

SHS

FIRM BIOGRAPHY



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Firm Overview

Based in Rhode Island with offices throughout New England and New York, Shechtman Halperin Savage, LLP is a full-service regional law firm offering high-quality legal and business services, and individualized attention to each and every one of our clients. With attorneys admitted to practice in New York and every New England state, we provide our clients with consistent, personalized representation throughout the Northeast.

As a firm, we maintain a standing commitment to excellence and a constant quest to exceed client expectations. We pride ourselves on the quality of the interpersonal relationships we build and foster with each of our clients. Our success stems from our commitment to ensure that each case/matter is handled by an exceptional staff, and that each client receives personalized care and attention from one or more of our talented attorneys.

The hallmarks of our philosophy are:

- (1) Analysis: Performing an enthusiastic, detailed, and accurate analysis of the needs of each client;
- (2) Responsiveness: Responding to each case with a priority consistent with the client's sense of urgency;
- (3) Solutions: Seeking and implementing creative solutions to address each client's circumstances; and
- (4) Cost Control: Paying careful attention to the costs of legal services.

Our clients can expect a full spectrum of legal services designed to meet their needs in the following practice areas:

- Business and Civil Litigation
- Commercial Lending
- Commercial Loan Recovery
- Construction Law
- Consumer Collections
- Corporate and Business Law
- Domestic Relations and Family Law
- Environmental Law
- Foreclosure and Default Services (including bankruptcy, eviction, REO, and HOA)

- Land Use and Zoning
- Personal Injury
- Public Sector / Governmental Services
- Real Estate and Conveyancing
- Receivership and Business Insolvency
- Trusts and Estates

Many of our attorneys have been in practice for over two decades, giving Shechtman Halperin Savage, LLP a solid core of legal expertise, experience, depth, and diversity to leverage on behalf of our clients. Together with our exceptional professional staff, we work diligently to provide each case and each client with the highest-quality legal services available.

SHECHTMAN HALPERIN SAVAGE, LLP

KEY CONTACTS

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Managing Partner

Preston W. Halperin (phalperin@shslawfirm.com)

Business and Civil Litigation

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Co-Chair: Gini Spaziano (gspaziano@shslawfirm.com)

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Co-Chair: David M Campbell (dcampbell@shslawfirm.com)

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Domestic Relations and Family Law

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Co-Chair: Joseph A. Camillo, Jr. (jcamillo@shslawfirm.com)

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ATTORNEY BIOGRAPHIES

PARTNER BIOGRAPHIES

STEPHEN J. SHECHTMAN, *Partner*

*Practice Groups: Foreclosure and Default Servicing • Commercial Lending and Loan Recovery
Consumer Collections • Corporate & Business • Receivership and Business Insolvency • Real
Estate and Conveyancing*

As one of the founding Partners of the firm, Mr. Shechtman brings decades of legal experience to our clients. Mr. Shechtman currently concentrates his practice in areas such as default servicing, receiverships and business insolvencies, business and commercial law, banking and finance law, and creditors' rights. Mr. Shechtman is admitted to practice law in all state courts in Massachusetts and Rhode Island, as well as the U.S. District Court for the District of Rhode Island and the U.S. Supreme Court. Mr. Shechtman earned his J.D., *cum laude*, from Suffolk University Law School in 1976, and earned a B.A. degree from Boston University in 1970. Mr. Shechtman has taught classes and seminars on topics such as Foreclosure, Bankruptcy, and Evictions, and is a member of the Rhode Island Bar Association and the American Financial Network. Mr. Shechtman serves on the Board of Directors of Roger Williams University School of Law, the Board of Trustees of the Providence Performing Arts Center, and the Board of Trustees of the Ross Elkhay Foundation.

PRESTON W. HALPERIN, *Managing Partner*

*Practice Groups: Business & Civil Litigation • Construction Law • Corporate & Business
Receivership and Business Insolvency • Environmental • Real Estate and Conveyancing • Public
Sector/Governmental Services • Personal Injury • Labor and Employment Land Use and Zoning*

Mr. Halperin is one of the firm's founding partners and is the Managing Partner of the firm. Mr. Halperin is also the Chair of the firm's Business and Civil Litigation Practice Group. Admitted to practice law in 1981, Mr. Halperin focuses his practice on real estate development, business litigation, including contract disputes, construction litigation, environmental litigation, shareholder disputes, closely held business disputes, creditors' rights, and receiverships and business insolvencies. Mr. Halperin is also well versed in the ever changing and emerging fields of solar energy and medical marijuana. He is admitted to practice law in all state and federal courts in Massachusetts and Rhode Island, in the state court in New York, and in the First Circuit Court of Appeals. Mr. Halperin earned his J.D. from Columbia University School of Law in 1981, and his B.A., *cum laude*, from the University of Rochester in 1978. Mr. Halperin has been appointed by the Supreme Court to the Rhode Island Receivership Panel, and in 2014, 2015, and 2016 has served as an appointed member on the Rhode Island Commission on Judicial Tenure and Discipline.

JONATHAN N. SAVAGE, *Partner*

***Practice Groups: Commercial Lending and Loan Recovery • Public Sector/Governmental Services
Corporate & Business • Receivership and Business Insolvency • Environmental • Labor and
Employment***

Jonathan N. Savage is one of the founding partners at Shechtman Halperin Savage, LLP and chairs the firm's Corporate and Business department, Labor and Employment department, Public Sector/Governmental Services department, and Co-chairs the firm's Receivership and Business Insolvency department. Mr. Savage has extensive experience in all matters relating to business representation including financial and corporate restructuring, labor negotiations and strategy, work-out, debt strategy, transactional work, and creative structuring.

As a Receiver and a Special Master Mr. Savage has served as the defacto CEO of private companies, a publicly traded corporation, a municipality, a Federal detention facility and a large community hospital. In such roles he was ultimately responsible for all management operations, labor strategy and negotiation, financing and business stabilization. Some of Mr. Savage's larger more complex cases include: Landmark Medical Center: a Rhode Island acute care hospital with revenues in excess of \$130 million annually; The City of Central Falls; LJ Crane & Rigging; Nestor Traffic Systems, Inc.-a publicly traded company; American Biophysics Corporation-an internationally traded manufacturing company; Marathon Construction-a large construction company operating in seven states; and Wyatt Federal Detention Center. In resolving these cases, Mr. Savage was responsible for all aspects of their merger/acquisition and/or for negotiating the return to the community. Such duties included vetting partners, facilitating transactions and collaborating with regulators in these often heavily regulated, potentially sensitive industries.

Mr. Savage has extensive experience in matters relating to public sector and governmental services and agencies, often involving regulatory issues and complex government operational issues.

As a prominent leader of the legal community, Mr. Savage has been honored by his peers and judges with the AV Preeminent rating from Martindale Hubbell which is the highest rating based on both legal ability and ethics.

Mr. Savage is admitted to practice law in all state courts in Massachusetts, Rhode Island, and Pennsylvania. Mr. Savage earned his J.D. from Case Western Reserve University Law School in 1982, and his B.A. from the University of Rochester in 1979. Mr. Savage was an Associate Member of the Case Western Reserve Law Review and has taught classes and seminars in Research Advocacy and Writing. Mr. Savage is a member of the Rhode Island, Massachusetts, and American Bar Associations.

RICHARD A. BOREN, *Partner*

Practice Groups: Business & Civil Litigation • Corporate and Business • Public Sector/Governmental Services • Personal Injury • Domestic and Family Law • Land Use and Zoning • Environmental • Labor and Employment

Richard A. Boren, a past president of the Rhode Island Trial Lawyers Association, graduated from the University of Rhode Island (B.A. 1967) and St. John's University Law School (J.D. 1971). Mr. Boren has been practicing law for over 4 decades and has litigated a tremendous variety of matters at all trial and appellate levels, including complex business and civil litigation matters, personal injury, employment litigation, family law, divorce law, probate litigation, environmental litigation, construction and commercial litigation, and land use and zoning litigation. He is admitted to practice in Rhode Island and before the U.S. District for the District of Rhode Island, the U.S. Court of Appeals for the 1st Circuit, the U.S. Court of Federal Claims and the U.S. Supreme Court.

Richard has served as president of two chapters of the Inns of Court in Rhode Island, the Family Court Inns of Court and the Rhode Island Chapter of the American Inns of Court, and served as a member and chairman of the Rhode Island Supreme Court Disciplinary Board. He is also a member of the American Board of Trial Advocates, and serves as a member of the Zoning Board of Review in his home community.

JOSEPH A. CAMILLO, JR., *Partner and Managing Attorney-Foreclosure and Default Servicing*

Practice Groups: Foreclosure and Default Servicing • Business & Civil Litigation • Consumer Collections • Real Estate & Conveyancing

Mr. Camillo is a partner and managing attorney of SHS's Foreclosure and Default Servicing Practice Groups. Mr. Camillo has over 20 years of experience in the areas of Banking, Creditors' Rights, Bankruptcy, Foreclosure, Real Estate, Litigation, Regulatory Compliance and Condominium Law. Mr. Camillo also has extensive experience in representing public sector/quasi governmental agencies such as Massachusetts Housing Finance Agency; Rhode Island Housing; Fannie Mae; Freddie Mac; HUD, USDA and the Veterans Association. He is admitted to practice law in all state and federal courts in Massachusetts and New Hampshire, US District Court for the District of Vermont and the United States Court of Appeals for the First Circuit. Mr. Camillo earned his J.D. from the Massachusetts School of Law in 1994, and his B.A. from St. Bonaventure University in 1989. Mr. Camillo lectures extensively throughout the country on topics such as foreclosure, bankruptcy, eviction, condominium law and litigation. Mr. Camillo serves as corporate counsel for the New England Adjustment Managers Association (NEAMA); a Conference Faculty member of Massachusetts Continuing Legal Education (MCLE) as well as a faculty member of the Real Estate Bar Association (REBA). Memberships include the American Bankruptcy Institute, the Real Estate Bar Association, Massachusetts/New Hampshire Bar Associations, and the American Liver Foundation, and Leukemia & Lymphoma Society for which he has raised funds and

awareness by participating and completing several IRONMAN endurance races and New York/Boston Marathons. He also serves on the Board of Trustees for Fort Point Place Condominium Association.

DAVID M. CAMPBELL, *Partner*

Practice Groups: Business & Civil Litigation • Construction Law • Public Sector/Governmental Services • Corporate & Business • Environmental • Labor and Employment

Mr. Campbell practices primarily in the areas of commercial and business litigation, construction litigation, surety and insurance defense, professional liability, and employment law. He graduated from Providence College (B.A. 1982) and Boston College Law School (J.D. 1985). He is admitted to practice in Rhode Island and Massachusetts, and before the U.S. District Courts for the Districts of Rhode Island and Massachusetts, and the U.S. Court of Appeals for the 1st Circuit. Mr. Campbell is General Counsel to the Utility Contractors Association of Rhode Island, and Associated Builders and Contractors of Rhode Island. David is a member of the Attorney's Council for the American Subcontractors Association and the Forum on the Construction Industry for the American Bar Association. He has co-authored "Advanced Construction Law in Rhode Island" published by National Business Institute and is a frequent speaker for business and trade groups throughout the State.

