



The AFN “At a Glance”

Here is a synopsis of some of the strategic accomplishments that provide direct benefit to our members:

- From February 2003 the AFN has increased its membership by more than 486% from 37 members to now nearly 200 members. Currently maintaining our industry status of being the largest attorney based organization of its kind in the mortgage banking industry. The AFN also contains the largest number of GSE Designated Counsel members.
- Solidified relationships with several industry partners, who now utilize the AFN network for referrals. An example of these is Asset Disposition Management, Stewart Default Solutions, REO Nationwide, REOBroker.com, Ohio Savings, Standard Trust Deed, MERS, Countrywide, Coastal Capital, Champion/Key Bank, FCI, National City Mortgage, EverBank, GMAC-RFC, among others. On this note if our executive team can assist you with contacting a potential client, please don't hesitate to contact us.
- Continued the AFN Servicer Advisory Committee which assists our organization with direction in strategic projects and vital feedback which helps to maintain the fluid-like nature of our network.
- Our Board of Directors & Executive Team was featured on CNBC's World Business Review with Alexander Haig on a 30 minute financial series.
- Performed *OnSite* Training Seminars with Countrywide Home Loans (Plano), Fidelity National Default Solutions (Mendota Heights), IndyMac Bank (Pasadena), National City (Dayton, OH), Cenlar (Ewing, NJ), Mortgage Lenders Network (Wallingford, CT), ABN AMRO (Jacksonville, FL), Wilshire Credit (Portland, OR), Saxon Mortgage (Ft. Worth, TX). Other OnSite trainings in the makings are GMAC, Centex, CitiFinancial & others.
- Continued building upon the success of the many AFN Education/Onsite Training Committees as they work to arrange new monthly Onsite training opportunities for our servicer clients in 2007.
- Formed Strategic Alliances with many industry leaders, including: United Trustee's Association, National Data Center, AACER BK Tracking Technology, BK Judges, Turnkey Office Relocation Services, NALTEA, CourthouseDirect.com, REOBroker.com, Servicing Management, E-A-G Consultants, Resolution Solutions Group, NACTT, Standard & Poor's, Fitch Ratings. These relationships are resulting in new business and direct cost savings to our membership.
- Introduced the Center of Excellence in partnership with E-A-G Consultants. The Center will become a powerful industry resource that will further the advancement of best practices in mortgage loan asset origination, securitization and management by providing regular, relevant market intelligence to its members.
- Announced our partnership with Default Resolution Alliance, LLC (DRA) now the Resolutions Solutions Group (RSG) to offer “Best of Breed” nationwide Loss Mitigation Services. Over 30 AFN attorney member firms have thus far been trained and are currently participating in the National Loss Mitigation initiative.
- Attended all primary industry conferences with the AFN Exhibit Booth &/or Executive Team and Board Members: CMBA Western States Loan Servicing Conference, MBA National Mortgage Servicing Conference, NACTT Annual Conference and the Texas MBA. Many new relationships have been created and have resulted in direct sources of new business for our attorney and associate members.
- Hosted AFN's 4th Annual Leadership & Default Conference with the highest servicer & GSE attendance to-date for this event.

Some of the further Benefits of Membership:

- New discounted fee structure for 2007/2008. Includes a tiered structure to allow our members to join in their additional states and sign-up their ancillary service entities as well at a very low cost.
- Exposure to the industry as being a member of the largest attorney based organization in the industry.
- As AFN's recognition in the industry has grown, this has resulted in lenders utilizing only AFN attorneys.
- Speaking & Sponsorship opportunities at all of our national events and functions.
- Speaking opportunities at on-site educational conferences to our clients.
- Participation in AFN's committee's
- Industry Training Classes that offer CLE credits to our members.
- Member specific benefits that offer discounted pricing for rental cars, hotels, airline tickets, office supplies, technology products, etc.
- Create organizational relationships with several Disaster Recovery Firms in order to offer co-location services to AFN Members at a discounted rate.
- Attendance of all industry conferences and the participation in networking events we host.
- Ability to assist in manning AFN's exhibit booth at major industry conferences.
- Firm listed in AFN's membership directory which is distributed to all major lenders.
- Exposure through AFN's new website.
- Continue to strengthen our practical working relationships within the Loan Servicing Community, Investors, GSE's, NACTT, NCBJ, and the National Rating Agencies.
- Continue to seek out and create relationships with other industry individuals who offer strategic business opportunities to our members.
- Many Others...

Introducing the American Legal & Financial Network

The mission of the American Legal & Financial Network® (AFN®) is to serve the Legal and Residential Mortgage Banking Professional through leadership, education and professional development. The AFN is a national network of legal and residential mortgage banking professionals and leads the industry as a provider of strategic and timely education.

The largest national organization of its kind; the AFN offers members of the residential mortgage banking community high quality, robust educational and training resources. AFN's educational and training programs are designed to help its members meet the ever present challenges our industry presents. AFN's Onsite, WedED, WedEDPlus and our monthly national NBI continuing education programs focus on working hand-in-hand with our members and industry partners to build comprehensive learning environments from the basic to advanced levels.

AFN's membership rosters include professionals from the following segments of the residential mortgage banking community: Legal, Residential Mortgage Bankers and Investors, Risk Evaluation, Investment Research, Consulting, Land and Title, Technology and Asset Protection.

We invite you to review the information provided within our website and then contact our Executive Director, Matt Bartel, for more details and information as to how you might partner with us in our industry changing mission.

A Brief History of the American Legal & Financial Network (AFN)

In October of 2001, Garry McCubbin, Esq., and Wes Kozeny, Esq., determined to create a different kind of professional organization. Beginning as an effort to bring residential mortgage industry professionals together, today's AFN is the largest national organization of its kind and has become a sweeping industry phenomenon.

As members of the residential mortgage community, we are privileged to live and work in an industry that is constantly growing and changing. Our industry is teeming with talented and highly energetic professionals who are overflowing with new ideas and approaches. Attorneys, residential mortgage bankers, and service providers alike are part of this dynamic, and by working together we can become a force for strategic information, quality education, positive innovation and change.

We seek members who will join with us to provide the members of the residential mortgage banking industry the education necessary to thrive in a business environment of increasing interdependency and change. We seek to foster a dynamic educational environment where the ever present changes in our industry offer our members an opportunity to learn and grow. We see the AFN as a leader in education, connection, innovation, and industry wide coordination.

Those of us who are working in the residential mortgage banking industry today will witness significant changes. The AFN will remain focused upon providing the best in education and working with our members to make this industry of ours a better place for all of its stakeholders. "*Change your thoughts and you change your world,*" [Norman Vincent Peale](#) (1898 - 1993).

Assembling the Team

The nationwide launch of the AFN as a non-profit corporation took place in June of 2002.

On December 9, 2002 Matt Bartel accepted his former position as the Assistant Director, and now serves in his current position of Executive Director.

William LeRoy joined the organization in his former capacity as Executive Director on May 1, 2003, and now serves the organization as CEO.

Stacie Hawkins was added as Director, Strategic Projects on September 19, 2004, and now serves as the Director of Operations.

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