



# THE LEGAL LEAGUE QUARTERLY

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## Mortgage Industry Leaders Warn: 50-Year Mortgages Would Not Serve Consumers

By Patrick O'Brien

The idea of a 50-year mortgage has fallen flat across much of the mortgage and housing industry. It's being floated as a way to "fix" housing affordability, but the consensus among many economists, lenders, and trade voices is blunt: stretching mortgages to half a century would do little for true affordability and could actively hurt consumers over time.

From LinkedIn feeds to housing trade-group circles, the response has reinforced my deep admiration for the professionals in our industry. There are great people among us who continue to place the borrower at the center of all analysis. What is a 50-Year Mortgage Supposed to Solve?

The political backdrop: the administration and Federal Housing Finance Agency (FHFA) leadership have publicly discussed 50-year

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## The Rise of the Compliance Generalist: Why Your Next Hire Should Be a Swiss Army Knife

By Andrew Collins

In 2020, when the world shut down due to the pandemic, the work environment was forever changed. The light-speed escalation to the hybrid workforce became more prevalent; the streamlining of tasks and responsibilities went from trendy buzzwords to a new way of life; and the days of the singular-role employee went by the wayside. The byproduct of this forced change was the emergence of the "Swiss Army Knife" of an employee.

Before the pandemic, the hiring process was very rigid and uniform within the mortgage and default services industry. A position would open up, and that position would be filled. Promotion was mostly awarded via attrition, and, for better or for worse, everyone would find their niche in their own little box. Unless that employee was a go-getter, that was usually where they would stay, and departments would remain at capacity. This worked well for years, but as with all things, change is inevitable. This time around, the change was quite drastic.

Our firm had to look introspectively, not only keep up with ev-

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## California Court of Appeals Upholds Unlawful Detainer Judgment After Consolidation With Unlimited Civil Action

By Matthew E. Podmenik

The decision in *Villa Zinfandel, LLC v. Bearman*, 2025 WL 3485216, clarified the evidentiary standards governing foreclosure-related unlawful detainer actions—as well as the jurisdictional consequences of consolidated cases. The California Court of Appeals, First Appellate District, Division One, affirmed a judgment awarding possession and damages to Villa Zinfandel, LLC after its purchase of a Napa County property at a trustee's sale. The case offers important guidance on the admissibility of recorded foreclosure documents and the effect of consolidation on the damages cap in limited civil actions.

### Background: Foreclosure Purchase and Unlawful Detainer Filing

Villa Zinfandel, LLC, acquired the subject property from a buyer who had purchased it at a nonjudicial foreclosure sale. At the time of purchase, Christopher Bearman occupied the property. As required under California law, Villa Zinfandel initiated a limited civil unlawful detainer action to recover possession and holdover damages.

While the eviction case was pending, a third party—Edward Sanchez—filed an unlimited civil action challenging the foreclosure itself. Sanchez sought to set aside the trustee's deed upon sale, alleging procedural defects in the foreclosure process. Bearman moved to consolidate both cases, arguing that the validity of the foreclosure was central to both matters. The trial court granted consolidation "for all purposes."

### Trial Court Proceedings: Summary Adjudication and Unlawful Detainer Trial

After consolidation, the court granted summary adjudication against Sanchez, eliminating the only claim directly challenging the foreclosure's validity.

Villa Zinfandel's unlawful detainer claim proceeded to trial. To establish its right to possession, the purchaser introduced recorded foreclosure documents, including the notice of default, notice of trustee's sale, and the trustee's deed upon sale.

Bearman objected to the evidence, arguing:

- The documents lacked a proper foundation.
- They constituted inadmissible hearsay.
- Villa Zinfandel was required to prove the truth of the recorded statements, not merely their existence.

The trial court overruled the objections and took judicial notice of the existence and facial contents of the recorded documents, explicitly declining to accept the truth of the matters asserted within

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Letter from the Chair

# How AI Can Help Mortgage Default Law Firms Work Smarter and Stay Compliant

By Jennifer Rogers

Artificial intelligence (AI) is rapidly transforming the legal profession—but for mortgage default law firms, where accuracy, efficiency, and compliance are paramount, the adoption of AI has been met with caution. Many firms are intrigued by the promise of AI but hesitant to embrace it due to concerns about confidentiality, ethics, and control.

Can AI really help a mortgage default law firm? What exactly does it do, who can benefit, and how do you manage the risks associated with it? These are all questions that I have struggled with as a law firm owner and as someone who is much more comfortable making legal arguments than attempting to learn something as technical as AI!

