

WASHINGTON, D.C.  
NOVEMBER 8-11, 2007



# CONSUMER RIGHTS LITIGATION CONFERENCE

Plus Additional Intensives:

**Class Action Symposium**

Doing Well While Doing Good

Stopping Foreclosures: *Loan Workouts, Servicing Claims, and Bankruptcy Strategies*

Fighting Predatory Mortgage Lending through Litigation: *An Introduction to the Evolving Marketplace and Legal Theories*

Attacking Debt Collectors' Suits, Repossessions, and Arbitrations

## Ideas Insight Inspiration

It's the largest annual consumer law conference in the country and it's not to be missed—cutting-edge law; the latest strategies from leading experts; valuable insights on trends, tactics, and techniques; and networking events with colleagues who share an interest in consumer law.

*We've got it all.*

SPONSORED BY THE

NATIONAL  
CONSUMER LAW  
CENTER



with the  
National Association of Consumer Advocates

*The National Consumer Law Center is America's foremost advocate for low-income justice and its leading expert on consumer law.*

## MONUMENTAL VIEWS

Washington is a city of familiar, iconic sights - picture-postcard monuments, museums, and memorials.

Many of the city's most famous landmarks are sited on the National Mall. It's a two-and-1/4-mile stretch of American history and culture from the Lincoln Memorial to the U.S. Capitol Building with museums (including the 16 that make up the Smithsonian Institution); exceptional art galleries; grassy space; open air performances; and even an occasional demonstration. (Most attractions are open every day and free to visitors.)

But D.C. is not just museums and marble halls. It's a city of outdoor activities - a bike ride on the old C. & O. Canal towpath, a visit to the panda bears at the National Zoo, or a hike through leafy Rock Creek Park.

And it's a city of neighborhoods - from hip to historic - filled with trendy little stores and galleries, historic homes, intriguing museums, urban parks, and spectacular gardens. Upscale boutiques line the streets of Georgetown. Bohemian shopping is a must in Adams-Morgan. Congress is in action on Capitol Hill. It's here



## Monuments, Memorials, Museums, and much More

# Washington, D.C.

you'll also find the Supreme Court and the Library of Congress, as well as a residential district of Victorian rowhouses, parks, and tree-lined streets. Our conference hotel is located on Capitol Hill on New Jersey Avenue. Nearby is Union Station, a transportation hub with a mix of shops and restaurants and one of the world's finest examples of Beaux-Arts architecture.

## ON TOUR

If it's too much for you to figure out where-what-when-and-how to see it all, take a tour. There's sure to be one to suit you. History comes alive with an Anecdotal

History Tour of Adams-Morgan, Georgetown, or Lafayette Square. Your kids will love the Children's Concierge. Try the Spy Drive for a touch of espionage, or a Scandal Tour if you'd like a gossipy look at Washington. Segs In The City makes for easy sightseeing by Segway. For movie buffs there's Cinematics with stops at movie locations filmed in D.C. Bike the Sites has you biking from one end of the National Mall to the other. Or try a Washington Photo Safari. D.C. is a photographer's mecca with monuments just begging to be photographed. For more on touring in D.C., there's plenty of information at Union Station (not far from our conference hotel) or ask our hotel concierge.

Check out [www.washington.org](http://www.washington.org) for much more on Washington, or our website at [www.NCLC.org](http://www.NCLC.org) for more on D.C. sights you won't want to miss.



All photos courtesy Washington D.C. Convention & Tourism Corp.

## Questions?

Click on [www.NCLC.org](http://www.NCLC.org) for more on NCLC, the very latest on the conference, hotel reservations, and more about the sights of Washington. For registration information, call Debbie Parziale at 617 542-8010 or fax 617 542-8028.



# Bravo!

## APPLAUSE FOR PAST CONFERENCES



*Year after year attendees give our annual conferences rave reviews. We share some with you.*

"Excellent, comprehensive. A must-attend program for any serious practitioner of consumer law."