THOMAS E. CARLOTTO, *Partner*

*Practice Groups: Public Sector/Governmental Services • Commercial Loan Recovery
Receivership and Business Insolvency • Foreclosure and Default Servicing/Bankruptcy & Insolvency*

A Partner with the firm, Mr. Carlotto's practice focuses on creditor and corporate representation including general corporate affairs, complex transactional and real estate matters, loan workouts and restructuring, representing clients in both Federal and State Court insolvency and bankruptcy matters and serving as counsel to Federal and State Court receivers. Mr. Carlotto has represented, among others, the United States acting through the SBA, quasi-governmental corporations, various institutional lenders and other creditors, trustees and receivers in all manner of insolvency proceedings in courts throughout the United States. Mr. Carlotto is also a member of the Rhode Island Superior Court receivership panel.

Serving public sector clients, Mr. Carlotto provides a full range of legal services, inclusive of state and federal law issues, bond issues and other financing transactions, open meetings, access to public records, purchasing compliance and other general corporate matters. Mr. Carlotto serves as the lead attorney for the Firm in its representation of the Rhode Island Commerce Corporation, and is principally involved in the Firm's service as issuer's and underwriter's counsel in municipal bond transactions.

In addition to his experience in all phases of bankruptcy practice, Mr. Carlotto provides counsel to clients seeking to ensure appropriate contractual protections in relation to the potential insolvency of an adverse contracting party inclusive of bankruptcy remote protections, letter of credit features, escrow agreements and bond requirements.

Mr. Carlotto is admitted to practice in all state and federal courts in Rhode Island and Massachusetts. Mr. Carlotto earned his J.D. from Boston University School of Law in 1998, and his B.A. from the University of Rhode Island in 1995. Mr. Carlotto is a member of the American Bankruptcy Institute (ABI), and the Turnaround Management Association (TMA).

DOUGLAS A. GIRON, *Partner*

Practice Groups: Business & Civil Litigation • Commercial Lending • Construction Law • Public Sector/Governmental Services • Corporate & Business • Real Estate & Conveyancing • Receivership and Business Insolvency • Trusts & Estates • Environmental • Foreclosure and Default Servicing Land Use and Zoning • Labor and Employment

With more than three decades of experience, Mr. Giron, a Partner with the firm, focuses his practice in commercial and business litigation and transactions, including litigation and appeals, banking and finance law, insurance law, employment law (employer), labor law, creditors' rights, construction law, employment discrimination (employer), real estate, and corporate law. Mr. Giron has represented numerous public sector clients, including the Barrington School Committee (in which he handled various adversarial proceedings before the Rhode Island Department of Education, the Rhode Island Department of Labor, the Superior Court, and the Supreme Court). He has also served as Assistant Town Solicitor to the Town of Bristol, representing the Town at Town Council meetings and on multiple occasions in the Superior Court in litigation. He has also represented the Burrillville School Committee as interim school committee counsel in 1995-96, served several years ago as special counsel to the City of Central Falls in connection with its possible development of a Municipal Economic Development Zone, and more recently assisted with the representation of the City of Central Falls during its judicial receivership. Mr. Giron currently regularly assists in the Firm's representation of the Rhode Island Commerce Corporation, acting as corporate and legislative counsel on a variety of issues, including attendance at monthly meetings, compliance with the Rhode Island Open Meetings Law, labor and employment matters, and drafting legislation. Additionally, Mr. Giron has regularly represented clients before city and town councils, zoning and planning boards throughout municipalities in Rhode Island. He is currently special counsel to the East Greenwich Housing Authority.

Mr. Giron also has substantial experience in the drafting and analysis of legislation. In 2003, Mr. Giron, along with Mr. Savage, served as Counsel to the Rhode Island

General Assembly Special House Commission on Gaming. In that capacity, the Firm analyzed a variety of gambling legislation issues, and drafted comprehensive proposed casino gambling legislation that resulted from the Commission's study. More recently, Mr. Giron represented entities that sought to develop a resort casino in the Town of Johnston, and in connection therewith drafted a proposed constitutional amendment and a proposed casino gaming statute. Mr. Giron also assisted Rhode Island Commerce Corporation with the drafting of proposed revisions to the Rhode Island Unemployment Insurance statutes.

Mr. Giron was one of the lead attorneys working on the Landmark Medical Center special mastership. Among other duties, including litigation in the mastership proceedings, he acted as labor counsel to management responsible for collective bargaining, labor contract administration for approximately 700 unionized employees, processing of grievances, and litigation of arbitrations. Mr. Giron was also been chief pension counsel in connection with the Hospital's defined benefit pension plan, and oversaw the termination by, and transition of that plan to, the federal Pension Benefit Guaranty Corporation.

Mr. Giron is admitted to practice in all state and federal courts in Rhode Island and Massachusetts. Mr. Giron is also admitted to practice in the First Circuit Court of Appeals. He earned his J.D., *cum laude*, from Suffolk University Law School in 1983, where he was an editor on the Law Review, and earned a B.A. from Colby College in 1978. Mr. Giron is a member of the Rhode Island and Massachusetts Bar Associations, and he has been a lecturer on various topics in construction and employment law. Mr. Giron is also a member of the Rhode Island Bar Association Federal Court Bench-Bar Committee and a past President of the Colby College Alumni Club of Rhode Island.

MICHAEL P. ROBINSON, *Partner*

Practice Groups: Business & Civil Litigation • Construction Law • Public Sector/Governmental Services • Environmental • Labor and Employment • Personal Injury • Domestic Relations and Family Law • Commercial Loan Recovery • Consumer Collections • Land Use and Zoning

Mr. Robinson has approximately 16 years of experience as a practicing attorney and currently focuses his practice primarily on civil litigation and public sector and governmental services. He has experience handling a wide variety of matters including labor and employment disputes, construction and contract disputes, business litigation, and issues involving municipal, family and educational law. Mr. Robinson has extensive experience in representing public sector clients, including having represented numerous municipalities and/or school districts in various capacities. Mr. Robinson has been general counsel to the Retirement Board of the Employees' Retirement System of the State of Rhode Island and the Municipal Employees' Retirement System of the State of Rhode Island since 2007, where he has

provided advice and counsel with regard to the numerous issues, claims and lawsuits that affect a large and complex state agency.

His experience representing public sector entities has encompassed a wide variety of issues and legal tasks, including: providing advice to public bodies with regard to Open meetings law issues and Access to Public Records Act issues; attending public body meetings and providing advice and counsel to public bodies on the many issues that arise during public meetings; providing advice to public bodies with regard to countless issues, including liability issues, confidentiality and disclosure issues, responding to subpoenas, issues affecting employees, classification systems, terms and conditions of employment, group health insurance issues, contract issues, policies, facilities usage, compliance with purchasing laws and regulations, real estate law, administrative law, liability insurance issues, and compliance with applicable federal and state laws; handling labor relations issues (including drafting of policy manuals, handling of grievance hearings through arbitration, dealing with contract disputes, dealing with disputes regarding terms and conditions of employment, FMLA claims, healthcare coverage issues, and issues before the State Labor Relations Board); providing review of all types of contracts affecting the day to day functioning of public bodies; drafting and interpretation of regulations affecting public bodies; research and drafting of required opinion letters; extensive work and experience with regard to public sector pension law and pension-related litigation; handling contested administrative matters before a wide variety of public bodies and resulting appeals; handling of all manner of litigation in the Rhode Island State and Federal Courts; dealing with insurance claims and policies, including experience defending liability claims against public bodies through and in concert with their insurance carriers.

Mr. Robinson is admitted to practice law in all state and federal courts in Rhode Island, Massachusetts, and New Hampshire. Mr. Robinson obtained his J.D., cum laude, from Roger Williams University School of Law in 2000, where he also served as the Articles Editor for the Law Review. He obtained his B.A., cum laude, from the University of Massachusetts in 1997. Mr. Robinson is a member of the Rhode Island Bar Association. He presently serves as the Chairman of the East Providence Planning Board, and has served on the Board for more than a decade.

GINI SPAZIANO, *Partner*

Practice Groups: Business & Civil Litigation • Corporate & Business • Foreclosure and Default Servicing • Commercial Lending • Real Estate & Conveyancing • Receivership and Business Insolvency • Environmental • Land Use and Zoning

A Partner with the firm with more than two decades of experience in diverse areas of law, including commercial and residential real estate, receiverships, commercial lending and finance, corporate transactions, foreclosure, collections, and tax and zoning appeals, Ms. Spaziano presently concentrates her practice in business and

real estate-based transactions and litigation. Ms. Spaziano is admitted to practice in all state and federal courts in Rhode Island and Massachusetts. She is also licensed as an agent for several national title insurance companies. Ms. Spaziano earned her J.D. from Suffolk University Law School in 1993, and her B.S. from Providence College in 1987. Ms. Spaziano is a member of the Rhode Island and Massachusetts Bar Associations and the Volunteer Lawyers' Association, and has taught seminars in such areas as Land Use, Foreclosure, Bankruptcy, and Evictions.

GIRARD R. VISCONTI, *Partner*

Practice Groups: Business & Civil Litigation • Construction Law • Corporate and Business Labor and Employment • Domestic and Family Law • Land Use and Zoning • Personal Injury • Public Sector/Governmental Services

Jerry Visconti graduated from Providence College (B.A. 1965 and Suffolk University Law School (J.D. 1968). He practices in all areas of litigation and business law with particular emphasis on construction consulting and litigation, business and commercial litigation, arbitration and mediation, and matters at trial and appellate levels, including employment, construction and commercial litigation. Jerry brings over 40 years of legal experience to the firm. He is admitted practice in Rhode Island and Massachusetts, as well as before the U.S. District Courts for the Districts of Rhode Island and Massachusetts, the U.S. Court of Appeals for the 1st Circuit and the U.S. Supreme Court.

As one of the leading experts in construction law in the state, Jerry has been instrumental in the drafting and passage of the Mechanics' Lien statute and other laws pertaining to the construction industry. He is also the legal counsel for the Rhode Island Subcontractors Association (RISA).

Jerry has been both a member and chair of the Judicial Nominating Committee, is President Emeritus of the Whitmarsh Corporation, and has received numerous awards for his achievements in both the legal community and the private sector. Jerry is also a member of the Rhode Island Labor Law and Employment Bar Committee. Jerry very much enjoys cooking and has self-published a cookbook of his favorite recipes.