While I am not the most tech-savvy attorney, I do understand that AI is here to stay, and if I don't understand it and implement it where I am able, I will be left behind. So, I reached out to Eyal Leeder, an expert in AI who has created an AI platform that was tailored specifically to assist the mortgage default industry. Eyal answered my questions in a language that I could understand. I left our conversations feeling excited to get started, and I thought the conversation might be helpful to other attorneys trying not to be left behind. Below are some of the questions that Eyal helped me with.

**Q:** I see AI everywhere—in articles, webinars, in the news, at conferences and in casual conversations with friends—but I don't understand how a law firm can benefit from AI.

**Eyal:** AI provides you with access to tools that can dramatically reduce the time that a person would have to spend on repetitive tasks, things like populating forms, creating policies, template generation, searching internal documents for answers, ensuring billing is submitted properly, marketing, and creating draft newsletters. The tasks it can handle are really endless.

**Q:** If it can do all of this, then why do you think there is such hesitation to move forward with implementing it in mortgage default law firms?

**Eyal:** Mortgage default firms handle high volumes of sensitive data—from borrower financials and loan documents to court filings

and foreclosure notices. As a result, firms are understandably cautious about adopting any new technology that might jeopardize client confidentiality, introduce legal or ethical risks if outputs are inaccurate, or disrupt compliance workflows tied to investor, agency, or court guidelines. In addition, a default firm doesn't really manage one workflow, but dozens of separate flows based on client-specific requirements and guidelines. Introducing brand new technology into such a complex environment can certainly appear daunting.

And then, of course, there's a fear of hallucinations and a general lack of clarity about which tools are safe, which are not, and how AI fits into legal practice.

**Q:** Hallucinations?

**Eyal:** Yes, hallucinations. It is when AI generates information that may sound correct but is factually wrong. Think of it like this: a five-year-old might come to you and excitedly tell a story about meeting space aliens at school. It is clearly not true, but to hear the kid tell it, with all the excitement and hand waving and sound effects, it's a very convincing presentation. It is also very likely that the kid completely believes it, too, even though it only happened in their imagination.

You see, large language models such as ChatGPT, Google's Gemini, xAI's Grok, and others all generate their responses in a probabilistic manner. They have been fed vast amounts of information and trained on it, but what they actually utilize is a vast set of probabilities. For example, the model knows that if the question relates to basketball, it is likely that the word "Michael" would be followed by the word "Jordan", but it doesn't actually understand who Michael Jordan is or what he accomplished. Every word, every sentence, and every paragraph is created using probability, not certainty or prewritten information. So, a model can easily respond with something that it calculates as being PROBABLE but didn't actually happen. That is what we would call a hallucination.

**Q:** What are some of the most practical, day-to-day uses for AI in mortgage default law firms?

**Eyal:** It can start at the beginning and assist

in accepting referrals and collecting information from referral documents to open the file. It can draft pleadings policies, communication and training materials, search documents for specific information, generate templates, and review invoices for accuracy. It can also run QC checks on every file on a regular basis and flag exceptions.

In my platform, AskTuring, the firm can upload all of their documents, like client guidelines and requirements and directives, fee agreements, policies, regulatory materials, etc., into the secure, private index, and the firm employees can then "talk to the documents". For example, the employee can ask the platform what a certain client allows in billing for a specific task, and the Index will generate the answer based on its review of all of those documents, and also provide the user with a link to the specific page and paragraph where that info was pulled from.

AI isn't a replacement for lawyers or paralegals—it's a powerful assistant that can handle routine, repetitive, or data-heavy tasks at speed and scale. Some of the most beneficial tasks AI can handle for a law firm are:

- **Document Automation**—Generating first drafts of complaints, motions for default, affidavits, and notices, and populating forms using data from the firm's case-management system (CMS).
- **File Review & Quality Control**—It can flag missing or inconsistent documents in foreclosure or bankruptcy files. It can be used to verify if assignments or loss mitigation documents are in place, or if files have missing or incorrect fee approvals.
- **Data Extraction & Summarization**—AI can read and summarize loan documents, notes, deeds, or payment histories and pull key data points (loan #, default date, borrower info, legal description, etc.) from large PDFs.
- **Bankruptcy & Litigation Support**—Monitor PACER or court dockets for bankruptcy filings, draft motions for relief from stay or proofs of claim with less manual effort, and compile payment histories needed for POC.
- **Compliance Checks**—It can ensure that file timelines meet GSE, CFPB, or investor guidelines, and can automate file audit reports for clients or servicers.
- **Billing and Invoicing**—Read and extract information from incoming invoices, create outgoing invoices, and ensure the correct backup documents are attached based on state, investor, and client requirements.