"It's well worth the money and time."

"I learned new ways of looking at my existing cases and how to expand the litigation."

"I liked the ABC classes for newbies. I also liked the fact that NCLC pubs were available for very reduced prices. It's a wonderful group with amazingly generous and knowledgeable people."

"There was a good variety of session choices and the cost was very reasonable."

"It gave me a lot of ideas for formulating ideas for future work - causes of action, strategies, etc. It was invigorating."

"I liked the friendliness of the attorneys and their willingness to help other attorneys succeed in their practices."

"One of the best conferences you can attend in any area in terms of organization and energy. Essential for the consumer lawyer."

"It gave me a chance to meet and discuss problems with other attorneys and individuals in consumer law. It also gave me a national perspective on local problems."

"[I liked] the Intensives. Taking a whole day to focus on a single subject is incredibly helpful. I enjoyed the negotiating foreclosure workouts session the most. The suggestions and strategies were very insightful and this will greatly help my practice."

"Excellent content, very good practical advice."

## Take Time to Network, Socialize, Enjoy Yourself

**Thursday Evening Opening Reception.** Meet and greet old and new friends and colleagues.

**Friday Morning Minority Breakfast.** Special breakfast gathering for advocates of color to get to know each other.

**Friday Evening NACA Media and Trial Advocacy Awards,** plus annual meeting.

**Friday Night.** Start the night with an AARP-hosted cocktail reception at its nearby headquarters. NCLC buses will transport you there and afterwards back to the hotel or on to the areas of Georgetown or Adams-Morgan. The rest of the evening is up to you!

**Saturday Awards Luncheon.** Don't miss the Countryman Award presentation and keynote speaker.

**Saturday Evening Class Action Symposium** The opening Cocktail Reception for Symposium registrants (and others who pre-register for the event) will be in an elegant old Dupont Circle Victorian mansion, now the home of Public Citizen, and generously loaned to us for this special event.

## Why Attend?

NCLC's Consumer Rights Litigation Conference is the premier gathering of attorneys and advocates working in the area of consumer law. Here you can:

- ▶ Learn more about consumer law from the country's leading experts.
- ▶ Network and connect with professionals who share your interest in consumer law.
- ▶ Save money with special conference discounts on NCLC's publications.
- ▶ Keep up-to-date with the latest developments in the field of consumer law.
- ▶ Learn valuable tips that will help you in your practice.
- ▶ Earn CLE credits.
- ▶ Come away inspired and energized by the network of fellow advocates working for consumer justice.

# CONSUMER LAW Intensives

DIG DEEPER ▲ LEARN MORE

Intensive courses are offered in addition to the main conference and require an additional fee. Participation may be limited, so early registration is strongly recommended. (The main conference agenda follows on pages 6-8.)

## Doing Well and Enjoying It, While Still Doing Good:

Tips for Starting and Running a More Profitable and Rewarding Consumer Law Practice

Thursday, November 8, 8:30-4:00

This intensive will focus on how to thrive - not just survive - while practicing consumer law. Both experienced and newer practitioners will share with you their tips on marketing strategies to attract the consumer cases you want, practicalities of running a law office and organizing your practice, improving case selection, co-counseling to strengthen your cases or make class actions feasible, and financing your practice and cases. It will include scores of useful pointers and insights to make your law practice more effective and rewarding. Whether you are changing fields, starting a new practice, or need help reinvigorating your practice, this course will help you meet your goals.

Speakers include but are not limited to: Scott Borison, Ron Burdge, Cary Flitter, Janet Varnell, Bernard Brown, Sonya Smith-Valentine, Dani Liblang.



