



Georgia

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Second Floor
Atlanta, Georgia 30338

4286 Bells Ferry Road
Suite 108
Kennesaw, Georgia 30144

Florida

400 N. Tampa Street
Suite 1050
Tampa, Florida 33602

South Carolina

128 Millport Circle
Suite 239
Greenville, South Carolina 29607

ABOUT THE FIRM

The Geheren Firm, P.C. is a full-service law firm providing legal services throughout Georgia, South Carolina, Florida, and Alabama with its headquarters in Atlanta, Georgia. Over the years, the firm has steadily grown in terms of both size and the services offered. Despite the firm's growth, The Geheren Firm continues to provide unmatched quality and personalized attention to every client. The firm's real estate law experience has served as a base for the expanding practice. The Geheren Firm now represent some of the largest loan servicers and financial institutions in the region, providing complete default services, foreclosure actions, eviction proceedings, Chapter 7, 11, 12, and 13 bankruptcy actions, residential and commercial closings, real estate owned (REO) closing transactions, and general commercial litigation.

While maintaining cutting edge technology and processes is critical to the firm's success, The Geheren Firm recognizes that it is the superior staff that sets them apart from other firms. The Geheren Firm is composed of a diverse group of individuals who share a common goal of excellence. The attorneys and staff continue to achieve excellence not only in their careers, but in their personal lives as well. The Geheren Firm believes in the importance of a strong corporate culture which encourages individual growth through leadership and continuous education. The firm's shared values and beliefs enable its employees to work as a team to ensure the success of the Firm and its clients.

OUR MISSION

- *Provide unmatched, intelligent and effective legal services*
- *Provide high value to our clients in everything we do*
- *Promptly and courteously communicate with clients and others*
- *Create a positive and enjoyable work atmosphere for all firm members*
- *Be absolutely uncompromising in matters of integrity, ethics and client confidentiality*

PATRICK J. GEHEREN

FOUNDER AND MANAGING PARTNER

The firm's founder, Patrick J. Geheren, grew up in Iowa and graduated from the University of Iowa. In 1989, Mr. Geheren moved to Atlanta to attend law school at Emory University. Mr. Geheren was honored at Emory with a scholarship and by selection as an Associate Editor of the Emory International Law Review. After completing law school at Emory University, he began his career as a lawyer with the Atlanta based law firm of Garland, Samuel & Loeb, P.C. After several years at the Garland Firm, Mr. Geheren accepted a job with a prominent firm in Virginia and continued to practice in Virginia for several more years before returning to Atlanta and founding The Geheren Firm, P.C.

Mr. Geheren has extensive experience in commercial law and real estate transactions. Additionally, he has a vast amount of litigation experience in both state and federal trial courts throughout the Eastern United States, as well as in the Georgia Supreme Court, Georgia Court of Appeals and the United States Court of Appeals. The areas of his litigation experience include, but are not limited to, real estate title, commercial and residential leases, Homeowners Association covenant enforcement, construction litigation, and litigation arising out of real estate closings. Mr. Geheren has served as an expert witness in real estate closing litigation and has been listed under several practice areas in Martindale-Hubbell's prestigious *Bar Register of Preeminent Lawyers*.

Mr. Geheren's commitment to integrity, professionalism, loyalty, as well as a client-first mindset has served as a foundation of success for The Geheren Firm. Pat adds, "I learned early in my career that treating clients with respect, listening to and answering their questions, reassuring them in times of doubt, and providing clear focus, direction, and communication at every stage of our work together is the only way to do business. It's the small things that count, like a policy that every call gets returned within 24 hours. Ethical behavior, quality, professionalism, quickness, and openness are the foundations behind The Geheren Firm. As we grow, each new member of our team embodies these same values."

EDUCATION

J.D., Emory University School of Law
International Law Studies, Cambridge University
Bachelor of Business Administration, The University of Iowa

ADMISSIONS

State Bar of Georgia
Supreme Court of Georgia
Georgia Court of Appeals
US District Courts for the Northern and Middle Districts of Georgia
U.S. Court of Appeals for the Eleventh Circuit
Virginia State Bar

"We understand that clients have a lot at stake when dealing with litigation. Our goal is to protect our clients' interest by choosing the most strategic, yet efficient method of resolution."

Services

Litigation

The Geheren Firm offers experience and results-oriented representation for our clients whom require representation in civil and commercial litigation matters. The firm draws on a foundation of solid case management and proven trial skills in representing our clients in all types of disputes. We will provide intelligent and experienced counsel to help you achieve your objective quickly and cost-effectively. We recognize that most often there are alternatives to litigation that will best serve your needs and we will always explore those options, including negotiation, mediation and arbitration. When litigation is the only solution, we will pursue it aggressively and intelligently so as to obtain the best and most cost-effective result. Litigation services include, but are not limited to:

- Creditors' Rights
- Subrogation
- Judicial foreclosures
- Title curative litigation
- Suits on notes
- Title claims
- Confirmation and deficiency actions
- Fraud prevention and loss mitigation
- Wrongful foreclosure defensive litigation
- Eviction actions
- Landlord/tenant disputes
- HOA litigation
- Bankruptcy protection