**Q:** One of the biggest concerns that I have with using AI in the mortgage default industry is security and protecting private information. Is it even realistic to think that

## we can use AI in light of the security requirements of our clients?

Eyal: Security is a big issue in our industry. The AI tool you use should have SOC2 certification and not share data with the foundational models. Self-hosted AI or enterprise-level privacy controls are big factors in the level of security.

## Q: Is AI going to replace the workforce?

Eyal: No, we are always going to need humans to think and analyze. Especially in our industry. We have to keep humans in the loop to maintain legal integrity. Anything generated by AI needs to be reviewed for accuracy by a human. Besides, I have learned that no matter how long you have been in the industry, there is always something that makes you go, "That's the first time I've ever seen this happen!" Those are instances where the AI requires human guidance and decision-making.

Of course, with foreclosure volumes expected to continue to rise, law firms have to improve efficiency. The rising workload and complexity of the work make manual processes unsustainable. By having AI complete or even start some of these tasks, law firms will save a significant amount of time each week, which frees them up to focus on tasks that truly require human analysis or interaction.

## Final Thoughts

I am so appreciative of the time that Eyal spent answering my questions and explaining how AI could make a real difference in the productivity of my firm. I walked away from the conversation with a completely different understanding. I actually am excited about moving forward with implementing AI in my law firm. I still have some concerns, so I will approach it as Eyal suggested, in baby steps, in order to learn as we go and understand the potential of AI to improve our processes and run the practice more efficiently.

From our conversation, I learned that AI offers real, measurable benefits to mortgage default law firms—from improved efficiency and accuracy to better compliance and client service. Yes, there are risks—but they can be managed. With the right tools, training, and policies in place, AI can become a strategic asset rather than a liability.

**Jennifer Rogers** is the Founding Member and Managing Attorney of IDEA Law Group, LLC. For more than 20 years, Rogers' practice has primarily focused on representing mortgage lenders and services in real estate, title curative matters, routine and complex civil litigation, bankruptcy, creditors' rights, residential and commercial foreclosures, and evictions. Rogers is a founding member of the Colorado Creditor's Bar Association. She is licensed to practice law in Colorado.

## From the Chair

Hello:

I am David Demers of the law firm Cooke Demers, LLC, and the new Chairman of our Legal League's Advisory Council. I am honored to assume the role and must thank Steve Hladik for over five years as our visionary Chairman. Just as importantly, I want to personally extend my deepest appreciation to our members and mortgage servicing partners who give us their valuable time and add their significant insights and knowledge to our events and presentations. It was certainly a recovery year for all of us in mortgage servicing, with a gradual return towards typical industry performance. THANK YOU for your continuing support and involvement throughout 2025!

We all participated in many positive and informative events in 2025, and our plans for 2026 elevate our commitment. All our Legal League Committees, along with the Five Star team of Jonathan Hughes, Gina Gallutia, and the many others, also contributed tirelessly to ensure we remain the leading association for financial services law firms. This year was also an active year for us, as we presented six significant webinars and published two judicious whitepapers, and have received continuing praise and appreciation for our efforts.

The Legal League's involvement and success at last Fall's Five Star Conference was another testament to the commitment of our members and servicer partners. The Servicer Leadership Roundtable continued to be a strongly attended and highly participatory addition to our offerings. At the Roundtable, servicers and member firms openly discussed topics as diverse as Navigating Major Regulatory Updates From the CFPB, VA, and HUD, as well as Staying Agile Under the Growing Expectations of 50 State Attorney Generals and Strengthening Partnerships Between Servicers, Insurers, and Legal Providers.

Continuing our focus on and pledge to legal education, our Legal League Default Classes covered many timely topics from Receivership Offensive Tactics, CWCOT in Practice, Bankruptcy Roadblocks, and Alternative Strategies to Advocacy in Trial & Appeal, as well as From Default to Eviction: Key Decision Points. We are also very proud of the success of the on-site training program that we added in 2025. Several Legal League members supported training at three different servicers through coursework specifically designed to meet the servicer teams' specific needs. The response has been overwhelming, and these will be expanded in 2026. Thank you again to the Legal League's Events Planning Committee, the Education Committee, and the Legal League and Five Star teams for their commitment and long hours to make these events a continued and premier success.