DEAN J. WAGNER, *Partner*

Practice Groups: Business & Civil Litigation • Construction Law • Consumer Collections Receivership and Business Insolvency • Public Sector/Governmental Services • Environmental • Labor and Employment • Land Use and Zoning • Personal Injury • Domestic Relations and Family Law • Commercial Loan Recovery • Corporate and Business

With over 2 decades of experience in all areas of business and civil litigation, Mr. Wagner focuses his practice in commercial and business litigation, lender liability, shareholder disputes, creditors' rights, receiverships, construction litigation, real estate litigation, bankruptcy and adversary proceedings, employment litigation, environmental litigation, contract disputes, condemnation, professional liability,

products liability and insurance litigation. Over the past several years, a significant portion of Mr. Wagner practice has been dedicated to representing financial institutions in federal and state courts where he has secured numerous dismissals and favorable judgments for his clients in Rhode Island, Massachusetts, Connecticut and New Hampshire. He also frequently represents closely held businesses and their owners in fiduciary and oppression claims in a variety of industries. Mr. Wagner also provides counsel to businesses on employment matters. Mr. Wagner is admitted to practice law in all state and federal courts in Rhode Island, Massachusetts and New Hampshire, as well as the First Circuit Court of Appeals. Mr. Wagner obtained his J.D. from the University of Connecticut School of Law in 1995, where he served as the Articles Editor of the Connecticut Journal of International Law. Mr. Wagner earned his B.A., *cum laude*, from the University of Rhode Island in 1989. He is a member of the Rhode Island and Massachusetts Bar Associations, and also serves on the Jamestown Zoning Board of Review. Mr. Wagner was selected by his peers as a Rhode Island and New England Super Lawyer in 2014 and 2015.

ASSOCIATES BIOGRAPHIES

JAMES G. ATCHISON

*Practice Group: Receivership and Business Insolvency • Real Estate and Conveyancing
Foreclosure and Default Servicing/Bankruptcy and Insolvency • Commercial Lending and Loan
Recovery • Civil and Business Litigation • Corporate and Business • Public Sector/Governmental
Services • Labor and Employment*

Supervising Attorney-Bankruptcy Department and Receivership and Business Insolvency

Mr. Atchison concentrates his practice in the areas of receiverships and insolvencies, loan workouts and restructuring, creditors' and debtors' rights, and commercial and business litigation. Mr. Atchison is admitted to practice in all state and federal courts in Rhode Island and Massachusetts. Mr. Atchison has been appointed as a receiver for insolvent businesses in Rhode Island and Massachusetts. Mr. Atchison received a Bachelor of Arts in political science from the University of Rhode Island, and received his J.D., cum laude, in 2007 from Roger Williams University School of Law where he received several honors including the CALI award for the highest grade in civil procedure. While in law school, Mr. Atchison served as a research assistant for Professor Robert B. Kent, a Distinguished Visiting Professor of Law, and assisted Professor Kent with the revised edition of his treatise "Rhode Island Practice." Mr. Atchison also served as a Judicial Extern for Associate Justice Michael A. Silverstein at the Providence County Superior Court and as a Legal Intern in the Civil Litigation Division of the Rhode Island Department of the Attorney General. Mr. Atchison was selected as a Top Attorney Rising Star in Rhode Island for 2015. Mr. Atchison has also received a Public Service Recognition Certificate from the Feinstein Institute for Legal Services.

LINDSAY BRITTON

Practice Group: Foreclosure and Default Servicing

Attorney Britton currently focuses her practice in real estate, foreclosure, and default servicing. She received her Juris Doctor from University of New Hampshire School of Law in 2014 and is currently licensed to practice in New Hampshire and Massachusetts.

BRETT EDMUNDS-Supervising Attorney-Evictions

Practice Group: Foreclosure and Default Servicing, and Evictions

Mr. Edmunds focuses his practice in the areas of foreclosures and evictions. He is admitted to practice law in all state courts in Rhode Island and Vermont. Mr. Edmunds earned his J.D. from Roger Williams University School of Law in 2006. While in law school Mr. Edmunds completed an internship with the South Coastal Counties Legal Services of Massachusetts. He earned his B.A. from Wheaton College in 2003. Mr. Edmunds is a member of the Rhode Island Bar Association, and also volunteers as a coach with the Town of Franklin, MA, Hockomock YMCA and Franklin High School.

CARRIE FOLSOM

Practice Group: Foreclosure and Default Servicing, Real Estate and Conveyancing

Ms. Folsom has had substantial experience in both transactional and real estate law prior to joining the firm, and currently focuses her practice in the areas of foreclosures, contested matters, complex title clearing and title resolution actions associated with foreclosures. Ms. Folsom also has experience in other related real estate matters, such as title litigation, evictions, and municipal matters. Ms. Folsom is admitted to practice law in all state and federal courts in Maine and New Hampshire, and the state courts of Vermont. She earned her J.D. from the University of Maine Law School in 2003, and her B.A. from Mount Holyoke College in 1987. Ms. Folsom is licensed as a title producer in Maine, Vermont, and New Hampshire, and is an authorized agent for national title insurance companies in all three states. She is a member of the Maine, New Hampshire, and Vermont Bar Associations, the Real Estate & Title Standards and Business Law sections of the Maine Bar, and the Maine Board of Bar Overseers Fee Arbitration Panel.

CHRISTOPHER J. FRAGOMENI

*Practice Groups: Public Sector/Governmental Services • Commercial Loan Recovery
Receivership and Business Insolvency • Business and Civil Litigation • Corporate and
Business • Receivership and Insolvency • Construction Law*

Chris Fragomeni is an Associate Attorney who focuses his practice in the areas of commercial and business litigation, receivership and business insolvencies, and public sector and governmental services. He is licensed to practice in Massachusetts and Rhode Island.

Chris attended Stonehill College, where he graduated *cum laude*, and attended law school at Roger Williams University School of Law. At Roger Williams, Chris was an Articles Editor on the Law Review and a member of the Moot Court Board. He also served as an extern to Judge John J. McConnell of the United States District Court for the District of Rhode Island and to Governor Gina Raimondo in her Executive Counsel's office. Chris graduated *cum laude* from Roger Williams in May 2015, and in August 2015, he began working for the Rhode Island Supreme Court in the Trial Court Law Clerk Department. During his time as a law clerk, Chris was assigned to the Out-County Business Calendar where he worked closely with the Honorable Brian P. Stern on a number of complex business disputes and insolvencies. Chris joined the firm in September of 2016.

JAMES M. GARNET

Practice Group: Foreclosure and Default Servicing

Attorney Garnet focuses his practice in the areas of foreclosure and default servicing. He has experience in litigation, default servicing, real estate, bankruptcy, secured transactions, contracts, risk management, and compliance. Mr. Garnet is licensed to

practice law in all state and federal courts in Maine. Mr. Garnet earned his J.D. from The University of Maine School of Law in 2011 and earned his B.A. in Political Science from Long Island University - C.W. Post in 2006. Attorney Garnet is a member of the Maine State Bar Association.

JEFFREY J. HARDIMAN Foreclosure Operations Attorney- CT, VT, ME

Practice Group: Foreclosure and Default Servicing • Bankruptcy & Insolvency

Mr. Hardiman has experience in the areas of Banking, Creditors' Rights, Bankruptcy, Foreclosure, Real Estate, Litigation, Regulatory Compliance and Condominium Law. He is admitted to practice law in all state and federal courts in Rhode Island, Massachusetts, Connecticut, Vermont, New Hampshire and Maine, as well as United States Court of Appeals for the First Circuit and the United States Supreme Court. Mr. Hardiman earned his J.D. from Roger Williams University School of Law in 2000, and his B.A. from the College of the Holy Cross in 1988. Mr. Hardiman is currently a member of the Rhode Island, Massachusetts, Connecticut, New Hampshire, Vermont and Maine Bar Associations.

ERICH HASSELBACHER

Practice Group: Foreclosure and Default Servicing • Consumer Collections

Mr. Hasselbacher focuses his practice in the area of foreclosure law. He also has experience in other real estate matters, including residential real estate transactions and evictions. Mr. Hasselbacher is admitted to practice law in all state courts in Massachusetts and Connecticut, as well as all state and federal courts in Rhode Island. He earned his J.D. from Roger Williams University School of Law in 2005 and his B.A. from Merrimack College in 2002. Mr. Hasselbacher is a member of the Rhode Island Bar Association.

NEIL W. HEIGER

Practice Group: Foreclosure and Default Servicing

Mr. Heiger has experience in the areas of Creditors' Rights, Foreclosure, Real Estate, Litigation, Regulatory Compliance and Condominium Law. He is admitted to practice law in all state and federal courts in Rhode Island and Massachusetts. Mr. Heiger earned his J.D. from Vermont Law School in 1996, and his B.A. from the Purdue University in 1988. Mr. Heiger is currently a member of the Rhode Island Bar Association.

STEFANIE D. HOWELL

Practice Group: Foreclosure and Default Servicing/Bankruptcy

Ms. Howell primarily practices in the area of bankruptcy law. Her experience includes multiple aspects of bankruptcy including negotiating preference claims, bringing and defending dischargeability actions, objecting to Chapter 13 Plan confirmations, and recovering fraudulent transfers. Ms. Howell has represented a wide range of clients throughout her career including Chapter 7 Trustees, creditors, and debtors. She has also represented Receivers, creditors, and petitioners in

receivership proceedings. Ms. Howell is actively involved in the Rhode Island Bar Association Creditors' and Debtors' Rights Committee.

Ms. Howell is admitted to practice in the state and federal courts of Rhode Island and Massachusetts. She earned her Juris Doctor from Northeastern University School of Law in 2005 and earned her Bachelor of Science in Technical Writing from Carnegie Mellon University in 1997. Ms. Howell volunteers her time to the Town of Smithfield. She serves as an appointed member of the Economic Development Committee and is an elected officer of the Old County Road School Parent Teacher Association.

CHRISTINE A. JOHNSON

Practice Group: Foreclosure and Default Servicing

Attorney Johnson currently focuses her practice in the areas of real estate and foreclosure law. She has experience in mediation, bankruptcy, and debt collection. Attorney Johnson is admitted to practice in all state and federal courts in the State of Maine. She earned her J.D. from the University of Maine School of Law in 2007, and her B.A., *cum laude*, from the University of Southern Maine in 2003. She is a member of the Maine State Bar Association.

NATHAN G. JOHNSON

Practice Group: Consumer Collections • Foreclosure and Default Servicing

Mr. Johnson focuses his practice mainly in the areas of foreclosure and default servicing, consumer collections, and creditor's rights. Attorney Johnson has experience in a variety of other matters including matrimonial law and civil litigation. Mr. Johnson is admitted to practice law in all state courts within the State of Connecticut. Attorney Johnson earned his J.D. from Western New England School of Law in 2009 with a concentration in estate planning and his B.A. from the University of Massachusetts in 2005. Mr. Johnson is a member of the Connecticut Bar Association and the Connecticut Trial Lawyers Association.