## Fighting Predatory Mortgage Lending Through Litigation:

An Introduction to the Evolving Marketplace and Legal Theories

Sunday, November 11, 8:30-4:30

Abusive mortgage loans have skyrocketed over the last 10 years, robbing low-income homeowners of equity, savings, monthly income, and, sooner than ever, their homes. Foreclosures in the subprime market are reaching record highs and affecting as many as one in every 25 families in some communities. The industry has sold adjustable rate mortgages to those who are least likely to withstand the sticker shock when the payments adjust. These products now come with insidious terms, including negative amortization, fake 40-year amortizations, and illusory teaser rates. Despite some market 'corrections' and regulatory hand-wringing about lax underwriting, the industry has been left to manage itself, by and large. Lawyers trained to represent harmed homeowners are crucial in the fight to turn the tide and restore fairness in the marketplace.

This intensive is a *basic introduction* to the nature and extent of abusive mortgage lending and the legal tools available to fight it. It is designed for advocates with minimal knowledge of this subject. You will learn about the mortgage lending market, the significant players, and the financial dynamics involved. The discussion will cover the powerful rescission remedy under the Truth In Lending Act, how to calculate the coverage triggers of the Home Ownership and Equity Protection Act, as well as other important federal and state laws.

*Prerequisite* sessions in the main conference: ABCs: TILA Overview; ABCs: TILA Finance Charge; ABCs: Adjustable Rate and Exotic Mortgages. NOTE: These three topics will *not* be covered in this mini-conference. **Space is limited. Early registration is a must.**

Speakers: Alys Cohen, Elizabeth Renuart, Diane Thompson.

## Defending Debt Collection Suits

Sunday, November 11, 8:30-5:00

This introductory intensive will analyze strategies to address the increasing number of collection suits brought by debt buyers and credit card companies, repossessions, and the use of arbitration to collect debts. This intensive is targeted to legal aid and pro bono lawyers. Private lawyers in states where fee shifting or other strategies may be available to make this representation feasible should find this intensive valuable as well.

Main conference courses E4, H1, I3, J5 are recommended complements to this intensive.

Speakers include: Joanne Faulkner, Bob Murphy, Neil Fogarty, Roger Bertling, Bob Hobbs.

**Legal services attorneys** should plan to stay through Sunday to attend this intensive, which will be free to all legal services attorneys thanks to the generous support of AARP Foundation Litigation.

### 7th Annual

## Class Action Symposium

Saturday, November 10, 5:45-7:15 and

Sunday, November 11, 8:30-4:00

The Saturday evening opening social event at Public Citizen in Dupont Circle will be a wonderful opportunity for both experienced consumer class action practitioners and those new to the practice to meet and get to know one another.

Sunday's program will cover many cutting-edge consumer class action topics. Particular focus will be given to:

- Recent Developments under CAFA
- Class Action Burdens of Proof - Rigorous Analysis or Rigor Mortis
- Reliance Requirements, Unfair Practices Claims and Commonality Challenges
- Ethical Issues in Objections to Class Action Settlements and in Filing Competing Claims
- Electronic Discovery in Class Actions
- When in Washington... a Legislative/Regulatory Update

Presenters: Stuart Rossman, Charles Delbaum, and other top consumer class action lawyers.

Useful course materials will be provided on a CD-ROM.

## Stopping Foreclosures: Loan Workouts, Servicing Claims, and Bankruptcy Strategies

Sunday, November 11, 8:30-4:30

This intensive will provide an introduction for attorneys on strategies to stop and defend client foreclosures based on claims, defenses, and other remedies which arise after the loan is made (the other mortgage intensive will cover mortgage origination claims).

The day will start with a focus on negotiating pre-foreclosure workout agreements, such as repayment plans and loan modifications. This will include a review of the current workout options for Fannie Mae and Freddie Mac loans. The next part of the session will focus on defending foreclosures by challenging abusive servicing practices and asserting defective foreclosure procedures. This will include a discussion of common servicing abuses and an overview of the legal theories and remedies to address these abuses.