I also want to thank each of our members, who are proudly listed in this Legal League Quarterly. We are pleased to share that our membership remains strong and that we added 10 new members and associate members to our growing family in 2025.

Our informative and well-attended Legal League Spring Servicer Summit returns in 2026. We enter 2026 with solid optimism, and we look forward to working together to ensure our mutual and sustained success.

## DAVID DEMERS

Chairman, Legal League Advisory Council  
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mortgages as one tool to ease housing costs, potentially by enabling Fannie Mae and Freddie Mac to support such loans.

The sales pitch is simple:

- **Lower monthly payment**—Spreading repayment over 50 years lowers the principal portion of each payment.
- **Slightly higher "buying power"**—Some analyses suggest a 50-year term could increase what a borrower "qualifies for" by a modest margin.

On paper, that may seem attractive to first-time buyers squeezed by high prices and interest rates. However, when mortgage professionals examined the math and market impact, the reaction was sharply skeptical.

### "Band-Aid" and "Gimmick," Not Real Reform

Housing economists and industry experts have largely characterized 50-year loans as a distraction from the real problem: a severe and chronic housing supply shortage.

One recent piece calling the 50-year mortgage idea a "band-aid" said it fails to address the underlying shortage of homes, instead offering what many view as a short-term, superficial fix.

### Equity, Retirement, and Systemic Risk Warnings

Critics—including voices within the industry—cite several core concerns. Among them: slower equity build-up, the prospect of debt extending into retirement, and increased financial-system risks due to long-dated debt instruments.

As one lender executive put it, borrowers might see lower monthly payments, but they would also face "far more interest paid over the life of the loan, and far slower equity growth" compared to shorter-term mortgages.

### Math Doesn't Pencil Out for Many Borrowers

Analyses from reputable mortgage-finance commentators highlight the stark tradeoffs:

- According to one breakdown, a 50-year mortgage could more than double the lifetime interest compared with a 30-year mortgage in many cases.
- A detailed comparison calculates that borrowing \$400,000 under a 50-year loan—even under generous assumptions—could result in hundreds of thousands of dollars more in total interest than under a 30-year loan.
- In reality, lenders will likely price the 50-year product at a higher interest rate than a 30-year loan to account for the increased risk.

## Why a 50-Year Mortgage Would Not Benefit Most Consumers

### 1. Tiny Monthly Savings, Huge Lifetime Cost

While a 50-year loan may shave a modest amount off monthly payments, that benefit comes with a steep downside: vastly higher total interest costs over time.

For many borrowers—especially those already under financial strain—this trade-off is economically regressive.

### 2. Slow Equity Build and Higher Risk of Negative Equity

Because amortization happens so slowly under a 50-year schedule, borrowers build equity at a glacial pace. Early payments are heavily weighted toward interest, meaning that for many years, very little principal is paid down.

That slow build means less financial cushion if home values decline—increasing the risk of being underwater. It also reduces flexibility for life changes (job moves, health issues, etc.), where home equity often serves as a critical financial buffer.

### 3. Debt Stretching Into Retirement

Given median first-time homebuyer age and expected home tenure, many 50-year mortgage borrowers could find themselves paying into their later years—potentially well past retirement.

That carries serious implications: reduced financial flexibility, potential cash-flow stress during retirement, and increased vulnerability to life events (health care costs, inflation, etc.).

### 4. Likely Higher Interest Rates, Not Lower

Because longer-term mortgages represent greater risk for lenders and investors, the extra duration is likely to come with a "premium"—i.e., a higher interest rate.

That higher rate erodes much of the already-modest monthly savings, making the long-term cost even worse.

### 5. Potential for Home-Price Inflation Rather Than Relief

By artificially expanding buyers' loan capacity—even modestly—50-year mortgages could drive up demand in a market already constrained by limited housing supply.

Without a corresponding increase in housing stock, the result could simply be higher home prices—erasing any benefit from lower monthly payments.

### 6. Regulatory, Risk, and Consumer-Protection Concerns

Long-term mortgages, such as a 50-year loan, pose structural challenges: they may not comply with certain regulatory frameworks designed for more standard loan durations, and they complicate risk pricing for lenders and investors.

Moreover, critics worry that such products could inadvertently edge toward predatory

lending, especially for populations seeking affordability—but unaware of the long-term downside.