KRISTIN L. KNOPF

Practice Groups: Real Estate & Conveyancing • Trusts & Estates

Ms. Knopf has substantial experience in real estate law and focuses her practice in the areas of commercial and residential real estate conveyancing and condominium law and creation throughout Massachusetts. She represents buyers, sellers, and lenders in all aspects of commercial and residential real estate transactions, and has extensive experience in resolution of complex title matters. Ms. Knopf also has experience in general corporate matters and estate planning. Ms. Knopf is admitted to practice law in all state courts in Massachusetts. She earned her J.D., *cum laude*, from Suffolk University Law School in 1998, and her B.A., *cum laude*, from Denison University in 1995. Ms. Knopf is licensed as an agent for several national title

insurance companies and has taught seminars in such areas as Title Examination and Title Insurance and is a member of Real Estate Bar.

JENNIFER MAYNARD

Practice Groups: Consumer Collections • Foreclosure and Default Servicing

Ms. Maynard focuses her practice mainly in the areas of foreclosure and default servicing, consumer collections, creditor's rights, bankruptcy and adversary proceedings, and real estate. Ms. Maynard is admitted to practice law in all state and federal courts in Rhode Island, Massachusetts, Maine, and Vermont. Attorney Maynard earned her J.D. from Roger Williams School of Law in 2007, and her B.A. from Rhode Island College in 2002. While in law school, Ms. Maynard interned with the Consumer Department for Rhode Island Housing as well as interned with the Roger Williams Criminal Defense Clinic. Ms. Maynard is a mediator certified by the Roger Williams School of law.

JOHN H. McCANN, III

Practice Groups: Business & Civil Litigation • Construction Law • Public Sector/Governmental Services • Labor and Employment • Consumer Collections • Environmental • Land Use and Zoning

Mr. McCann has more than 3 decades of experience in private practice, as in-house counsel for a publicly traded corporation, and as general counsel for a privately held software company. He has represented clients in civil litigation, commercial transactions, intellectual property licensing, regulatory compliance, and in matters involving real estate and corporate law. Mr. McCann is admitted to practice law in all state and federal courts in Rhode Island, New Hampshire and Massachusetts, all state courts in New York, the Southern District of New York and the First Circuit Court of Appeals. He obtained his J.D. from Boston University School of Law in 1983, and his B.S. from the University of Pennsylvania's Wharton School in 1977. Mr. McCann has taught seminars in New York, London, and Las Vegas on the subject of intellectual property.

PAUL MCDANIELS

Practice Group: Foreclosure and Default Servicing

Attorney McDaniels focuses his practice in the areas of real estate, default servicing, civil litigation, foreclosure, and creditors' rights. He has experience representing commercial banks, finance companies, and other institutional lenders in all areas of default servicing law, regulatory compliance, bankruptcy, and complex real estate matters. Attorney McDaniels is admitted to practice in the Commonwealth of Massachusetts and the State of New Hampshire. Mr. McDaniels received his BA from the University of Connecticut, and his JD from the University of New Hampshire School of Law.

PATRICK J. McDONALD

Practice Group: Foreclosure and Default Servicing/Bankruptcy

Attorney McDonald focuses his practice on representing lenders in complex litigation, foreclosure and default servicing matters, and in insolvency proceedings in both the State and Federal Courts. Mr. McDonald is a member of both the Rhode Island and Massachusetts Bars and is admitted to practice in the State and Federal Courts of both states, as well as before the First Circuit Court of Appeals. Mr. McDonald received his BA in Latin and Classics from Hofstra University in 2008, and his JD from Suffolk University Law School in 2011.

MOLLY M. MCGUIRE

Practice Group: Foreclosure and Default Servicing

Attorney McGuire focuses her practice in the areas of foreclosure and default servicing. She has prior experience in the area of administrative law and is admitted to practice law in all state courts in Maine. Ms. McGuire earned her J.D., cum laude, from the University of Maine School of Law in 2016, and her B.A., magna cum laude with honors, from the University of Maine in 2013. She is a member of both the Maine State Bar Association and the American Bar Association.

JOHN MICHAEL NEY, JR.

Practice Group: Foreclosure and Default Servicing

Mr. Ney comes to the firm with extensive litigation experience, default servicing, real estate, and eviction experience, and is currently focusing his practice in the areas of foreclosure and default servicing. Mr. Ney earned his J.D. from The University of Maine School of Law in 2002, earned his Master's degree in Urban Affairs from Boston University in 1994 and A.B. from Assumption College in 1991. Mr. Ney was formerly a Board member of Cleaves Law Library and editorial advisory member of the Maine Bar Journal.

MAGGIE PITTS-DILLEY

Practice Groups: Foreclosure and Default Servicing

Attorney Pitts-Dilley focuses her practice in the areas of foreclosure and default servicing. She has experience working with mortgage lenders, mortgagors, cities, towns, lenders, etc. and is well versed in the area of foreclosure and default servicing. Maggie earned her Juris Doctor from New England Law Boston and her Bachelor of Arts in Sociology and Legal Studies from the University of Massachusetts-Amherst. She is admitted to practice law in the State Courts in Rhode Island and Massachusetts. She is a member of the Rhode Island Bar Association.

CHRISTOPHER A. RAZZINO

Practice Groups: Foreclosure and Default Servicing

Mr. Razzino currently focuses his practice in foreclosure and default servicing law. He is admitted to practice in the Commonwealth of Massachusetts, State of Rhode Island, and the State of Connecticut, as well as federal court in MA and RI

jurisdictions. Mr. Razzino earned his J.D. from Roger Williams University School of Law in 2011 and his B.A. from the University of Massachusetts - Boston, *cum laude* in 2007. Mr. Razzino is a member of the Rhode Island Bar Association.

MONICA P. SCHOENBAUM

Practice Groups: Foreclosure and Default Servicing

Ms. Schoenbaum focuses her practice primarily in the area of foreclosures and default servicing. She is admitted to practice law in the state courts in Maine and Connecticut. Ms. Schoenbaum earned her J.D. from The New England School of Law in 2004, where she was a member of the New England Journal of Criminal and Civil Confinement. She graduated in 2001 from Bryant College with a B.S. in Business Administration.

JAMIE TARTRE

Practice Groups: Foreclosure and Default Servicing

Attorney Tartre focuses her practice primarily in the area of foreclosures and default servicing. She has volunteered with the Maine Volunteer Lawyers Project, and has interned at the Penobscot Judicial Center. She is admitted to practice law in Maine. She earned her J.D. from the University of Maine School of Law in January of 2017, and her B.S. in Paralegal Studies from Husson University in 2014.

OTHER PROFESSIONALS

JEFFREY A. RUTKO-*Chief Financial Officer*

Mr. Rutko brings over a decade of experience to his role as Chief Financial Officer at SHS. Mr. Rutko is responsible for providing the management team with timely and accurate financial statements, ongoing cash flow projections, oversight over accounting and finance operations, as well as design and maintenance of the financial reporting structures.

In addition to his accounting and finance oversight responsibilities, Mr. Rutko offers a broad range of management, internal control and strategic advice to the SHS leadership team. He has been an influential part of the extensive growth of SHS in recent years. Mr. Rutko has a B.A. from Roger Williams University, and is a member of the Association of Legal Administrators, and the RI Law Firm Administrator's Peer Group.

DANIELLE M. SMITH-*Managing Paralegal*

Ms. Smith has been with the SHS since January of 2001, and is the firm's Managing Paralegal. Danielle has been working in the legal field for over 25 years, and has extensive experience in business and civil litigation, corporate and business matters, consumer collections, personal injury, consumer and commercial collections, and receiverships and business insolvency matters.

In addition, as a member of the firm's leadership team, Danielle assists with the administration and management of the firm. Ms. Smith has a Bachelor's Degree in Psychology from Worcester State University and an Associate's Degree in Paralegal Science from Becker College. Ms. Smith is a member of the RI Law Firm Administrator's Peer Group, the Rhode Island Paralegal Association, and the National Federal Paralegal Association.

GEORGE A. ZAINYEH-*Chief Marketing and Development Officer*

George A. Zainyeh is an energetic and experienced executive who thrives on challenges. As a polished communicator and passionate leader, George has developed and executed complex business strategies; managed government affairs within regulated industries; organized and lead people and teams; assessed the impact of technology and systems on regulated industries; and won new business. He is able to generate enthusiasm, trust and cooperation at all levels of public and private organizations while staying committed to the people on the team.

George is the Chief Marketing and Development Officer at Shechtman Halperin Savage and leads the team at the Athena Solutions Group. George also has a wealth of knowledge and understanding relating to governmental matters, politics,

legislation, lobbying, and is able to advocate for our clients on a wide array of organizational and strategic matters

Value Proposition:

- Quality individual with commitment to teamwork and advancing others while developing solutions and results
- Combines policy and process expertise with extensive network of relationships for successful lobbying, strategy, and business development
- Provides consulting services to businesses facing strategic, operational or regulatory barriers to success
- Leads teams, keeping them focused through dialogue not dictation while managing competitive struggles
- Results driven and able to avoid pitfalls by staying on task and within budget

Experience:

- 20+ years of developing positive executive relationships & bridging organizational divides while increasing agility, collaboration and effectiveness
- Track record of clarifying and prioritizing challenges for increasing accountability, reducing delays and leveraging change
- Former state representative, Congressional and Gubernatorial Chief of Staff, and executive-level manager
- Success recruiting high-quality teams and developing young, inexperienced individuals into highly productive leaders
- George has received the Lila Sapinsley Award for Community Service

For more information about George, please visit:

<https://georgezainyeh.com/> and

<https://georgezainyeh.com/experience/athena-solutions-group-llc/>

SHECHTMAN HALPERIN SAVAGE, LLP

PRACTICE AREAS

Business and Civil Litigation

Commercial Lending

Commercial Loan Recovery

Construction Law

Corporate and Business

Domestic and Family Relations

Foreclosure and Default Servicing

Labor and Employment

Land Use and Zoning

Personal Injury

Public Sector/Governmental Services

Real Estate and Conveyancing

Receivership / Business Insolvency

Trusts and Estates

BUSINESS AND CIVIL LITIGATION PRACTICE GROUP

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*Chief Marketing and Development Officer: George A. Zainyeh
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The Shechtman Halperin Savage Litigation Practice Group makes our clients' goals our top priority. Our team has extensive experience in resolving disputes through negotiation, mediation, arbitration, litigation, and appeals. We are creative and innovative in our approach to each and every unique situation. We know that there is more than one way to resolve matters in our clients' favor, so we continually strive to think outside the box and explore every possible option to resolve our client's dispute efficiently and successfully.