Bankruptcy

The Geheren Firm represents lenders against consumer and commercial bankruptcy filings. Our Bankruptcy Department is quick and efficient in processing routine matters, as well as providing expert representation in more complicated bankruptcy matters including adversary proceedings and other contested matters. Our attorneys are well versed in all matters related to compliance in the lending field and regularly assist clients with responding to and defending HUD, RESPA, GCEO and other state and federal regulatory complaints. Bankruptcy services include, but are not limited to:

- Preparation and filing Proofs of Claims and Amended Proofs of Claims
- Chapter 11 and 13 plan reviews to ensure client is receiving proper treatment and make recommendations if objections are needed. Assessment of Debtor's petition, docket and history to determine if there is cause for objections.
- Draft, file and prosecute Objections to Confirmation
- Preparation and filing of Motions for Relief from Stay

- Negotiate with Debtor's counsel for consent orders (hearing attendance and prosecution of motions when necessary)
- Respond to and defend Objections to Proofs of Claims
- Defend Cram Down and Lien Strip motions
- Provide defense to Adversary proceedings and other contested matters
- Draft and file Reaffirmation Agreements
- Prepare and file miscellaneous motions in compliance with Rule 3001.2 to include Response to Notice of Final Cure, Notice of Post-Petition Fees, Notice of Payment Changes, and Transfer of Claims
- Continued monitoring cases for adversarial issues that may arise in order to recommend an appropriate course of action

Residential Real Estate

The Geheren Firm handles numerous matters concerning residential real estate, including, but not limited to, residential closings, 1031 tax free exchanges, relocation, real estate owned (REO) closings, title services and title insurance. The Firm handles all aspects of residential closings, representing the interests of lenders, purchasers and sellers. Closing documents can be reviewed via Digital Closing Docs™.

Residential Foreclosures

The Geheren Firm understands the importance of efficiency and timeliness when it comes to handling foreclosures. Our Foreclosure Department consistently completes foreclosures in advance of lender expectations and schedules. Over the past several years the firm has acquired a niche for dealing with troublesome foreclosure files, offering clients solutions that will maximize the realized value of their assets. The Geheren Firm is willing to comply with all applicable fee guidelines, and utilize, at the option of its clients, any billing system and servicing system necessary. Residential foreclosure services include, but are not limited to:

- Non-judicial foreclosures
- Judicial foreclosures
- Deeds in lieu of foreclosure
- Short sales
- Title claims and curative actions
- Lien clearance
- Tax sale redemptions
- Mobile home repossession and title issuance
- Confirmation and deficiency actions
- Senior lien monitoring

Loss Mitigation

The Geheren Firm understands the importance of reducing the financial losses realized by our clients and maximizing the value of their assets. We offer a variety of loss mitigation and retention services. Loss mitigation and retention services include, but are not limited to:

- Loan modifications
- Repayment/forbearance plans
- Deeds in lieu of foreclosure
- Short sales
- Bankruptcy loss mitigation
- “Cash for keys” agreements

Title Services & Title Insurance

Title services are at the core of what we do. Through our title affiliate, LandGuard Title, LLC, we perform title examinations, handle special title projects and issue title insurance products for individual and large volume accounts needing a quick turnaround. We are adept at finding cost-effective solutions to even the most complicated title problems. We are authorized title agents for Commonwealth Land Title, Chicago Title, and First American.

Evictions

The Geheren Firm typically represents landlords in disputes arising out of leases or under tenancy at sufferance resulting from foreclosure. We have a great deal of experience handling the myriad of issues that can arise. We are aggressive in moving all of our files to prompt resolution, while continuing to seek opportunities for loss mitigation and settlement.

Real Estate Owned (REO)

We assist lenders, servicers and auction companies in the sale and transfer of portfolios of properties. Through our experience handling such matters, we have established processes that enable us to consistently close properties without delay. Upon receipt of every file, we conduct preliminary title work to identify title issues and lend our expertise to resolve title issues well before closing. Because of the volume of files being handled by bank REO specialists and their real estate agents, it is not enough for the closing firm to limit its attention to its own title-related tasks. The REO closing firm must also ensure that all other parties to the transaction are completing their tasks. Our leadership and expertise in REO closings not only allows our files to close on time, but it also creates a positive closing experience and encourages investors to buy more properties from our lender clients.

Representative Clients



Technology

The Geheren Firm is committed to seeking out improved internal systems in order to stay ahead of the technology curve, giving our clients the quickest most efficient and secure way to keep abreast of the firm's progress and performance. We currently utilize the industry's most advanced software systems including SoftPro, ProForm, ProTrust, Amicus, TimeSlips, VendorScape, LPS, LAWTRAC and iClear.

TITLE INSURANCE AGENCIES



CHICAGO TITLE



First American

TECHNOLOGIES



CoreLogic



LENDER PROCESSING SERVICES



VendorScape



iClear

E&O INSURANCE



OTHER AFFILIATIONS



PROUD MEMBER
AMERICAN
LAND TITLE
ASSOCIATION

