

By the book. On time. Within allowable fees.

At Hutchens Law Firm, we represent lenders, banks, mortgage servicers, landlords, and all creditors — regardless of size — in North Carolina and South Carolina. It's where we started nearly four decades ago. Our proven strategies are designed to help you successfully maneuver through the complex process in order to protect your interests, mitigate losses, and ensure the best possible solution. Our reputation for HIGH PERFORMANCE LAW™ stems from our unique combination of priorities and investments:

- Established Industry Presence for over 35 years - Recognition and awards from industry associations, clients, and peers attest to our commitment to client satisfaction. Long-time members of the USFN (America's Mortgage Banking Attorneys), we've received the USFN Diamond Award consecutively since 2007. We also serve as members in the National Mortgage Bankers Association, North Carolina Bankers Association, Mortgage Bankers of the Carolinas, and North Carolina Creditors' Bar Association.
- Providing clients with onsite continuing education - We travel nationwide to provide training and education to clients upon request, and we speak at seminars and conferences held by the USFN, MBA, and other industry organizations.
- Minimizing your costs through technological efficiencies - Our proprietary case management software allows for seamless workflow reporting and document tracking by streamlining every aspect from legal research to data and document management. We invest in staff training for credit and legal issues to ensure maximum efficiency through each individual case. These efficiencies support our pledge to work within agreed-upon budgets and related benchmarks while keeping clients fully informed.
- Commitment to Compliance - Using our own staff and attorneys provides accountability, efficiency, and oversight, and we believe yields the best results. Full compliance done right, timely, and securely. Hutchens Law Firm has received a "no objection" determination from Fannie Mae and Freddie Mac for each of the many servicer clients who have requested that review. We have fully executed legal retention agreements from each of the GSEs.

W. WALT PETIT: "Each year we undergo extensive audits from our clients to ensure our compliance with their requirements."

Creditors Rights

CREDITORS RIGHTS LEGAL SERVICES

Attorneys at Hutchens Law Firm have been representing mortgage loan servicers and creditors for more than 35 years. As part of our creditors' rights services, we handle a breadth of issues including:

- Bankruptcy
- Collections
- Evictions
- Foreclosure
- Litigation
- REO & Real Estate
- Title Curative

LAUREN THURMOND "We are constantly evolving to ensure that our infrastructure both from a technology and management standpoint is tailored to ensure timeline adherence, the protection of client confidential information, timely communication and escalation of matters, accurate reporting, and cost-effective competent legal representation."

EXPERIENCED LEGAL TEAM FOR YOUR DEFAULT SERVICES NEEDS

Our attorneys are well-versed in such federal laws and regulations as the Fair Debt Collection Practices Act, the Service Member Civil Relief Act, and the Protecting Tenants at Foreclosure Act of 2009. We know and understand the GSE, Agency, and Lender guidelines, the pertinent provision of the CFPB regulations, the applicable provisions of the national settlements involving banks and servicers, and we are experienced in consumer-initiated litigation arising out of mortgage loan transactions and servicing activities. In addition, we have 35 years of experience in handling FHA and VA default-related matters.

HILTON T. "HUTCH" HUTCHENS: "When we take you on as a client, your interests become our interests, and we vigorously defend them to the fullest extent. Part of any successful partnership is communication, and our staff, infrastructure, and technology combined ensure that you receive prompt response to address and answer any and all of your needs at a moment's notice."