



10/28/10

Firm Overview

Christopher M. Hill & Associates, P.S.C. is a full service regional law firm concentrating in the representation of creditors in State and Bankruptcy court throughout Kentucky, and Ohio. The firm also has an extensive Indiana bankruptcy court practice. The firm's founder, Christopher M. Hill, has represented mortgage servicers and other creditors since 1982. The firm is truly cradle-to-grave, covering all aspects of creditor representation, including foreclosure, replevin, bankruptcy, REO closings, title resolution, evictions, loss mitigation and litigation. Our dominant areas of practice are foreclosures, replevins, motions for relief from stay and other state and bankruptcy court creditor representation in each of these states. We are small enough to be extremely flexible and responsive, but large and experienced enough to handle virtually any matter. Those clients who have a formal grading process for tracking our timeline performance consistently rank us among their top firms. We have deployed state of the art CaseAware case management technology, enabling us to use LPS, Lenstar, Newtrak, Vendorscape, I-clear and NewInvoice in the most efficient manner possible.

We have, over many years, developed a superb reputation throughout the state with the courts and other local officials who interact with us on a daily basis. We

work hard every day to maintain that reputation. These personal relationships benefit our clients in hundreds of ways and greatly enhance our ability to get difficult jobs done quickly.

We pride ourselves on the fact that our clients can get timely updates and legal advice through direct communication with the attorney responsible for your case. As the same attorney handles all aspects of the case, you are guaranteed that the attorney you talk to will be intimately familiar with the status of the file.

For more information and a fee schedule for our services, please contact Mr. Hill at the address listed below, email him at chrish@hillslaw.com or check us out on the web at www.hillslaw.com. We realize that you have a number of choices in law firms competing for your business. Among the reasons you should trust us with your legal work:

EXPERIENCE: Christopher M. Hill has 28 years experience in representation of mortgage lenders and other secured creditors.

RESPONSIVENESS: Unlike many huge creditors' rights law firms, we are small enough to be extremely flexible and responsive. If a client has special requirements, we don't have to go through a committee meeting to decide if it can be done. If you ask for it, we will accomplish it.

TOP PERFORMANCE: Those clients who have a formal grading process for tracking our timeline performance consistently rank us among their top firms.

PEER RECOGNITION: The firm is honored to have been selected as a member of the American Legal & Financial Network (ALFN), a premier group of attorneys and other professionals concentrating in the legal needs of the mortgage servicing industry. The firm is also members of the National Association of Retail Collection Attorneys and Kentucky Creditors' Rights Bar Association. Chris Hill lectures frequently on foreclosure and other creditor rights topics. Firm attorneys actively participate in industry conferences and events.

24/7 REALTIME UPDATES In addition to the firm's state of the art CaseAware case management system, the firm has taken the extra step of developing an Extranet. The Extranet allows firm clients to view any case-related data, including case sequence steps, case notes and file information remotely, 24/7, in real time. The firm is one of only two CaseAware user firms in the country that have developed an Extranet to work in conjunction with CaseAware.

BROAD RANGE OF EXPERTISE: We cover all aspects of creditor representation, including foreclosure, replevin, bankruptcy, REO closings, title resolution, evictions, loss mitigation and litigation.

AVAILABILITY: At many firms, you never get to talk to an attorney. At our firm, we pride ourselves on the fact that you can get timely updates and legal advice through direct communication with the attorney responsible for your case. As the same attorney handles all aspects of the case, you are guaranteed that the attorney you talk to will be intimately familiar with the status of the file.

CONCENTRATION IN CREDITORS' RIGHTS: Representation of the interests of creditors is not just a part of our practice; it is the heart and soul of the firm, representing 95% of firm revenues. This allows us to devote all firm resources to this practice niche.

STATE OF THE ART TECHNOLOGY: Our computer network is completely up to date and constantly being improved. We utilize all the latest web-based interfaces, such as LPS, Lenstar, NewTrak, and NewInvoice. Our practice is driven by KMCIS' CaseAware Suite. This case management system provides automated, two way transmission of data between the firms' Case Management/Accounting systems and the prevalent Default Services industry middleware platforms including – Countrywide, Lenstar, LPS, NewTrak, VendorScape, iClear, Res.Net and NewInvoice. The CaseAware Suite has put our firm on the leading edge of default technology, greatly enhancing the level of service we are able to provide to our clients.