The last part of the intensive will review bankruptcy strategies. Designed for attorneys who are not bankruptcy specialists, it will help you understand what is possible in bankruptcy and why it can be an effective way to help homeowners save their homes. (The basics of filing bankruptcy will not be covered in this session.) Topics will include curing a mortgage default in a chapter 13 case, objecting to overcharges on mortgage claims, and using bankruptcy law to modify certain types of mortgages and to void transfers of homes to foreclosure rescue scammers. It will also discuss strategies to protect clients from improper mortgage claims and servicing abuses while the bankruptcy is pending.

Speakers include: John Rao, Odette Williamson, Tara Twomey, Kurt Eggert.

## Don't Miss Out!! Register Early

Space is limited in these intensives, and registrations are accepted on a first-come basis. *Register early.*

Use the form on pages 10-11  
or register on-line  
[www.NCLC.org](http://www.NCLC.org)

# Agenda

NCLC's  
16th annual  
**CONSUMER  
RIGHTS  
LITIGATION**  
CONFERENCE

## WEDNESDAY, NOVEMBER 7

7:00 pm A1 Congressional Visits: Orientation

## THURSDAY, NOVEMBER 8

- 7:30-4:00 Registration
- 8:30-4:00 A2 **INTENSIVE** Doing Well and Enjoying It, While Still Doing Good - (*Separate registration required*) Cary Flitter, Sonya Smith-Valentine, Scott Borison, Ron Burdge, Janet Varnell, Bernard Brown, Dani Liblang
- 10:30-11:30 A3 Newcomers Orientation - Will Ogburn, Ira Rheingold
- 12:45-2:15 B1 **ABCs/PREDATORY LENDING** Strategies to Stop Foreclosures - John Rao Mal Maynard  
B2 **CARS** Cutting the String on Yo-Yos - Tom Domonoske  
B3 Class Action Roundtable - Stuart Rossman, Brian Wolfman, Mike Malakoff  
B4 Representation of Manufactured Home Owners on Leased Land, Part I - Cheryl Sessions, Odette Williamson  
B5 Developing a Legal Services Consumer Practice - Tara Twomey
- 2:30-4:00 C1 **ABCs/CARS** Introduction to a Consumer Car Practice - Dan Wulz, John Van Alst  
C2 **DEBT/CREDIT REPORTS** FCRA Developments and Intersection with Debt Collection Issues - Dick Rubin, Chi Chi Wu  
C3 Dealing with Mortgage Servicing Abuses - Margot Saunders, Tara Twomey  
C4 **PREDATORY LENDING** Ameriquest Litigation Update and Roundtable - Gary Klein, Dan Blinn, Dan Harris, Charles Delbaum, Shennan Kavanagh  
C5 Representation of Manufactured Home Owners on Leased Land, Part II - Cheryl Sessions, Carolyn Carter
- 4:20-5:30 Opening Plenary : Washington DC Attorney General Linda Singer; Brian Wolfman; Washington Advocacy Report
- 5:45-7:00 Conference Reception: Welcome to newcomers and returnees

## FRIDAY, NOVEMBER 9

- 7:30 Java and Juice  
Minority Advocates' Breakfast
- 8:30-9:20 U.S. Congressman *Barney Frank (D-MA)*,
- 9:40-10:40 D1 **ABCs/PREDATORY LENDING** Adjustable Rate and Exotic Mortgages - Cathy Lesser Mansfield, Anna Ryon  
D2 **CARS** Winning a Jury Trial Before the First Witness - Bernard Brown  
D3 Introduction to Consumer Class Actions, Part I - Gary Klein, Shennan Kavanagh, Stuart Rossman  
D4 **PREDATORY LENDING** Predatory Small Loans: Payday Update, Subprime Credit Cards - Jean Ann Fox