## What Would Actually Help Consumers

Most industry professionals agree that if the goal is to improve affordability and homeownership, the real levers lie elsewhere. Suggested alternatives include:

- Increasing housing supply through zoning reform, streamlined permitting, and incentivizing infill/multifamily development.
- Targeted down-payment and closing-cost assistance—particularly for first-time or low-to-moderate income buyers.
- Policies that promote assuming or transferring existing low-rate mortgages when homes are sold—preserving already-locked favorable terms without extending loan horizons.
- Smarter use of extended-term loans—but restricting them to narrow, distress loss mitigation contexts (e.g., to help borrowers avoid foreclosure), not as a blanket tool for purchase financing.

## Bottom Line

The mortgage industry's reaction to the 50-year mortgage proposal has been, on the whole, wary to hostile. The consensus is:

- It offers little meaningful help to monthly affordability for most buyers.
- It drastically increases total interest paid and slows equity accumulation to a crawl.
- It risks extending debt well into retirement for many borrowers.
- It may fuel home-price inflation rather than relief, in a market already hampered by undersupply.

From a consumer perspective, that's a bad trade. If policymakers want to make homeownership more attainable, the real work lies in addressing housing supply, income barriers, and smarter, targeted financing tools—not in burdening Americans with debt for half a century.

I remain proud to be part of an industry that continues to put the consumer at the center of the drive to innovate and solve problems.

*Patrick O'Brien is the Chief Operating Officer at Stern & Eisenberg, a prominent firm based in Pennsylvania, operating in seven states and the District of Columbia. With over 27 years of experience in the default servicing industry, Pat has earned a reputation as a knowledgeable and reliable professional. His expertise spans both the servicer and default firm sides of the industry, having held executive-level positions on both sides. Known for his exceptional work ethic and strong industry connections, Pat is a true veteran of the field.*



“As the world continues to change, so does the role of every employee in the firm.”

—Andrew Collins, Director of Human Resources, Potestivo & Associates, P.C.

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everyone else, but to do what was required to be at the forefront of how the industry—and more importantly, the world—was changing. Where could we capture more returns on our human capital investments? How could we leverage vendor relationships and expertise? Through analytical data and through attending networking events, we found ways to build on current relationships and develop new ones to maximize operational efficiencies within the firm. This allowed the firm to lean on staff and vendor experience while freeing up time for dynamic employees wanting to develop and build strategies to streamline their departmental processes at the same time.

The other major shift that helped shape the workforce as we know it today was the ease with which the world went from relying on traditional brick-and-mortar office spaces to one where the hybrid employee became the standard. Remote work was previously a perk for management-level employees and above. Now, inquiring about a partially remote schedule is as standard an interview question as the starting salary. It takes a special kind of skillset to be as productive from the home office as from the desk at the headquarters. Growing pains along the way weren't unheard of, but once the staff were able to move past them, the transition from the full-time, in-office expectations to the hybrid schedule became seamless. This transition brought out learning opportunities for everyone. Some people who needed to catch up on the basics from an IT point of view learned them in a hurry. Others found out just how critical time management skills actually were; they weren't just a bullet point on a performance review. Everyone picked up new skills along the way, and they became more well-rounded employees because of it.

After the workforce learned these new skills, those levels became the new benchmark for all incoming employees. The basic computer skills became just as important as industry knowledge in most cases. Many courts held hearings over Zoom and other live-conferencing applications, so the firm found it useful to hold initial interviews utilizing these products as well. This became very beneficial in getting the right hires through the door for us. It identified a good starting point for where the skillset was for the candidate and determined a level of comfort with the technological resources that would be available to them.

Another aspect that came out of streamlining the workforce, beyond just the hybrid nature of the schedule, was the hybrid nature of each staff member. The new hybrid office created a new hybrid worker, and knowledge gaps weren't as vast as some employees were led to believe when they looked beyond the scope of their day-to-day job. Many sought out cross-training opportunities and took the initiative to find out what happens to the work before and after they complete their piece. Learning the entire process from start to finish became the new norm, and with this understanding of the entire process, departments became teams. Everyone was pulling for each other to succeed, and everyone was willing to give their teammates a hand if the need was there. Due to the dynamic shift in the work and the worker, everyone knew enough to be able to assist and step in for their coworkers. This made a major difference in working relationships within the firm, as well as how we interacted with our clients. This created incredible lines of communication and allowed partnerships to grow, and our business and the industry are better because of it.