Negotiation, Mediation, and Arbitration: Alternative dispute resolution tactics can present effective and cost-saving alternatives to what can oftentimes be a lengthy litigation process. As effective and artful negotiators, our Attorneys are often successful in resolving issues in the early stages of our representation. However, if negotiations fail in the early stages, we continue to look for opportunities throughout the life of the case, in order to bring about a resolution.

If communication is difficult because of inter-personal conflicts or if a resolution seems elusive, we explore whether mediation would be a viable option for our client. Mediation is a non-binding process by which a neutral third party hears both sides of the dispute or issue and tries to foster a settlement. Another alternative dispute option available to our clients is arbitration. In an arbitration, the parties agree to be bound

by the decision of a third-party neutral Arbitrator. Arbitration is akin to a trial, in that both sides are afforded the opportunity to present their case and their evidence to the Arbitrator. The Arbitrator then reviews the evidence and renders a decision that is legally binding on both sides and enforceable in Court. Arbitration can be an attractive dispute resolution because it is oftentimes quicker than proceeding with Litigation through the court system.

Our team of professionals are well-versed in all of the tools and techniques available and can help our clients chart a course for the most expeditious and cost-effective resolution of their dispute.

Litigation and Trial Preparation: In each case, no matter which alternative dispute resolution techniques are attempted, SHS attorneys and staff work from the outset to preserve our clients' rights to litigate their cases in a court of law. A senior attorney and paralegal team is assigned primary responsibility for each litigation matter and associates are assigned as appropriate, depending on the scope and needs of each case. Early in each case, we work with our clients to formulate a strategy designed to achieve his or her goals and then work throughout the case to implement it. Our Litigation Practice Group is trained to recognize opportunities presented by the litigation process to effectuate a favorable settlement, yet at the same time, every case is handled in a manner that ensures full and adequate preparation for trial, should the matter progress to that point. We make effective use of discovery tools available throughout the litigation process, such as Requests for Admissions, Requests for Production of Documents, Interrogatories, Record Keeper Subpoenas, and Depositions, in order to efficiently obtain information and posture the case in the most advantageous way in order to resolve the dispute and/or set the stage for trial.

Appeals: In the event of an appeal, SHS attorneys have substantial appellate experience and track records of success in the state and federal appeals courts throughout New England.

Benefits: We understand that litigation can involve substantial costs, delays, and a significant investment of our clients' time, energy, emotion, and resources, so we systematically review each case to ensure a continuing cost-benefit analysis throughout the process. Our clients are not "one size fits all." We tailor our approach to the needs of each individual client.

Client Communication and Control: Our clients' goals and objectives are our top priority in any matter. We maintain regular communication with each client in order to ensure that they are always kept apprised of the progress of their matter(s). We communicate openly and continually so that our clients can provide important input into the ongoing negotiation and litigation strategy. Our Litigation Practice Group takes great pride in the fact that we make clients' needs our main concern, and client

communication and satisfaction is our key to building and maintaining successful business relationships. With years of experience in the state and federal courts throughout New England and New York, the SHS Litigation Practice Group stands ready to handle your civil and business litigation needs in a variety of areas, including, but not limited to the following:

- Complex business disputes
- Contract claims/disputes
- Consumer finance litigation
- Creditors' Rights matters
- Environmental Litigation and Remediation
- Collection and loan recovery disputes
- Shareholder and partnership disputes
- Business/Shareholder Oppression and Freeze-Out
- Business Dissolutions, Mergers and Acquisitions
- Business Valuation and Buy-Out disputes
- Tax Appeals
- Foreclosure and Default Servicing litigation
- Commercial Collections
- Construction disputes
- Insurance claims
- Surety claims
- Employment disputes (including non-competition, wage and hours claims, and termination issues)
- Professional liability claims
- Product liability claims
- Personal injury claims
- Real estate disputes-including land use and zoning
- Lender liability claims

COMMERCIAL LENDING PRACTICE GROUP

Co-Chair: Stephen J. Shechtman (sshechtman@shslawfirm.com)

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The Shechtman Halperin Savage Commercial Lending Practice Group, having represented lenders and borrowers throughout all phases of the transaction process, is experienced in documenting, negotiating, and closing real estate and other asset-based forms of commercial lending transactions, including U.S. Small Business Administration-guaranteed loans. Our clients range from small “hard money” lenders to regional institutions to some of the largest lenders in the country. We capably serve the transactional needs of our clients, whether for a basic \$150,000 mortgage loan or a complex, multi-million dollar, formula-based line of credit.

Lenders

Lenders can expect experienced representation, with a focus on both ensuring the structure of the transaction and building and strengthening the relationship between the lender and its borrower. Through meticulous review, we ensure that all documents involved in a transaction are properly drafted, signed, and that all documentation required to collateralize the transaction as intended by the parties is accurate, complete, and filed or recorded as necessary. Because we understand the lender’s goal of establishing a long term relationship with its borrower, we provide a level of superior professionalism in all of our interactions and we endeavor to predict and address potential issues before they arise.

Borrowers

Our Commercial Lending Practice Group is also experienced in representing borrowers in various commercial lending transactions. Our experience in representing lenders gives us valuable insight into the loan documents, which in turn provides a distinct advantage in negotiating the documents on behalf of our borrower clients.

Service-Oriented

Although every commercial lending transaction will have similarities with other transactions of its kind, we at SHS understand that each lender and each borrower has different priorities, concerns, and time constraints. Our Commercial Lending Practice Group prides itself on responding with flexibility to the needs of our various clients, and “getting the deal done” with efficiency and individualized care. We recognize

and understand time constraints, and as such, we make ourselves available to conduct loan closings before or after normal working hours and at alternate locations such as the borrower's counsel's office, the registries of deeds, the lender's branch locations, or any other appropriate location convenient to the parties.

COMMERCIAL LOAN RECOVERY PRACTICE GROUP

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Dean J. Wagner (dwagner@shslawfirm.com)*

From the moment of default through the date the obligation is resolved, the Commercial Loan Recovery group at Shechtman Halperin Savage works to provide strategic advantage and representation to our lending clients in creditor-debtor matters. For lenders and lessors in non-performing commercial loans and lease financing arrangements, the SHS inter-disciplinary approach utilizes the collective talents of our transactional, litigation, and insolvency attorneys to meet the challenges of default situations. With this approach, we can allow maximum creativity and recovery during each loan workout.

Our team includes attorneys and paralegals with years of experience representing lenders and lessors regarding:

Loan Restructuring or Modification: Often it is in all parties' best interests to continue a loan, but on terms altered to allow a defaulting borrower to continue operating its business. At SHS, we can help set terms which are fair and profitable for all.

Forbearance Agreements: In appropriate cases, SHS can negotiate and structure a forbearance agreement with terms that maximize value to the lender.

Secured Party Sales and Foreclosures: For loans secured by company collateral, SHS has the experience to conduct a secured party or foreclosure sale to maximize collateral recovery.

Receivership and Bankruptcy proceedings: We work in conjunction with our Receivership Practice Group and our Bankruptcy and Insolvency Practice Group in both federal bankruptcy proceedings and state and federal court receivership cases to pursue all of the creditor's rights and remedies and maximize recovery in distressed situations.

Litigation: Together with our Business and Civil Litigation Group, we are able to undertake all available litigation options against borrowers and guarantors. In

appropriate cases, for example, SHS will seek pre-judgment attachments to prevent dissipation of assets and ensure collectability of judgments.

Judgments and Collections: SHS works to obtain judgments for creditors and then continues working to collect them through various post-judgment remedies. These remedies may include: seizures of real property, boats and other personal property; garnishments of bank accounts, investment accounts and other assets; and levies and other judicial proceedings in aid of execution.

Loan Sales: When desirable, SHS will facilitate the sale of loans to a third party, ensuring that all regulations are followed during the transfer.

Interest-Rate Swap Agreements: SHS is familiar with the unique issues presented by interest-rate swap agreements, and the opportunities and difficulties they can pose in recovery efforts, particularly with regard to multi-facility relationships.

CONSTRUCTION LAW PRACTICE GROUP

Co-Chair: Girard R. Visconti (gvisconti@shslawfirm.com)

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The Shechtman Halperin Savage Construction Law Group represents property owners, general contractors, sub-contractors, suppliers, construction managers, developers, sureties and lenders in all phases of the construction process — from the beginning of the project (consulting, contract negotiation and formation) to the end of the project (mediation/arbitration/litigation of disputes and mechanic's liens). We have years of experience in construction disputes in both Rhode Island and Massachusetts involving commercial properties, office buildings, residential developments, condominiums, site preparation, public highway and bridge construction, and shopping centers.

Our attorneys regularly handle the following construction matters:

Contract formation and review: We understand that construction contracts can be very different from other types of contracts. Our experience in real estate and financing helps SHS create ironclad contracts that still have the flexibility you and your business associates need.

Delay claims and extra work claims: From the initial contract through all the timeline issues that might come up, we can help you understand your rights and what your options are to enforce the original terms or how to adjust to maximize profit after construction is delayed.

Change orders and mid-project disputes: We have the experience to help you renegotiate mid-project disputes and to do what can be done to bring the project back on track.

Mediation, Arbitration, and Litigation: When negotiations fail, we can help you seek the best solution for your project through the court system or through a neutral mediator or arbitrator.

Mechanic's liens: When payments aren't made as anticipated, we can help you secure your interest in the value of the property to ensure that your investment in labor, materials, and money are reimbursed and protected.

Construction Managers, Architects and Engineers: Because the design and execution of a structure are so vital to the long-term success of any construction project, there are specific requirements and liabilities that construction managers, project managers, engineers, architects, and other industry professionals must adhere to. The attorneys in our Construction Law Practice Group can help you navigate these sometimes murky waters to ensure the success of your project, and/or to deal with all types of remediation issues.

Bond claims: Bond claims can be complex and difficult to understand. We have the experience to counsel our clients on bond options (such as payment and performance bonds) and to pursue claims as necessary and appropriate.

Surety litigation: Together with our Business and Civil Litigation Practice Group, we explore all options to resolve your surety matter quickly and fairly.

Insolvencies of contractors: SHS has years of experience dealing with insolvency issues as related to construction projects, and can guide property owners, industry tradesman and professionals, and insolvent contractors through the insolvency process.

Our Construction Law Group utilizes the collective skills of our litigators and our transactional, corporate, environmental, and real estate lawyers to provide strategic advice to our clients throughout the construction industry. We have a strong track record of success in achieving favorable results for our clients.

CORPORATE & BUSINESS PRACTICE GROUP

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Chief Marketing and Development Officer: George A. Zainyeh
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Shechtman Halperin Savage's experienced group of corporate and business law attorneys are able to handle virtually any corporate or business matter that may arise, from early stage and startup formation and structuring, to general corporate matters, to complex private and public company mergers and acquisitions, and even family business succession planning. Our Corporate and Business Practice Group focuses on our clients' objectives as we identify issues, consider alternatives, anticipate problems and risks, and develop sound and intelligent solutions tailored to each individual client's business needs. We pride ourselves on being available at flexible hours for our clients and providing the responsiveness and personal attention of a small firm, while at the same time offering the resources, experience, and staffing capabilities of a large firm.