10:50-11:50	E1	<b>ABCs/PREDATORY LENDING</b> Introduction to Truth in Lending - <i>John Van Alst, Maria McIntyre</i>
	E2	Consumer Issues in the New Congress - <i>Congressional Counsel Jonathan Miller, Patience Singleton</i>
	E3	<b>PREDATORY LENDING</b> HMDA-Based Credit Discrimination Litigation - <i>John Relman, Kathleen Engel, Stuart Rossman</i>
	E4	<b>DEBT</b> Credit Cards: Substantive Claims and Defenses in Collection Cases - <i>Joanne Faulkner</i>
	E5	Introduction to Consumer Class Actions, Part II - <i>Charles Delbaum, Gary Klein, Shennan Kavanagh</i>
11:50-2:20		Lunch on Your Own
2:20-3:20	F1	<b>CREDIT REPORTS</b> Top 10 Furnisher and CRA Attacks on Your FCRA Case and How to Defeat Them - <i>Ian Lyngklip</i>
	F2	<b>CARS</b> Maximizing Non-Economic Damages - <i>Laura McDowall</i>
	F3	<b>PREDATORY LENDING</b> Foreclosure Rescue Scams: Reaching Alleged Bona Fide Lenders and Purchasers and Getting to the Deep Pockets - <i>Melissa Huelsman, Lauren Saunders</i>
	F4	Ethical Issues in Consumer Cases - <i>Steve Gardner, Mike Donovan, Seth Lesser, Dan Hedges</i>
	F5	The Geography of Consumer Law: Using Mapping Software to Make Your Case - <i>Sarah Ludwig, Thu Tuyen To</i>
3:30-4:30	G1	<b>ABCs</b> Truth in Lending: Focus on the Finance Charge - <i>Diane Thompson, Alys Cohen</i>
	G2	<b>CARS</b> Understanding and Using Dealer Documents - <i>Ron Burdge</i>
	G3	<b>PREDATORY LENDING</b> A Conversation with Bank Regulators - <i>Kathleen Keest, Leonard Chanin, Sandra Thompson, Montrice Yakimov, Michael Bylsma</i>
	G4	FCRA Litigation from the Trenches - <i>Jim Francis</i>
	G5	<b>PREDATORY LENDING</b> Challenging Private Student Loan Abuses: A New Predatory Lending Frontier - <i>Deanne Loonin, Robyn Smith</i>
4:50-5:50		Working Through the Media for Your Client - <i>Geoffrey Knox, Bernard Brown</i>
5:50-6:35		NACA Annual Consumer Media and Trial Advocacy Awards; and Brief NACA Annual Meeting - <i>Ira Rheingold, Ian Lyngklip, Janet Varnell</i>
6:45		Cocktail Reception at AARP headquarters, followed by NCLC buses to Georgetown or Adams-Morgan areas for you to explore on your own

## SATURDAY, NOVEMBER 10

7:30		Java and Juice
8:30-9:20		Rebuilding Access to Justice: Fighting Back on Tort Reform and Mandatory Arbitration - <i>Paul Bland, Stephanie Mencimer</i>
9:40-10:40	H1	<b>ABCs/DEBT</b> Introduction to Fair Debt Collection Practices Act - <i>Joanne Faulkner, Dick Rubin</i>
	H2	<b>PREDATORY LENDING</b> Foreclosure Offense: Using Experts and Common Law to Save Homes and Win Damages - <i>Dan Hedges, Bren Pomponio</i>
	H3	Everything You Wanted to Ask About Arbitration's Enforceability - <i>Paul Bland</i>
	H4	Practical Strategies in Dealing with the Press - <i>Geoffrey Knox, Bernard Brown</i>
	H5	<b>ABCs/CREDIT REPORTS</b> Introduction to Credit Reporting - <i>Elizabeth De Armond</i>

