AV rating with Martindale-Hubbell. He is currently admitted to practice in the states of GA, TN, MS and NY.



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 Chair 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



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

Ms. 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, Ms. 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.



Bret Channess

Mr. Channess is a Partner in the Litigation department. His primary practice areas include real estate litigation, mortgage servicing, 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.

ATTORNEYS

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.

Douglas Baymiller

Mr. Baymiller is an associate attorney in the Alabama office of Rubin Lublin, LLC. He practices in all areas of the firm's matters with a focus on foreclosure, ejectments, real estate title and curative litigation as well as all types of creditor bankruptcy. He has been in practice for 25 years and not only served as the Managing Title Attorney for one of the largest national mortgage default law firms and began his practice as the primary bankruptcy attorney with one of the earliest boutique real estate and creditors' rights law firms.

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.

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.

Hannah Davenport

Mrs. Davenport is a Senior Associate at Rubin Lublin, LLC in the Litigation Department. Her primary practice areas include commercial and real estate litigation and title curative actions. She represents title insurers and companies in civil litigation including quiet title actions, real estate matters, and commercial disputes. She also has extensive experience in commercial real estate closings and title insurance matters.

Hutch Henderson

Mr. Henderson is an Associate Attorney with our Firm's REO/Closing Department and Foreclosure Department. His areas of practice focus on residential and commercial real estate transactions, title review and curative actions, as well as title insurance.

Joshua R. Hopkins

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

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.

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, Mr. Stephens worked in a boutique Atlanta law firm and represented clients in personal injury, contract litigation, and other various disputes dealing with public housing and Section 8 matters.

Casey Torres

Mr. Torres is an Associate in the Foreclosure Department. His practice focuses on a wide array of real estate litigation, foreclosure litigation, and title curative work in the state of Georgia. Prior to joining Rubin Lublin, Mr. Torres worked in litigation at the United States Securities & Exchange Commission's Atlanta office and for a boutique real estate firm in Alpharetta, Georgia. Mr. Torres also speaks conversational Spanish. In his spare time, he enjoys attending Braves baseball and UGA football games.

Patricia Whitehead

Ms. Whitehead is an Associate in the Litigation Department. Her practice focuses on real estate litigation, foreclosure litigation, and title curative work in the State of Tennessee. Prior to joining Rubin Lublin, Ms. Whitehead worked in a boutique creditors' rights and landlord tenant firm in Nashville, Tennessee. In her spare time, she enjoys volunteering with environmental non-profits and figure skating.

Kaia Woods

Mrs. Woods is an Associate Attorney in the Huntsville office. She is a member of the foreclosure department, with a primary focus on title review and examination, and title curative procedures. She has a background in financial auditing and compliance, including work as a Certified Fraud Examiner.

Fiona Zhu

Ms. Zhu is an Associate Attorney in the firm's Litigation Department, focusing on real estate litigation. Prior to joining the firm, Ms. Zhu worked as a closing attorney, handling real estate transactions. She also volunteered with Atlanta Volunteer Lawyers Foundation.

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