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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'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 case management technology, enabling us to use 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 26 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 (AFN), a premier group of attorneys and other professionals concentrating in the legal needs of the mortgage servicing industry. Chris Hill lectures frequently on foreclosure and other creditor rights topics. The firm's affiliation with Rainmakers Legal Marketing allows firm attorneys to lecture at Mortgage Servicing Universities throughout the country. Firm attorneys actively participate in industry conferences and events.

UPDATES TAILORED TO YOUR NEEDS: We can provide you updates and timeline information in whatever format you require, and on your timetable. We are also thoroughly familiar with most major web-based interfaces, such as Lenstar, NewTrak and Vendorscape.

BROAD RANGE OF EXPERTISE: We cover all aspects of creditor representation, including foreclosure, replevin, bankruptcy, REO closings, title resolution, evictions 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 Lenstar, NewTrak, and NewInvoice. The firm has KMCIS' CaseAware Suite. This new 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, NewTrak, VendorScape, iClear, and NewInvoice. The CaseAware Suite may one day 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 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 26 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: Among our major national clients are Citi Residential Lending, Ocwen, Select Portfolio Servicing, Green Tree, 21st Mortgage, Origen, Citicapital, Bayview, Volvo Commercial Finance, Regions Bank, Origen Financial, Foreclosure Management Company, GE Capital, Morequity and Bank of America. We also represent a number of local banks.

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: We have entered into a joint venture with Gerner REO of Newport, Kentucky to provide post-foreclosure REO services to our clients. Visit www.gernerlaw.com to learn more about the services provided as a result of this unique relationship. Gerner REO is a very well established and respected title agency and law firm, so

you can have confidence that your REO needs will be met quickly and competently.

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

Wendell R. Clark was born and raised in Worthington, Kentucky. He joined the firm in 2008. Wendell received his B.A. from Berea College and, upon graduation; he joined the U.S. Navy and served abroad the USS Montpelier (SSN 765). He received his Juris Doctor from The University of Akron School of Law. While at Akron, Wendell was a member of the nationally recognized Akron Trial Team member of the Moot Court Honor Society, and served on the Student Disciplinary Committee. He is admitted to practice law in Kentucky. Wendell handles foreclosures, secured transactions, and evictions.

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