Additional agenda next page

10:50-11:50	I1	<b>ABCs/PREDATORY LENDING</b> Consumer Protection for Military Families (SMRA and Talent/Nelson Military Lending Act) - <i>Dwain Alexander, Lauren Saunders</i>
	I2	<b>PREDATORY LENDING</b> Credit Math of ARMs and Toxic Mortgages - <i>Margot Saunders, Kevin Byers</i>
	I3	<b>DEBT</b> Throwing a Monkey Wrench at Collection via NAF Arbitration - <i>Robert Murphy, Leslie Bailey</i>
	I4	<b>DEBT</b> Fair Debt Collection Practices Act Developments - <i>Joanne Faulkner, Dick Rubin, Robert Hobbs</i>
	I5	Consumer Rights for Domestic Violence Survivors - <i>Tracy J. Davis, Erika Sussman</i>
12:00-1:50		NCLC Awards Luncheon - Countryman Award Winner - Keynote speaker <i>Elizabeth Warren</i>
2:00-3:00	J1	<b>ABCs</b> RESPA: Qualified Written Requests
	J2	<b>CARS</b> A Real Mock Attorney Fee Hearing - <i>Dani Liblang, Ron Burdige, Laura McDowall, John Roddy</i>
	J3	<b>PREDATORY LENDING</b> Truth in Lending and HOEPA Update - <i>Daniel P. Lindsey, Diane Thompson, Elizabeth Renuart</i>
	J4	<b>DEBT/CREDIT REPORTS</b> Meet the Regulators: Fair Credit and Fair Debt Issues - <i>Joel Winston, Peggy Twohig</i>
	J5	<b>DEBT</b> Strategies to Protect Exempt Funds in Bank Accounts - <i>Margot Saunders, Johnson Tyler</i>
3:20-4:20		Bringing Fairness to Lending
5:45		Class Action Symposium Cocktail Reception

#### SUNDAY, NOVEMBER 11

7:30-8:30		Registration for Sunday Intensives (See pages 4-5 for descriptions)
8:30-4:00	K1	<b>INTENSIVE</b> Class Action Symposium - <i>Stuart Rossman, Charles Delbaum</i>
8:30-4:30	K2	<b>INTENSIVE PREDATORY LENDING</b> Stopping Foreclosures: Loan Workouts, Servicing Claims, and Bankruptcy Strategies - <i>John Rao, Odette Williamson, Tara Twomey, Alan White, Mal Maynard</i>
8:30-4:30	K3	<b>INTENSIVE PREDATORY LENDING</b> Fighting Predatory Mortgage Lending through Litigation: An Introduction to the Evolving Marketplace and Legal Theories- <i>Alys Cohen, Elizabeth Renuart, Diane Thompson</i>
8:30-5:00	K4	<b>INTENSIVE DEBT</b> Defending Debt Collection Suits - <i>Joanne Faulkner, Robert Murphy, Neil Fogarty, Roger Bertling, Bob Hobbs</i>

## Join us Wednesday and Participate in Congressional Visits, November 7-9

Join us to prepare for meetings with Congressional staff beginning Wednesday, November 7<sup>th</sup> (the day before the main conference) at 7:00 pm at the Hyatt Capitol Hill. This important event will not only provide you with the opportunity to go up to Congress and tell your representatives about the consumer fraud and deception you see every day but, more importantly, begin to give us the tools to expand and strengthen our political voice and power. On Wednesday, we will give you the tools to make a difference yourself, and to provide you with the ability and technology to reach into your client base – the aggrieved consumers whose voices need to be heard – and energize and engage them in our collective fight.

After the orientation Wednesday evening, we will visit legislators and their staff on Thursday morning and during the Friday lunch break. Join us in teaching Congress about the issues we care about. To register check off Congressional Visits on your registration.

## Want the latest on our Washington conference?

We'll keep you updated with news of additional speakers, agenda changes, and any other information we think you'd like to know - at [www.NCLC.org](http://www.NCLC.org).

