

Janine L. Collette
Managing Attorney, Foreclosure Division

Email: jcollette@kmksc.com Tel: 414-962-5110



Janine is the Managing Attorney of KMK Foreclosure, the residential foreclosure division of Kohner, Mann & Kailas, S.C. With her team, Janine has consistently delivered our “cradle-to-grave” service to lenders and servicers while securing a reputation for accuracy among our clients and peers that is second to none. In doing so, Janine has expanded KMKSCs record of successfully resolving a large volume of foreclosure and loss mitigation proceedings for lenders on loans of all types, from conventional to home equity, including the FHA, VA, USDA, FreddieMac and FannieMae.



In addition to her managerial duties, Janine has a personal practice that concentrates on the litigation of contested actions in residential mortgage foreclosure and related bankruptcy matters, protecting of the rights of lending institutions relating to residential lending throughout the State of Wisconsin.

Janine has a record of litigation that encompasses many of aspects of commercial activity, combined with experience as a business manager. She has negotiated complex business relationships, including licensing of intellectual property, as well as having experience in litigating and managing the litigation of business and property rights related to legal issues in the State and City of New York. She has represented clients in disputes rooted in real property law, joint ventures in capital and investment, lease agreements, common carrier law, insurance coverage, employment law, safety and security law, and labor law before administrative, trial and appellate tribunals. Janine has considerable experience in the use and processing of subpoenas seeking disclosure of private information, and of requests under the Freedom of Information Act (FOIA) relating to information held by public bodies.

Janine acquired a thorough knowledge of federal and state environmental regulations and practice as a result of being counsel in a complex and lengthy multi-party dispute relating to liability for contamination of the groundwater by aviation fuel that involved a number of major airlines and governmental bodies.

Prior to becoming an attorney, Janine was Director of Continuing Medical Education for a teaching and research hospital of Columbia University College of Physicians and Surgeons. As a result of her legal, employment and life experience, she is adept at solving client problems within tight deadlines, and in securing practical solutions by negotiation where possible.

For more information on **KMK FORECLOSURE** Division, our residential mortgage practice, visit **www.kmkforeclosure.com**.



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Practice Areas:

- Banking Law
- Bankruptcy
- Commercial Law
- Finance
- Foreclosure

Education:

- Brooklyn Law School, N.Y.
Juris Doctorate
Area of concentration: corporate law and civil litigation.
Senior Paper: *“Assisted Reproductive Technologies and Sex Selection: Legal Issues of Reproductive Choice and the Right to Privacy.”*
- Union Theological at Columbia University, N.Y.
M.A. in Social Theology and Social Ethics.
Thesis: *“The Value of Work and Community During the Early Reformations: A Response to the Notion that Early Protestantism Embraced Capitalism.”*
- Concordia University of Wisconsin
B.A in Business Management and Business Communication, Summa Cum Laude.
Senior Paper: *“The Entrepreneur in the 21st Century: Continuing Challenges with Access to Capital and Management Expertise.”*

Academic Distinctions/Honors/Awards:

- Listed in *“Who’s Who Among America’s Colleges and Universities,”* (1996).

Bar Admissions:

- New York
- Wisconsin
- U.S. District Court Eastern District of Wisconsin
- U.S. District Court Western District of Wisconsin

Leadership Positions:

- Member, Board of Directors, Center for Teaching Entrepreneurship of the Heartland Foundation, 1990-1992.
- Member, Community Development Bank Advisory Committee for Public/Private Policy Initiative, Issue and Bond, 1991-1993.





Professional Associations and Memberships:

- American Bar Association
- New York State Bar Association
- Wisconsin State Bar Association (Member, Bankruptcy, Insolvency and Creditors' Rights Section)
- Wisconsin Mortgage Bankers Association

Languages:

- Spanish: Certificate of Spanish Proficiency in Written Translation, Columbia University.

Community Involvement:

- Lay theology tutor, Crossroads Presbyterian Church, Mequon, WI.