

ROSENBERG & ASSOCIATES, LLC

AUGUST 2019 • VOLUME 3, ISSUE 10



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A photograph of a woman in a green bikini splashing in water. She is captured in mid-air, with her arms outstretched and water splashing around her. The background is a bright, hazy sky.

**We Hope
You Are
Enjoying
Your Summer
SPLASH!**

Rosenberg & Associates, LLC

OFFICE LOCATIONS

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EST. 2019

DARE TO TAKE THE ROSIE CHALLENGE

Go to Page 12 for Details...

SCHEDULE A MEETING/TRAINING

MARYANN MACK, DIRECTOR OF CLIENT RELATIONS
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ATTORNEY SPOTLIGHT

Karen Perry

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Karen Perry joined our firm as an Associate Attorney in May, 2018. She is a remote firm attorney that covers hearings and appearances on behalf of our clients, throughout the Commonwealth of Virginia. In addition to litigating, she reviews title and drafts legal documents, including quiet title actions, motions of relief from bankruptcy stay and unlawful detainers. Her legal practice is focused on foreclosure, bankruptcy, title curative and real estate settlements.

Karen earned her Bachelor of Science Degree in Political Science and an ABA certification as a paralegal from James Madison University. She received her Juris Doctor from the University of Richmond, T.C. Williams School of Law. Karen is admitted to practice before all state courts in Virginia and the U.S. Bankruptcy and U.S. District Courts for the Eastern and Western Districts of Virginia.

Karen currently lives in Henrico, Virginia with her three children and two dogs. She enjoys family time, cooking, fine wines, classic movies, music, reading, the beach and mountains, skiing, game nights and all things JMU.

Firm Attorneys Updates

John Ansell resigned from his position as Non-Equity Partner, effective June 28, 2019, to pursue other opportunities as in-house counsel with Washington Capital Advisors. With his departure, our current Partners, Senior Associates and Senior Staff have absorbed John's responsibilities to avoid any interrupted communications and services to our clients.



Meet our Newest Attorney

On July 15, 2019, we welcomed Attorney Bradley Harris to our staff. Brad is working from our Bethesda, Maryland office where he will practice real estate law, with a focus on Maryland foreclosures, litigation, mediations and status hearings. Bradley earned his undergraduate Bachelor of Arts Degree from University of Colorado and his Juris Doctor (cum laude) from Maryland Francis King Carey School of Law. During law school, he served as an Articles Editor for Maryland's Journal of Business and Technology Law. He previously worked as a Law Clerk for the General Magistrates' Office of Baltimore City Circuit Court and as an Associate Attorney for default law firms. Brad was born and raised in Overland Park, Kansas, moved to Maryland for law school and currently resides in Laurel, Maryland.

Jurisdictional Updates

- **Baltimore City** continues to make progress on getting its systems back up and running following the May 7 **ransomware attack**. It has been able to generate Lien Certificates since early July, but still required the seller's affidavit (or buyer's affidavit) because it was unable to get water readings. The City has now been able to get the water reading system back up and running, but it has not yet been updated so the affidavit is still required. At this time water bills are scheduled to begin being mailed on August 7 and the system will be updated accordingly. Once the entire billing is complete (which will take at least a couple weeks), we anticipate that the affidavit will no longer be required. From this, it appears that by mid-September, if all goes according to plan, the affidavit will no longer be necessary.

For further discussions,
contact **Diane Rosenberg**
Diane@Rosenberg-Assoc.com

Jurisdictional Updates

• Maryland Extends Statute of Limitation for Civil Actions Against Mortgage Servicers

Our April newsletter included discussion of Maryland HB425, a proposed bill which would have created an expanded statute of limitations of at least twelve years for claims of unfair, abusive, or deceptive trade practices by a mortgage servicer. On May 25, 2019, a heavily revised version of this bill was signed into law by the Governor as a new addition to the Courts and Judicial Proceedings article of the Annotated Code of Maryland. Effective October 1, 2019, C.J. § 5-121 will extend the window of time a homeowner may file an action against a mortgage servicer for damages caused by its unfair, abusive, or deceptive trade practices. For any cause of action arising on or after October 1, 2019, C.J. § 5-121 increases potential liability for an additional two-year term from the standard three-year statute of limitations in Maryland. Under the new law, a homeowner must file suit within either five years of the foreclosure sale, or within three years of a mortgage servicer disclosing its own unfair, abusive, or deceptive trade practices to the homeowner, whichever occurs first. This is a significant reduction in servicers' potential liability as compared to HB425's proposed twelve year, if not indefinite, statute of limitations for such allegations.

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Jurisdictional Updates

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However, it is important to note that unfair, abusive, or deceptive trade practices are defined rather broadly in Maryland and include violations of consumer protection statutes such as the Maryland Consumer Debt Collection Act and federal Servicemembers Civil Relief Act (SCRA). Therefore, it is imperative for mortgage servicers to have early and proactive communication with legal counsel regarding best practices and risk management. For further discussion, please contact Sara Tussey. Sara.Tussey@Rosenberg-Assoc.com

- **The Virginia Legislature** has finally decided to overhaul the real property statutes by reviewing, revising and consolidating the statutes relating to Property and Conveyances. To that end, effective October 1, 2019, Virginia's Title 55 will be repealed in its entirety. In its place, the legislature has enacted **Title 55.1**. The laws remain the same in substance, however, they will all have new numbers. Therefore, if you are using any templates that incorporate a reference to a Virginia statute, you may want to review in light of the new code sections.

For further discussions,
contact Sara Tussey
Sara.Tussey@Rosenberg-Assoc.com

The Five Star Conference and Expo -

September 23-25, 2019

Diane Rosenberg and Brett Beehler
will be attending this event in Dallas, TX

USFN's Executive Servicer Summit

September 26-28, 2019

Diane Rosenberg will be attending
this event in Palm Beach, FL

NBI

October 3, 2019 and October 29, 2019

Diane Rosenberg will be presenting
on the topic of Title Law in Rockville, MD and
Sara Tussey will be presenting on the topic of
Top Tools for Curing Title Defects in Fairfax, VA

Industry Events

If you plan to attend
these upcoming events,
we would welcome the
opportunity to schedule
time to meet with you.

Contact Maryann by
calling- 240 278-0838

USFN Member Leadership Retreat

November 7-9, 2019

Diane Rosenberg will be attending
this event in Vail, CO

ALFN's Foreclosure Intersect

November 13, 2019

Sara Tussey will be attending
this event in Dallas, TX

Stay tuned for more events in our upcoming
Newsletters

REMINDER → Our 2019 Rosie Challenge



Dare to take on this exciting challenge...

Share your tale with us and inspire us!

Through Dec 1, 2019, call, email or text us your bucket list experience that you completed in 2019. At the end of the year we will reward the person with the most exciting tale. Send your experience to us with the caption "Rosie Challenge" via text or call 240.278.0838 or email maryann.mack@rosenberg-assoc.com

We are waiting to hear from you....

Was it a once in a lifetime summer excursion?

Did you partake in your first marathon, or go skydiving?

Was there an experience that took your breath away?

Sign up for that class that you have been wanting to take?

Anything that challenged your comfort zone?

Is there an item you purchased that you have always wanted?

INTERNAL NEWS

We recognize &
thank our 5 year
milestone
employees:
Linda Deng,
Patrice McMurray
and
Martha Sanchez



In observance of
Labor Day, our offices
will be closed on Monday,
September 2, 2019.

Firm Memberships & Professional Affiliations



DEFAULT ATTORNEY GROUP

National Perspective at the State Level



Congratulations to USFN's
2018 Award of Excellence Recipients!!