As the world continues to change, so does the role of every employee in the firm. We have seen this in real time within our own firm. People are willing to step up when needed. Gone is the phrase, “That's not my job.” Everyone has a role within the company, but now, due to the rise of the need for Swiss Army Knife employees, that role is multifaceted, and the workforce is stronger because of it.

**Andrew Collins** joined Potestivo & Associates, P.C. in February 2014, and he is located in the firm's Rochester, Michigan office. He serves as the firm's Director of Human Resources. Prior to his current role, he was the Office Manager for the Michigan office.

During his time at Potestivo & Associates, P.C., Andrew has held various positions and performed numerous roles. He began his career at Potestivo & Associates, P.C. as a Foreclosure Coordinator, learning the full scope of the Illinois foreclosure process. His willingness to learn and grasp new concepts quickly, soon led to a transition to the role of Case Management Assistant. In that role, he was instrumental in the implementation of the firm's updated operating system, and was also uniquely situated to gain a working knowledge of each department within the firm. That knowledge ultimately led to his promotion to Office Manager for the Michigan office. As Office Manager, he helped guide the staff through the pandemic, ensuring staff were able to work remotely, and implementing safety measures to maintain a safe work environment.

Andrew is consistent, reliable, and has an innate ability to grasp new concepts and quickly adapt to ever-changing industry standards and requirements. He maintains an open door policy and is available as a resource for all firm employees.

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1341 W MOCKINGBIRD LN  
STE 900W  
DALLAS, TEXAS 75247  
214.525.6700

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them. Relying on statutory presumptions that nonjudicial foreclosure sales are conducted regularly and fairly, the court found in favor of Villa Zinfandel and awarded holdover damages exceeding the then-applicable \$35,000 jurisdictional limit for limited civil cases.

## The Appeal: Challenges to Evidentiary Rulings and Damages Cap

On appeal, Bearman argued that the trial court:

- erroneously admitted the recorded foreclosure documents, and
- improperly awarded damages above the limited civil jurisdictional cap.

The Court of Appeal rejected both arguments.

## Appellate Court's Analysis

### 1. Judicial Notice of Recorded Documents Was Proper

The court affirmed that trial courts may take judicial notice of the existence and face-value contents of recorded foreclosure documents. Judicial notice does not extend to the truth of statements within those documents, but such

records are admissible for the limited purpose of establishing the chain of title and the procedural steps taken in the foreclosure process.

Importantly, once these documents are admitted, California law applies a presumption of regularity to nonjudicial foreclosure sales. Bearman failed to rebut that presumption, particularly after the Sanchez claims challenging the foreclosure had been adjudicated against him.

### 2. Consolidation With an Unlimited Civil Case Removed the Damages Cap

The appellate court also held that once the trial court consolidated the unlawful detainer case with Sanchez's unlimited civil action for all purposes, the consolidated action proceeded as an unlimited civil matter. As a result, the former \$35,000 limit for limited civil unlawful detainer cases no longer applied, and the trial court acted within its authority in awarding higher damages.

## Conclusion

Melissa Coutts of McCarthy & Holthus, LLP, represented the successful appellees and noted that the Court of Appeals' decision affirms both the evidentiary framework commonly used in post-foreclosure eviction actions and the procedural impact of consolidation on jurisdictional limits. For purchasers at trustee's

sales, the case underscores the robustness of the statutory presumptions supporting nonjudicial foreclosures. For litigants and trial courts, it clarifies that consolidation with an unlimited civil action effectively removes the damage constraints that would otherwise apply to limited civil unlawful detainer proceedings.

**Matthew E. Podmenik** is General Counsel and Managing Partner (Southwest) for McCarthy & Holthus LLP. He received a Master of Business Administration and Juris Doctorate degrees from the University of Toledo and a Bachelor of Science in Business Administration from the University of Dayton. Podmenik has received an AV Preeminent rating from Martindale Hubbell, ranking at the highest level of professional excellence for legal knowledge, communication skills and ethical standards. Podmenik has been featured in San Diego Magazine as a "Top Lawyer in San Diego" since 2016. He has authored articles involving lenders' rights for the California Real Property Law Reporter, Legal League, California Mortgage Finance News, American Legal Financial Network, and the United Trustee Association. Podmenik is admitted to practice in the state of California, United States District Court in the Eastern, Central, Northern, and Southern Districts of California, the Ninth Circuit Court of Appeal, and the U.S. Supreme Court.