

Catherine Juric retires

**Glynn and Erickson named to key roles with PNN
and Mierzwa named president of Law Bulletin Media**



Catherine Juric

Catherine Juric, vice president and general manager of the Courts Department and Public Notice Network retired on March 5, after working at Law Bulletin Media for more than 33 years. Cathy began working at LB Media as the courts department manager and was later promoted to vice president and general manager of the courts and PNN.

"Cathy has been instrumental in the growth of our organization through her dedication and commitment to the courts and public notice," said Peter Mierzwa, president of Law Bulletin Media. "She has been a fixture at the Daley Center, leveraging her legal expertise while working closely with the court, the clerk and the general public. Cathy has been a leader and mentor for her team and while we will miss her, we wish her bonne chance in her retirement."

Cathy plans to travel in retirement, especially to France, but has no immediate plans due to COVID-19.



David Glynn



Ann Erickson



Peter V. Mierzwa

David Glynn, a vice president with our company, will succeed Cathy as vice president and general manager of the Courts Department and Public Notice Network. Dave has worked at LB Media for 27 years. He was appointed vice president of docket management technologies, which included DM2000 and related services in 2011. Under his leadership, Dave has been responsible for the innovation and enhancement of PNN's order entry portal for law firms and newspapers. Working with clients and vendors, Dave and his team have automated the PNN process to provide more efficiency and accuracy for customers.

Ann Erickson has been appointed to fill the position of public notice/courts department manager. Ann most recently worked in the Jury Verdict Reporter department at LB Media. She is an attorney with litigation experience who understands public notices. Ann submitted public notices at the Daley Center when she worked as an attorney at Morrison Mix.

Peter V. Mierzwa has been named president of LB Media. He succeeds Mike Kramer, who passed away in December. Peter joined the company in 2000. He earned his J.D. from DePaul University College of Law and most recently served as group vice president of LB Media's Legal Information Group with divisional oversight of Lawyerport™, Jury Verdict Reporter, Sullivan's Law Directory® and Law Bulletin Seminars.

We congratulate Cathy on her retirement and wish Peter, Dave and Ann all the best in their new positions. If you need any assistance with PNN, please contact Dave Glynn at 312-644-7008.

PNN Talks with Judicial Sales Leaders

Moratoriums, the future and what's different during the pandemic

How has the pandemic changed your organization and what is on the horizon for your organization in 2021?

Fred Lappe: When Covid-19 hit last spring Intercounty staff, like many employees, were unable to commute to the office. But we quickly adapted so that staff was able to work remotely. I was pleasantly surprised how well this model worked for the Intercounty team. Several of our employees have long commutes, and some have young children at home. Remote access to our systems saved commute time and allowed parents to work from home, as their children were also home for remote schooling. We have found that this model, born of necessity, has many advantages and will be incorporated into our regular office scheduling.

Pamela Murphy: TJSC certainly wasn't idle during the decline in foreclosure sale volume resulting from the foreclosure and eviction moratoriums during 2020. In fact, it allowed TJSC to focus on projects designed to increase efficiency through technology improvements, identify enhancements to our processes, and provide new service offerings for our clients.

Before the pandemic, we were transitioning our business from physical to electronic files. The abrupt shift to a remote work environment last March reinforced the need to rely on technology, and we quickly completed the transition to a paperless environment. Aside from our live auctions, we have the ability to work 100% remotely without missteps and, like many organizations, moving forward we will closely evaluate the need to have our entire workforce in the office.

During 2020, we made improvements to our technology, allowing us to expand the data and document exchange automation with our clients, providing greater efficiency for both parties. We will continue our client outreach during 2021 to discuss possible process improvements and automation, so we're all in a good position when moratoriums expire and volume increases.

In addition to the increased automation, TJSC began offering an exemption stamp service to our clients last year. Having worked in the default industry for several years, I understand how arduous this process can be, and in an effort to help our clients reduce their costs and capacity needs, we've designed and utilize an application that captures each exemption stamp milestone and a chronology of the process. We begin the exemption stamp process immediately upon issuance of the foreclosure deed for a nominal fee, as quickly as the municipality will allow. If our client requires a chronology of events, we can easily provide a written timeline chronology of the exemption stamp process from start to finish.

President Joe Biden extended the evictions and foreclosure moratoriums until June 30, 2021. We know you don't have a crystal ball, but what have you heard from industry leaders on what the future holds?

PM: I'm asked this question regularly by borrowers, investors, vendors, and clients; I wish I had a crystal ball! Many industry leaders believe the moratoriums will be extended through the summer months, but it is likely hinged upon the successful distribution of the vaccination and the effectiveness of the vaccination against the virus mutations.