The Corporate and Business Practice Group assists our clients in many aspects of business transactions and matters, including the following:

Contracts and Agreements: At SHS, we guide our clients through all aspects of conceptualizing, drafting, negotiating, and executing contracts and agreements essential for running their businesses. Through skilled negotiation and detailed drafting, we eliminate loopholes, prepare for contingencies, and help solidify relationships between our clients and their colleagues, customers, employees, vendors, and partners. In addition to general contract negotiations, we handle vendor, supplier, and reseller agreements; licensing, advertising, and marketing agreements;

employment and non-competition agreements; and stockholder, operating, and buy-sell agreements.

Corporate Structuring and/or Restructuring: Determining whether your company should be a Corporation, a Limited Liability Partnership, Limited Liability Company, Joint Venture, General Partnership, or Sole Proprietorship can be a daunting task. Each different type of business structure comes with its own risks, rewards, opportunities, protections and benefits. Our mission is to help our clients determine which structure is best suited to achieving day-to-day operational success for each unique business model. We take great pride in helping our clients build strong businesses, whether they are building a business from the ground up, merging a newly acquired business, or spinning off a part of an existing company. We are also available to assist our clients in selling, merging, winding up, or ceasing operation of their business if that is their objective.

Operational Matters: To keep our clients' businesses running smoothly, SHS provides experienced advice on employment matters, day-to-day operations, general housekeeping, recordkeeping, policies and procedures, document retention, and corporate governance.

Finance and Asset Management: The lifeblood of most businesses includes their supply of talent, intellectual property, employees, customers, assets, and capital. At SHS, we work hard to help clients increase efficiency and profitability by protecting their valued assets. We offer guidance related to employment issues, intellectual property matters, obtaining financing, structuring and/or restructuring loans, workouts, forbearance agreements, indemnifications agreements, and venture, mezzanine and institutional financing. We advocate for our clients throughout all phases of due diligence, negotiation, financing, documentation, and closing.

Knowledge and Experience: At SHS, we couple our own in-depth knowledge of law and legal strategies with exceptional business acumen and commercial instinct. We set out to learn and understand each client's unique business so that we can provide our clients with advice tailored to meet their needs. We believe that it is not enough to just be knowledgeable about the law. To be effective, we must also be familiar with our client's industry. Through our years in practice, we have gained a keen perspective into a number of industries including technology, finance and banking, automobile, foreclosure and default servicing, entertainment, telecommunications, construction, manufacturing, environmental, marketing and advertising, apparel, beverage distribution, real estate development, energy (solar, wind, etc.), supply and demand, commercial and retail distribution, restaurant and hospitality, health care, and more.

DOMESTIC RELATIONS AND FAMILY LAW **PRACTICE GROUP**

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The SHS Domestic Relations and Family Law Practice Group attorneys embody vast experience in domestic relations and family law matters. Our Team understands the sensitive issues presented and work diligently and aggressively to attain a positive end result and guide our clients through this emotionally difficult and trying process.

Although the timeframes regulated by the Family Court can appear to languish between events, our attorneys endeavor to move each case along as efficiently and as expeditiously as possible within the Court's confines, and in conjunction with our client's goals. Our attorneys have a multitude of options to offer to our clients, such as negotiation, mediation, arbitration, and litigation. Collectively with our client, we will chart a course to achieve the desired result in the most efficient and cost-effective manner possible.

Our Domestic Relations and Family Law Practice Group represent clients in the following areas:

- Pre and Post-Nuptial Agreements
- Separation, Divorce, and Marital matters
- Domestic Partnerships
- Custody and Visitation Agreements/Amendments (for grandparents as well as parents)
- Child Support, Alimony/Spousal Support Agreements and Amendments
- Marital Settlement Agreements
- Adoption, Paternity, Guardianship matters
- Probate and Trust Administration
- Protective Orders and Domestic Violence; Abuse Prevention
- Contempt and Enforcement Actions
- Post Judgment Modifications

Our Domestic Relations and Family Law Practice Group have developed and cultivated long term relationships with local professionals that complement and enhance the services we provide to our clients, such as:

- Accountants and Financial Planners
- Mental Health and Medical Professionals
- Asset Research and Valuation Professionals
- Private Investigators

FORECLOSURE AND DEFAULT SERVICING PRACTICE GROUP

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Supervising Attorney Bankruptcy: James G. Atchison (jatchison@shslawfirm.com)

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Shechtman Halperin Savage, LLP has a long standing commitment to provide beginning to end default servicing with partner-level attention to each matter undertaken. The Firm's default servicing practice is organized around core groups, which include foreclosure, bankruptcy, eviction, HOA defense, litigation, loss mitigation and real estate (including REO). Having represented many financial and lending institutions over the last 30 years, SHS is extremely familiar with the specific needs and concerns of today's institutional clients, including sensitivity to public relations and fairness during the foreclosure/default servicing process.

Foreclosure: The SHS approach to our "cradle to grave" services has evolved over many years of experience in the default servicing arena. The Foreclosure Practice Group has conducted thousands of foreclosures throughout Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont. We are acutely aware of the importance of timelines, accuracy and oversight in the foreclosure process and the Firm has implemented policies and procedures to ensure compliance with client and regulatory requirements including GSE guidelines.

Our Foreclosure Practice Group maintains constant communication with our clients to ensure that the desired result is achieved. Being aware of special circumstances of a particular borrower or property assists us in understanding the client's interest in encouraging reinstatement as opposed to liquidation of the collateral. The Foreclosure Practice Group takes special care to be particularly responsive to both client and borrower in these matters to ensure that opportunities to achieve desirable loss mitigation resolutions are not missed. The Foreclosure Practice Group also has extensive expertise in all aspects of title issues. This provides the Firm with the ability to efficiently address and resolve any title matters that may hinder the foreclosure process.

Bankruptcy / Insolvency: The Bankruptcy Practice Group regularly represents creditors in proceedings filed under Chapters 7, 11, and 13 of the Bankruptcy Code. Our approach to a bankruptcy filing can best be characterized as aggressive and proactive. At the outset, bankruptcy filings are carefully reviewed to ensure the borrower's compliance with the Bankruptcy Code and identify all deadlines applicable to our client's interest. Whether we are dealing with a complex Chapter 11 reorganization or a routine Chapter 7 consumer case, our staff has the experience to undertake the representation. Timely and assertive action is taken to protect and preserve collateral throughout the bankruptcy process.

Our Bankruptcy Practice Group regularly gives and attends seminars on current bankruptcy topics. The representation of creditors in consumer and commercial bankruptcy filings and related bankruptcy litigation are routinely handled in the Bankruptcy Courts for the Districts of Massachusetts, Connecticut, Rhode Island, New Hampshire, Vermont, and Maine.

Eviction: SHS can support eviction cases in the states in which we practice. The Firm is equipped and currently utilizes all major web-based eviction technology systems for referrals and work flow. The typical issues involved in a contested eviction action include requests for stays and/or requests for additional time from former mortgagors to vacate. Additionally, we have also defended numerous actions challenging the validity of the foreclosure in all state courts, including the appellate arena.

While we are more than capable of pursuing an aggressive posture in any litigated matter, we remain sensitive to our clients' goals of obtaining a vacant, secure property by the most efficient means possible. With these goals in mind, loss mitigation efforts are regularly utilized by SHS in the context of eviction proceedings. The climate of the default servicing market has resulted in tenant-oriented courts. As such, considering eviction alternatives has become vital to successful outcomes in the post foreclosure process. SHS adheres to the philosophy that a contested eviction is the last resort where available alternatives will provide the client with the same relief at a lower cost.

At referral, SHS takes the appropriate steps in reviewing a file to assess whether loss mitigation strategies are appropriate. Prudent loss mitigation strategies may include cash-for-keys agreements, tenant purchases, and temporary use and occupancy agreements. The key to post-foreclosure eviction resolution is constant communication between all parties. The eviction attorney must be able to monitor and present the clients' offers, counter-offers, and the concerns of all interested parties. SHS is staffed and equipped to take the necessary time and care to ensure that the process stays on track and opportunities to gain possession and liquidate the asset are implemented.

HOA Defense: SHS is one of the few firms in the country that has a concentrated sub-practice group focused solely on protecting a lender's mortgage interest from condominium/HOA/priority liens. From the late 1980's through to the present, super-priority lien laws have been enacted throughout the country enhancing condominium association/government power to collect fees at the peril of mortgage holders. These statutes are one of the most concerning threats to lenders today due to confusion of how priority legislation works. Given the high number of defaults, many mortgage interests have been lost due to misconceptions about the laws. Accordingly, the sub-practice group's focus is to address the fundamentals of what a priority lien is with the client, discuss how it is prosecuted, and identify defense strategies the lender can institute to not only protect its mortgage interest, but also mitigate costs and expenses in the process. Our attentive and knowledgeable staff guides the client through various enforcement processes in our jurisdictions from start to finish. Additionally, we address best practices for our clients to assist the development of in-house policies to ensure early escalation and resolution strategies designed to avoid significant legal costs. This comprehensive review and training can incorporate on-site training which includes lender's rights, litigation, preserving the state of title, and redemption.

Servicer Defense Litigation: The Firm's Litigation Practice Group has extensive experience in all types of litigation matters, such as contract claims, collection and loan recovery disputes, lender liability claims, FDCPA claims, TILA and HOEPA matters, and real estate disputes. The Litigation Practice Group understands how

litigation can be an effective tool in meeting client objectives; however, we recognize that it is often in the best interest of our client to explore non-litigation alternatives, particularly when compared to the substantial cost and delays inherent in protracted litigation. In appropriate cases, mediation or arbitration may provide a more cost-effective method of dispute resolution. When litigation is necessary to protect the interests of our client, our Litigation Practice Group first formulates a strategy designed to achieve the client's goals. Our philosophy is to prosecute litigation aggressively while respecting the need to create and abide by a budget which is both realistic and appropriate for the particular matter. All litigation files are carefully managed, client communication is ongoing, and pending cases are systematically reviewed to ensure a continuing cost-benefit analysis throughout the process.

We have years of experience handling the more complex types of litigation including but not limited to servicer/lender defense and routinely obtain successful results in all state and federal courts. In addition to receiving litigation referrals where we are not the foreclosure counsel, we find that our default servicing clients recognize the advantage of keeping litigated matters and default servicing with one firm, while also keeping the files entirely separate. This allows our clients to save time and expense as we can quickly and efficiently transition matters internally.