FLEXIBLE BILLING: We send our invoices on whatever timetable you choose. We support all major electronic formats, such as I-clear, TyMetrix 360, Exam/Legal Precision, Real Trans, Serengeti Tracker, and NewInvoice.

MANUFACTURED HOUSING: This is a very difficult area for most lenders, who often do not realize until it is too late that their collateral is a manufactured home and appropriate steps were not taken up front to document the intended security interest. Fortunately, this problem area is one of this firm's greatest strengths. Manufactured housing has been the firm's predominant practice concentration and Christopher Hill has 28 years experience representing manufactured housing lenders. We currently represent every major manufactured housing lender in the United States. We have seen and dealt with virtually every conceivable manufactured housing problem.

NATIONAL CLIENTELE: Christopher M. Hill and Associates, P.S.C. is very proud of the diverse range of its financial services client base, from large national servicers to small local banks and regional credit unions. Among those clients: 21st Mortgage Corporation; American Home Mortgage Servicing, Inc., American Title Inc.; Aurora Loan Servicing; BAC Home Loans Servicing, LP; Bank of America; Bayview Loan Servicing, LLC; Black Hills Federal Credit Union; Chase Home Finance LLC; CIT Group, Inc.; CitiMortgage; Clayton Bank & Trust; Commonwealth Credit Union; DCM Services, LLC; Delta Employees Credit Union; First American Title Insurance Co.; First Farmers Bank; First Place Bank; Foreclosure Management Company; Fort Bragg Credit Union; FSG Bank; GE Capital; GMAC; Green Tree Servicing, LLC; GRP Financial Services Corporation; Jackson & Associates; Kentucky Employees Credit Union; Litton Loan Servicing, LP; Marine One; Mid First Bank; Morequity, Inc.; Ocwen Federal Savings Bank; Origen Financial; Pacific Land; Primera Financial Services, Inc.; Regions Bank; Rural Kentucky Medical Scholarship Fund, Inc.; Select Portfolio Servicing, Inc.; SN Servicing Corporation; South Central Bank; Tammac Corporation; Town Square

Bank; Triad Financial; United Citizens Bank and Trust Co.; Vanderbilt Mortgage & Finance, Inc. and Volvo Financial Services.

COMPETITIVE PRICING: Although we pride ourselves on our responsiveness and a very high level of customer service, our fee structure is the same or better than what you would find at much larger firms.

CENTRAL LOCATION: Our location in Frankfort, the state capital, is conducive to a regional practice. Frankfort is located right in the middle of Kentucky, so we have easy access to both the Eastern and Western counties of Kentucky.

REO: The firm is truly cradle-to-grave. Through a number of strategic alliances with Kentucky's leading providers of REO closings, and access to leading programs such as Res.Net, Christopher M. Hill & Associates offers top-notch service for post-foreclosure sales on both its own cases and cases handled by other firms. For more information and a fee schedule for our REO closing services, please contact Amy Maddox at (502) 226-6100 x 14; Email: Amy@hillslaw.com

OUR ATTORNEYS

CHRISTOPHER M. HILL, the firm's founder, has practiced in the area of creditor's rights since 1982. After graduating from the University of Kentucky College of Law, Mr. Hill practiced with the regional law firm of McBrayer, McGinnis, Leslie, and Kirkland before opening his own practice in 1999. Mr. Hill is a frequent lecturer on foreclosures and other topics of interest to creditors. Email: chrish@hillslaw.com



JACQUELINE K. HEYMAN is a native of New Jersey, Ms. Heyman earned a degree in Political Science from the University of Kentucky, where she graduated *summa cum laude* in 1992. She is a member of Phi Beta Kappa. She graduated from the University of Kentucky College of Law in 1996, where she served as Executive Editor of *The Journal of Natural Sources & Environmental Law*. Ms. Heyman's legal career has encompassed the private civil practice of law as well as public service as Associate Counsel to the Supreme Court of Kentucky Chief Justice, Deputy Director and Executive Counsel of the Kentucky Administrative Office of the Courts (AOC), Executive Counsel to the Director of the AOC, and Senior Staff Attorney for the Kentucky Court of Appeals. This diverse background has provided her with a comprehensive understanding of the practice and procedure of the law along with unique insight into the administrative operations of Kentucky's court system. Ms. Heyman is admitted to the practice of law in Kentucky. Email: jacquelineh@hillslaw.com.



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