There's plenty of perplexities related to the many orders issued by varying governmental entities during the past eleven months. The Executive Order signed by President Biden in late January extends the eviction and foreclosure moratoriums on VA, HUD, and USDA loans until June 30, 2021. On February 9, 2021, FHFA also announced an extension of the moratoriums through June 30, 2021 for Fannie Mae and Freddie Mac insured loans. However, the aforementioned eviction and foreclosure moratoriums do not encompass private lending or non-governmental backed loans; this is where local government is called to action.

Governor Pritzker's Executive Order places a moratorium on all evictions [but not foreclosures], regardless of the type of loan. As a result, the Circuit Court of Cook County will not allow any post-jud-



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ment foreclosure activity, including the foreclosure sales and sale confirmation, on occupied properties. They are, however, allowing plaintiffs to proceed with post-judgment foreclosure actions on vacant or abandoned properties.

And finally, if that isn't confusing enough, other Illinois counties allow foreclosure actions to proceed through sale confirmation, without regard to vacancy, but will not proceed on evictions.

FL: President Biden's moratorium was an extension of that previously put in place by President Trump. I had heard speculation that this moratorium may extend until September 2021 so business-wise, June 30 is not so bad! The President's moratorium affects mortgages held or backed by Government Sponsored Entities which accounts for approximately 60% of all mortgages. General Administrative Orders entered by the Circuit Court of Cook County staying most foreclosure sales in Cook County has further drastically reduced the number of sales that Intercounty is conducting. I think it is quite likely that these moratoriums and stays will be extended.

As these moratoriums and stays expire I think that sale volume will recover quite slowly. During the financial crisis of 2008, the Federal Government put several remediation programs in place to assist defaulting homeowners. You may recall, for example, the HARP and HAMP programs. In the end, such programs were largely unsuccessful because of the unsustainable terms under which many mortgages were originated and the resulting decline in home values. I would expect similar Federal remediation programs because of COVID-19. I also expect that these programs will be more successful than those previous, as most currently outstanding mortgages were made on much more responsible terms and we have seen a steady rise in home values.

There has been discussion about sales moving online, where do you see this going and how will it impact the process?

FL: In a recent Continuing Legal Education talk, Judge Joel Chupack was asked if he expected sales to move online. He responded that he did not. I however, expect the sale process to move in that direction. For example, the Sheriff of Kane County is in the process of resuming sales. These sales will take place via Zoom and not in-person.

PM: Indeed, the pandemic has helped all industries better understand the need to embrace industry 4.0 technology and how to best leverage the latest technology in their space. Several states in the country [both judicial and non-judicial foreclosure processes] have successfully transitioned to online foreclosure sales during recent

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What is new with PNN?

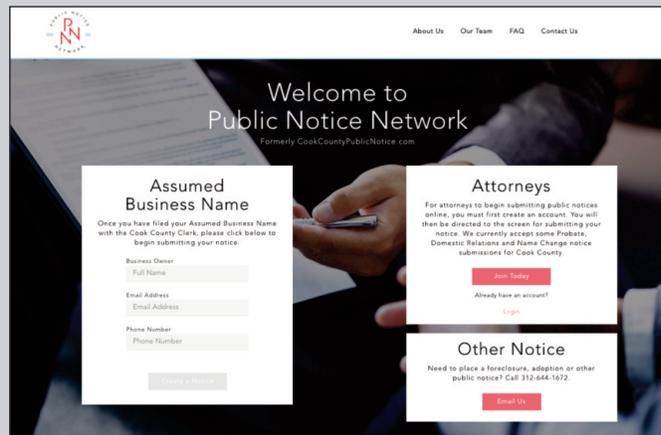
Our development team has been hard at work to add more notices to our online portal – PublicNoticeNetwork.com. In addition to more Cook County Probate notices, we have also added Cook County Divorce and Name Change notices for submission.

“The pandemic has accelerated our inclusion of more notices to the PublicNoticeNetwork.com website. Several notices that used to be processed over the counter in Room 802 of the Daley Center can now be submitted online,” offers Dave Glynn, vice president and general manager of PNN. “Placing a legal notice is very easy and allows users to upload documents in support of the notice, as necessary. A history of notices submitted is provided for law firm accounts and offers the ability to download Certificates for notices we publish.”

If you practice Estate Planning and Family Law, please visit PublicNoticeNetwork.com and click on the red submit button. Set up your free account and you’ll be ready to submit notices.

Here are the notices we currently offer at PublicNoticeNetwork.com:

- **Domestic Relations**
 - Divorce
 - Order of Protection
 - Allocation of Parental Responsibilities
- **Name Change**
 - Name Change
- **Probate**
 - Claims without notice to heirs
 - Claims with notice to heirs (Intestate)
 - Claims with notice to heirs (Will)
 - Notice to Heirs without Claims (Intestate)
 - Notice to Heirs without Claims (Will)
 - Final Report of Independent Representative



“Please reach out to us with any feedback or additional requests you may have on how we can continue to automate and improve our public notice offerings,” Glynn said. “We’re here to help with all of your needs and welcome the opportunity to hear from our newspaper vendors and law firms on what they need to make the process as efficient and smooth as possible.”