Loss Mitigation: At referral, SHS takes the appropriate steps in reviewing a referral to assess loss mitigation strategies that may be appropriate. While we recognize that most loss mitigation efforts occur directly between the lender and borrower, there are specific events in the legal process where effective loss mitigation efforts can be pursued by counsel after referral. It is the SHS philosophy that foreclosure is the last resort and potentially an unfavorable outcome for the lender, the borrower and the community as a whole. Prudent loss mitigation strategies may include deed in lieu; short sale; loan modifications; deferral of payments; extension of loan maturities; conversion of adjustable-rate mortgages into fixed-rate; capitalization of delinquent amounts; or potential combinations of the above. At SHS, care is taken to review every file when received to ascertain the reason for the delinquency; whether the borrower has been in loss mitigation before; the borrower's current income situation as well as whether the borrower has been through debt counseling. Obtaining this information allows our staff to determine likely candidates for possible loss mitigation alternatives. Additionally, the length of the delinquency is noted to avoid referrals where the default is less than 90 days to ensure all loss mitigation efforts and alternatives have been exhausted. This Firm regularly requests copies of any 'pre-negotiation agreements', modification and forbearance agreements and financial questionnaires that the lender may utilize when working with a borrower to allow the documents to be readily available and provided to the borrower upon request. In the foreclosure context, the demand period is the first opportunity for counsel to pursue loss mitigation efforts with borrowers who respond to the letters. At all times, our staff is courteous and helpful in getting the borrowers as much information as

possible, inclusive of loss mitigation contacts, options and any other information the lender wishes to provide. Oftentimes the borrower is not aware of existing resources or programs for which they may qualify. At any stage in the foreclosure process, SHS actively strives to cultivate and facilitate deeds in lieu of foreclosure, repayment plans, loan modifications, short sales, short refinance or forbearance consistent with our client's protocols. As loss mitigation has become increasingly technical, specifically in the mediation context, institutional counsel must understand the loss mitigation process and alternatives in order to provide efficient and seamless representation.

Real Estate and REO: The Real Estate Practice Group provides quality service in a cost-effective manner. Our experienced staff provides comprehensive legal services to buyers, sellers, developers and residential lenders throughout all phases of real estate transactions throughout New England. This group has experience with structuring complex and multi-party purchase and sale transactions, tax-deferred like-kind exchanges, leasing, sale/leaseback, and other arrangements, commercial, industrial regarding residential real estate including hundreds of REO transactions. All matters handled by this group are staffed with experienced attorneys and paralegals that understand and appreciate the needs of our clients, either as the buyer, seller, or the lender, as well as the time constraints imposed by the nature of these transactions and the secondary lending market. This knowledge, coupled with a thorough understanding of real estate law, enables our Real Estate Practice Group to serve clients efficiently and professionally from the preparation and negotiation of documents to pre-closing and through the post-closing stages of a transaction. Many of the attorneys in this group are approved agents and/or attorneys for major title insurance companies in all of our six New England states, giving our Firm the ability to satisfy the title insurance requirements of both lenders, GSE investors and purchasers in the jurisdictions in which the group practices.

LABOR & EMPLOYMENT PRACTICE GROUP

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Shechtman Halperin Savage, LLP attorneys represent clients in the private and public sectors in a variety of labor and employment matters. Our Labor and Employment Practice Group has experience representing clients at the state and federal level before boards, administrative agencies, tribunals, mediators, arbitrators, and in courts of law throughout New England.

Employee Issues-Our Labor and Employment Practice Group work primarily with management and employers to meet the needs of their businesses while preserving the rights of their employees. We have experience in negotiating, documenting, and administering collective bargaining agreements to satisfy employee groups and unions while maximizing company profits.

When conflicts arise, we help our clients by handling grievances, litigating labor arbitration cases, and representing clients in all types and kinds of employment matters and practices, including the following:

- Unfair and/or Deceptive Acts or Practices
- Wrongful Termination
- Embezzlement and other employee crimes
- Disclosure of confidential and trade secret information
- Unfair competition
- Copyright Infringement
- Collective Bargaining Agreements
- Strike Litigation
- Construction Labor Law Negotiations

Pensions-SHS is skilled in pension law, and has represented the Retirement Board of the Employees' Retirement System of the State of Rhode Island as well as the Municipal Employees' Retirement System of the State of Rhode Island since 2007. We have experience not only in public sector pension issues and pension litigation, but also in reviewing and administering qualified pension plans and litigating a variety of claims, including but not limited to the following:

- ERISA claims
- Pension claims
- Grievance claims

Administrative and Statutory Compliance-Our attorneys help ensure compliance with administrative and statutory regulations and provide representation, guidance, support, and advice to clients when they are required to appear before administrative agencies such as the Human Rights Commission, Workers' Compensation Commission, Equal Employment Opportunity Commission, National Labor Relations Board, OSHA, and more. We are experienced in all areas of compliance-related matters, including the following:

- Americans with Disabilities Act
- Discrimination claims and disputes
- Drafting, negotiating, and litigating Employment Contracts, Severance Agreements, Non-Competition Agreements
- OSHA violations / claims
- Affirmative Action Compliance
- Employee Handbooks, Manuals, Policies and Procedures
- Workplace Violence
- Discrimination in hiring / firing
- Employee Right to Privacy
- Labor Disputes / Labor Relations
- Family Medical Leave Act
- Sexual Harassment
- Mediation, Arbitration, Litigation

LAND USE AND ZONING PRACTICE GROUP

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The Land Use and Zoning Practice Group at Shechtman Halperin Savage, LLP consists of an exceptional team of attorneys and paralegals who understand and excel in all aspects of this complicated field. From traditional planning and zoning and building permit cases to complex development review and approval processes, we provide creative strategies and solutions that are tailored to the needs of each individual client.

We counsel developers, builders, governmental agencies, municipalities, non-profit institutions, and other local and national businesses on land use, zoning, development and subdivision projects. Our experience is invaluable for clients handling large mixed-use developments encompassing hundreds of acres or just an individual residential property. Our Practice Group staff works to achieve each client's desired result using the most efficient method for that client, either through pre-litigation negotiations, mediation, arbitration, litigation, trial, and/or appeal.

Development and Regulatory Approvals- Beginning with planning and zoning and extending through the administrative land use process, we work with each client, technical consultant, and regulator to maximize value and achieve timely results for our clients. These development and regulatory review processes may include:

- Master (comprehensive) Plan representation
- Zoning Applications — including floating, overlay, planned unit, performance and mixed-use zones
- Variance and Special Use (conditional use) applications
- Preliminary Plan of Subdivision and Record Plats
- Project Plans, Sketch Plans and Site Plan applications
- Forest Conservation Plans, Stormwater Management Plans, and Sediment & Erosion Control Plans
- Adequate Public Facility Review —Traffic and School Capacity Studies, Management Plans, Agreements and Exactions

- Affordable Housing Agreements
- (Moderately Priced Dwelling Unit Agreements
- Transfer Development Right Easements, Building Lot Termination Easements, Developer Rights and Responsibilities Agreements
- Credits and Agreements related to impact fees, linkage fees and development mitigation fees
- Water and Sewer Authority Regulations
- Permit Applications

Zoning and Land Use Analysis: If you're looking to purchase, remediate, or sell an individual property, multi-parcel project, or large asset pool, SHS can analyze regulations on the property, help you understand any restrictions, and prepare any materials that are needed for the purchase, remediation, or sale. We also help lenders by researching local zoning laws, preparing zoning opinion letters, and reviewing the zoning opinions of others.

Local and State Advocacy: Our Land Use and Zoning attorneys in the northeast region build and maintain professional relationships with legislative and administrative leaders, decision-makers, and regulatory staff at the local and state level. These important relationships have helped to boost our successes in advantageously shaping local policies and regulations on behalf of our clients. We regularly advocate for our clients in the following areas:

- Comprehensive Planning/Master Plans
- Zoning Text and Subdivision Regulation Amendments
- Water and Sewer Plans
- Annexations and Annexation Agreements
- Growth Regulations and Staging Policies
- Legislative Advocacy

Litigation and Appeals: When litigation cannot be avoided, our lawyers navigate our clients through the administrative and regulatory process before zoning boards, review boards, planning boards, appeal boards, and through matters in the state and federal courts.

PERSONAL INJURY PRACTICE GROUP

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With decades of experience in resolving Personal Injury claims, Shechtman Halperin Savage, LLP's attorneys and paralegals work closely with our clients to understand each situation and formulate a unique strategy designed to bring about the highest compensation for the injury sustained. We remain in constant contact with our clients throughout the handling of the case to ensure that clients are informed and are receiving the medical treatment, support, and guidance needed.

We work as expeditiously as possible to attain favorable and timely results, tailoring our approach to each case according to our clients' individual needs and goals. From the beginning of our representation, we explore all options available to protect our client's interest and to maximize recovery, be it through settlement, mediation, arbitration, or trial.

Our Personal Injury Practice Group has experience in the following areas:

- Motor vehicle accidents (including underinsured and uninsured motorist Claims and Personal Injury Protection Claims)
- Drunk driving accidents
- Truck and bus accidents
- Motorcycle, bicycle and pedestrian accidents
- Slip-and-fall and premises liability accidents
- Dog bites
- Medical malpractice
- Wrongful death
- Product Liability
- Boating accidents
- Airline accidents

As part of our Personal Injury Practice Group, we are also able to counsel our clients in the following areas:

- **Case Evaluation:** We carefully review each claim and explain the best options available to assist our clients in maximizing recovery for their injuries
- **Medical Treatment Review:** We work to ensure that each client receives appropriate medical care and that each client's medical needs are handled competently and expeditiously, and documented accordingly
- **Assessment of Lost Wages, Medical Expenses and Other Damages:** We review each individual set of circumstances in order to make sure that all damages and expenses are itemized and documented appropriately
- **Pre-Litigation Negotiations, Demands:** Our team's knowledge, experience, and most importantly, credibility in the personal injury field oftentimes allows us to obtain favorable results for our clients prior to, and/or during litigation
- **Mediation, Arbitration, Trial, and Structured Settlements:** Our team has experience resolving personal injury cases pre-litigation, during litigation, at mediations, arbitrations, and/or at trial; we also counsel our clients on the advantages and disadvantages of structured settlements
- **Medical Liens:** We counsel our clients on issues related to medical liens, and we help them manage the medical expenses associated with their injury
- **Insurance Issues, Personal Injury Protection:** Oftentimes, clients are unaware of insurance coverage they may have; we review each policy in order to determine all potential avenues of recovery for our clients

PUBLIC SECTOR/GOVERNMENTAL SERVICES
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In Shechtman Halperin Savage, LLP's Public Sector/Governmental Services Practice Group, we have a variety of attorneys with extensive experience in the representation of municipalities and other governmental entities. The Firm acts as general counsel to the Rhode Island Commerce Corporation, the Retirement Board of the Employees' Retirement System of the State of Rhode Island and the Municipal Employees' Retirement System of the State of Rhode Island, and the Board of Directors for Rhode Island Public Transit Authority ("RIPTA"). The Firm has also served as counsel to the Providence Redevelopment Agency with respect to a large redevelopment project in the City's Hospital District, and has served as special counsel to the East Greenwich Housing Authority and the Coastal Resources Management Council.