To reach Dave Glynn or the PNN team, email PublicNoticeNetwork@LawBulletinMedia.com.

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years, and there’s no reason to believe Illinois foreclosure sales cannot also be conducted online.

I believe a hybrid model would be a great start in Illinois, allowing interested bidders an opportunity to choose how they would prefer to attend our sales. Utilizing a hybrid auction solution will decrease the physical presence of bidders during a pandemic situation, increase our bidder pool by allowing individuals from across the country to bid on our properties, and ultimately increase the possibility for borrower surplus.

We’re currently holding live auctions on vacant or abandoned properties in Cook County, and in many instances, our auctions draw several bidders. TJSC has put stringent measures into place to keep our employees and visitors safe by adhering to both the Governor’s Executive Orders and the City of

Chicago requirements related to capacity, masking, and social distancing. Luckily, our office is located in a building with a very large conference room allowing necessary social distancing. Nevertheless, allowing bidders the opportunity to attend online if they choose would be welcomed by many.

PNN: Is there anything law firms can do to help you when you are handling their sales?

PM: Great communication is the key to every successful relationship! With that said, when sending over a new sale request, it is always helpful if our clients let us know when there are any anomalies on the case such as special sale or redemption terms, whether an outside auction marketing company is used, or the type of lien being foreclosed (first or second mortgage, judgment lien, etc.).

Also, we love automation! Most of our clients are accepting electronically signed doc-

uments rather than wet signatures, but if it’s something our clients are still considering, I’d like to encourage them to reach out to me to discuss our e-signing policy and procedures.

FL: Those firms that handle a large volume of foreclosure matters generally have everything down to a science. It’s the firms that do not regularly practice mortgage foreclosure that occasionally fail to provide all the information needed to conduct a foreclosure sale. This is particularly the case with foreclosures of commercial property. However, at Inter-county, mortgage foreclosure is our sole focus. We see it as our responsibility to guide these firms, often pre-judgement, to assure compliance with Illinois Mortgage Foreclosure Law and its sale provisions. For example: Have redemption periods been waived? Is the property vacant? Is there a receiver in place? Proper compliance with the provisions of IMFL will help to assure judicial confirmation of the mortgage foreclosure sale.

Remote Tips and Tricks from PNN's Spencer Post



By Spencer Post

Last March, workers across the globe were told to not come into the office but to work remotely, as the COVID-19 pandemic reared its head. Something we thought may last a month, fast-forward to today, and little to nothing has changed since.

We are still amidst a global pandemic and most workers have remained remote. It has come to feel more natural and something most companies will continue to adopt even after the pandemic is over.

- **Do something other than work in the morning during breaks or off-work hours, of course!**
 - Go for a walk.
 - Read a book.
 - Make breakfast.
 - Workout.
 - Meditate.
 - Listen to music.
- **Define your workspace.**
 - Even if you don't have an office or desk, define the space you choose to work and make sure it has everything you need.

- **Eliminate distractions.**
 - If you are distracted easily, take the steps to avoid what is distracting you.
 - Use your "Do not disturb" feature on your phone.
 - Turn your TV off (I personally like to have the TV on in the background quietly or on mute).
 - Put on noise cancelling headphones.
 - If you don't live alone, go to your own room, if possible.
- **Set your times.**
 - If you work better in the morning, set that time aside for your deep focus work and then have the latter half of the day for lighter work or vice versa.
- **Take breaks.**
 - Working remotely can easily lead to burnout if you aren't taking the time to step away from what you're working on for a few minutes.
 - Make sure to take a lunch to refuel your brain and productivity.
 - If you're feeling overwhelmed think of something that relaxes you, like listening to a song or reading a chapter from your current book.
- **When to end the day?**
 - When we first started working remotely, I came to the realization that I was working around the clock. I wasn't ending my workday at a normal hour.
 - Set your daily time you plan to end work for the day.
 - It's OK to look at emails that come through on your phone. It is up to you to decide whether you feel it's urgent or can wait until the morning.
 - It's also ok to sign off completely after work hours.
- **Talk about your day to others.**
 - When your workday ends, make it a point to reach out to family, friends or your significant other to talk about your day. Especially if you live alone, as it can get lonely.

With almost a year into working remotely, by now I am sure you can tell whether remote work is for you or if you work better in an office setting. I cannot speak for everyone, but I do know that having no commute time to work and regular office distractions has greatly improved my productivity.

According to a report by Verizon Business, remote work is here to stay: 86% of surveyed companies expect the physical and digital workplaces to coexist moving forward, and 78% expect remote work to increase.

With so many companies realizing the benefits of remote work (like increased productivity, better job satisfaction, and cost savings) and 72% of workers wanting to keep working remotely at least two days a week, more and more will choose to permanently incorporate remote work in some form.

[Citation 1](#)
[Citation 2](#)