We are able to offer our clients invaluable advice and resources in areas including, but not limited to the following:

Drafting and Document Preparation: Our attorneys have experience in drafting legislation, ordinances, and charter provisions for local governments to ensure that laws are constitutional, concise, and enforceable. We regularly negotiate and draft contracts, leases, easements, and highway abandonments on behalf of our clients. We

also assist our clients by drafting economic development loan documents to help stimulate local and statewide economies.

Meetings and Records: We can oversee public meetings, and advise governmental entities and municipalities on compliance with Open Meetings laws, as well as managing public records requests, and responding to same.

Real Estate Matters: SHS can handle all aspects of public real estate transactions, including redevelopment, land use, zoning and planning issues, review of building codes and ordinances, and the preparation and conduct of tax sales. We can also provide advice on code violations and possible remedies.

Municipal Finance: The firm provides a broad range of legal services on bond issues and other financing transactions. As counsel to the Rhode Island Commerce Corporation, the Firm has served as issuer's counsel in relation to conduit issuances involving, among others, the Rhode Island Airport Corporation, the Quonset Development Corporation, the 1-195 District Commission and the State of Rhode Island. In representing the issuer, the Firm believes it is imperative to take a proactive role in protecting the issuer's interests throughout the process.

In addition, the firm serves as underwriter's counsel in relation to municipal issuances.

The Firm has been listed as Issuer's Counsel and Underwriter's Counsel in the most current edition of the Bond Buyer's Municipal Marketplace Directory (the "Red Book").

Legal Advice and Representation: In addition to the above, whether you need a legal interpretation of state laws and their applicability to municipalities or governmental organizations, SHS can help ensure that your municipality or governmental entity is in compliance with the law. We routinely provide counsel on issues related to municipal, local, state and federal administrative law issues; contracts; public sector labor and employment law (including pensions and collective bargaining agreements); receiverships; bankruptcies; review of departmental policies and procedures; development of policies and procedures for public organization management; financing and project development; environmental protection and natural resources; review of insurance requirements, policies, and renewals; economic development; litigation, appeals, administrative remedies; and more.

Our Public Sector/Governmental Services Practice Group takes great pride in helping our clients operate at peak efficiency, and with the economy taxpayers expect.

REAL ESTATE AND CONVEYANCING PRACTICE GROUP

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The Real Estate and Conveyancing Practice Group at Shechtman Halperin Savage has the experience and talent to handle almost any real estate matter, from a routine purchase or sale of residential real estate, to more complex matters involving transferring, leasing, financing, developing, or subdividing residential, commercial, or industrial properties. Throughout each transaction, we provide quality service in a cost-effective manner.

Real Estate Transactions: The attorneys and paralegals at SHS provide comprehensive real estate transaction advice to buyers, sellers, developers, and residential lenders throughout New England and New York. Our experienced team can guide you through any transaction, whether it is structuring a complex multiparty purchase and sale transaction, navigating a tax-deferred like-kind exchange, leasing a property, completing a sale/leaseback, or any other arrangement regarding residential, commercial, and/or industrial real estate.

Financing: A significant portion of our practice is devoted to structuring, negotiating, and documenting financing in various types of transactions, including commercial lending, real estate lending, and asset-based financing. Our institutional lenders can also expect ongoing advice and assistance to ensure compliance with all state and local consumer laws and regulations in their particular states.

Expert Guidance: Our Real Estate and Conveyancing Practice Group is staffed with experienced attorneys and paralegals that understand and appreciate the various needs of our clients, either as buyers, sellers, and/or lenders. We are cognizant of the time constraints imposed by the nature of these transactions and the secondary lending market, and we work to not only meet, but to exceed our clients' expectations in this regard. In addition, many of the attorneys in this group are approved agents and/or attorneys for major title insurance companies in Massachusetts and Rhode Island, giving SHS the ability to satisfy the title insurance requirements of both lenders and purchasers in the jurisdictions in which the Group practices. Our

expertise helps us to serve our clients efficiently and professionally and to provide them with the expert guidance they need to successfully complete each transaction.

Convenient Service: From the preparation and negotiation of documents through the pre-closing and post-closing stages, SHS provides our clients with the best in service and convenience. We are skilled in the use of the latest computer software and technology to help maximize the efficiency and economy of each transaction. We have offices conveniently located in Rhode Island, Massachusetts, and New York, but will also travel to conduct closings at lender branch offices, offices of land evidence records or registries, and/or at the business or home of the customer. Because we know that business cannot always confine itself to "normal" business hours, we are also willing to schedule closings in the evening or on the weekend if the needs of the lender or its customer so require.

RECEIVERSHIP AND BUSINESS INSOLVENCY PRACTICE GROUP

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Shechtman Halperin Savage, LLP's Receivership Practice Group focuses on business insolvency and creditor's rights in receivership proceedings in Rhode Island and Massachusetts, and works with lenders and struggling companies to understand the advantages and/or disadvantages of receivership and bankruptcy proceedings. Our expertise in the complexities of insolvency law, together with our practical business experience, enables us to meet the challenges of receivership and insolvency proceedings, whether related to multi-million dollar companies with national distribution channels or small, closely held local businesses.

Expert Advice: We regularly counsel creditors, lenders, business owners, principals, and shareholders in receivership and insolvency proceedings. In particular, we offer guidance with regard to debt restructuring, as well as the collection and enforcement of secured and unsecured obligations. Throughout our representation, we use our talent, creativity, business acumen, and legal expertise to protect our clients' investments/assets and maximize their recovery.

SHS also frequently represents struggling companies contemplating their own potential receivership. In many instances, we have been able to help our clients avert receivership or bankruptcy by restructuring the company and/or its debt, or by introducing our clients to investors willing to infuse new capital or extend additional credit. When receivership is the appropriate alternative, we provide our clients with counsel and support and ensure that they have a full understanding of the receivership process and how it affects their business, their creditors, clients, vendors, and employees.

Receivers/Special Masters: SHS Partners, Stephen J. Shechtman, Jonathan N. Savage, Preston W. Halperin, and Thomas E. Carlotto, along with senior associate James G. Atchison, are regularly appointed by the Courts in Rhode Island and Massachusetts to act as receivers for businesses in distress. Our attorneys take very seriously their charge as Receiver, to assume control of struggling business, marshal existing assets, and either liquidate or operate these entities as salable going concerns. Our exceptional staff seeks out and delivers creative solutions to the myriad of legal, financial, and business issues that arise during the operation, winding-up, and disposition of a business.

As court-appointed Receivers/Special Masters, we have seen great success in maximizing recoveries for creditors and equity holders. We work diligently to stabilize and rehabilitate businesses, preserving and often enhancing their value so that we can ultimately sell them as going concerns. Our focus on increasing value benefits the business and its employees — whose jobs remain intact — together with its creditors and equity owners, who have a greater likelihood of recovery on their claims.

Shareholder Oppression, Freeze Out, Buy-Out, Business Valuation: Unfortunately, closely held and/or family owned and operated businesses frequently confront issues with regard to the balance of power, termination of family members from employment, infighting, hiding or shifting of assets, or freezing out certain shareholders from the running of the business. Often, there are disputes as to the value of the business and its assets. Our team of professionals are able to assess the situation, evaluate the risks versus rewards of a potential receivership proceeding, determine the need for appraisals or business valuations, analyze the business climate and how it may affect the client's company, and offer unparalleled legal and business guidance and advice throughout this entire process.

Sampling of our Successes

SHS managed the assets of a debtor/contractor attached to a large construction company specializing in "big box" retail construction projects throughout New England and metropolitan New York. We completed an immediate and extensive forensic review of numerous construction projects left in various stages of completion, successfully negotiated substantial payments to creditors and the receivership estate, and succeeded in obtaining a \$10 million dollar reduction of an over \$18 million dollar claim pool. Our efforts provided most creditors with distributions between 70% and 100% of the value of their claims.

SHS operated and sold a well-known Rhode Island jewelry manufacturing company. Through our efforts, we were able to help save jobs, preserve an iconic local business, and create a sizable distribution to company creditors.

SHS managed a receivership estate in Fall River, Massachusetts, consisting primarily of a historical mill complex rife with challenging site conditions and environmental issues. We operated this large industrial property and ultimately sold it to a developer for a sum in excess of \$1 million.

SHS successfully operated and sold the assets of Landmark Medical Center, a not-for-profit, 214-bed acute care hospital providing emergency, diagnostic, medical, surgical, psychiatric, cancer, cardiac and obstetric care located in Woonsocket, Rhode Island. SHS attorneys obtained approval for the sale from the Court and State regulators, which allowed Landmark to continue to provide quality care to patients in Northern Rhode Island and surrounding areas, as well as preserve much needed jobs in the State of Rhode Island.

TRUSTS AND ESTATES PRACTICE GROUP

Chair: Douglas A. Giron (dgiron@shslawfirm.com)

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The attorneys in our Trusts and Estates Practice Group routinely represent individuals and families in all aspects of estate planning, business and wealth succession planning, as well as probate, estate, and trust administration. Our attorneys have many years of experience planning for family businesses and families with substantial wealth. Whether preparing a simple will or a complex charitable or generation-skipping transfer tax trust, our Trusts and Estates Practice Group approaches all endeavors with the client's goals and objectives at the heart of the matter. This practice group is skilled at handling such personal matters effectively, discreetly, and promptly.

At SHS, estate planning typically begins with a thorough and complete intake process where our attorneys learn and study a client's financial make-up, family information, personal, health and medical issues, objectives, goals, and desires. This process is not done in a vacuum but rather in partnership with our client, their family members, their accountants, financial planners, insurance professionals, and any other individual the client wishes be involved in the process. Our Trusts and Estates Practice Group is adept at obtaining the information necessary to evaluate the client's goals and desires to assist the client in formulating and executing a comprehensive estate plan.

Included among some of the instruments we draft for our clients are wills, trusts, living wills, health care proxies, powers of attorney, family limited partnerships, and buy-sell agreements. In addition, our attorneys provide counsel to our clients on elder law issues and Medicaid planning.

Our Trusts and Estates Practice Group assists families and fiduciaries in the probate and administration of estates and trusts. This group is skilled at taking on the burden of this process to make it as easy and painless as possible for our clients during these often difficult times. We organize and marshal the estate assets, and prepare and file the federal and state estate tax returns when required.

Whether working with a young couple whose main concern is the guardianship appointment for their minor children or a complex estate replete with challenging issues, our Trusts and Estates Practice Group treats each client and matter with the utmost care and personal attention in a cost-effective manner.