## Want an easier way to register?

Now you can do it on-line - [www.NCLC.org](http://www.NCLC.org)

## Want to book your hotel room?

Do it on-line - [www.NCLC.org](http://www.NCLC.org)

[www.NCLC.org](http://www.NCLC.org)

## HOTEL

Site: The Hyatt Regency Washington on Capitol Hill, 400 New Jersey Avenue, NW, is within view of the Capitol building. It's just a short walk from the National Mall and nearby Union Station, a rail and Metro (subway) hub. Rooms are modern and stylish with complimentary high-speed internet access included in each room at the discounted NCLC conference rate!

Rates: Space permitting, single and double rooms are available for a reduced NCLC conference rate of \$169 per room. Be sure to refer to NCLC's Consumer Rights Litigation Conference to get the low group rate.

**RESERVE EARLY!** The number of reduced-rate rooms is limited and available on a first-come, first-served basis with all reservations after October 12, 2007, at the hotel's regular rate. Reservations can be made directly with Hyatt Regency Washington at 202 737-1234 or 800 233-1234. Or, through a link on NCLC's website, [www.NCLC.org](http://www.NCLC.org), you can register directly with the hotel at the NCLC rate.

### Thank You!

## WASHINGTON HOST SPONSOR

We're very pleased to recognize **AARP Foundation Litigation** as our Washington Host Sponsor. In addition to holding a special reception for attendees at AARP's headquarters, they are covering registration fees for all legal services attorneys who wish to attend Sunday's Debt Intensive, and they are major supporters of NCLC's conference scholarship program. We very much appreciate their generous help!

## PRIZE ★ PRIZE ★ PRIZE FREE '08 CONFERENCE REGISTRATION

One free '08 registration will be given to a first-time attendee and one free '08 registration to a returning attendee. Winners will be announced during the '07 conference. Good Luck!

## NATIONAL ASSOCIATION OF CONSUMER ADVOCATES

NACA's 13<sup>th</sup> annual meeting will be held during the conference. Contact NACA for more details, [www.NACA.net](http://www.NACA.net), or 202 452-1989.



# FYI

## AIRPORT TRANSPORTATION

Super Shuttle Service quotes service to our hotel from Dulles Airport at \$26, Reagan National at \$13, and Baltimore/Washington at \$35.

Taxi service from the Dulles Airport to the hotel is estimated at \$55; from Reagan National, at approximately \$15; and from Baltimore/Washington, at \$62. (Prices are based on rates in effect in June 2007.)

The Metro runs between Reagan National and Union Station (near our hotel) for less than \$2.

## SPECIAL OPPORTUNITY FOR LEGAL SERVICES ATTORNEYS

Legal Services attorneys who would like to attend the Sunday intensive *Defending Debt Collection Suits* may do so at no charge thanks to a generous grant from the AARP Foundation Litigation. You must register in advance, by November 1, for this intensive. Should you later find yourself unable to attend, we ask that you let us know.



## CLE CREDITS

State CLE rules vary greatly, but up to 13.7 hours may be available in 60-minute states and up to 16.4 hours in 50-minute states. Additional credit may also be available for the intensives and Symposium. Ethics credits are possible for course F-4 in some states. CLE credit varies by state and cannot be guaranteed by NCLC. For additional information, e-mail [sladan@nclc.org](mailto:sladan@nclc.org).

## SCHOLARSHIPS

A limited number of partial scholarships to cover registration fees are available for legal services advocates, assistant attorneys general, lawyers new to consumer law, and other advocates with a compelling need.

To apply for assistance, send a statement of your financial needs to NCLC, how you or your program will add to the diversity of the conference, and the benefits you expect to provide to low-income consumers as a result of attendance.

Scholarship applicants should send their requests to NCLC's Washington office by August 17. You will be notified by NCLC or NACA whether or not we are able to offer you a scholarship before the early registration cut-off date of September 10. For additional information or to email your application, contact ShirIron Williams at [shiriron@nclcdc.org](mailto:shiriron@nclcdc.org), or fax to 202 463-9462. Be sure to include your full name, job title, organization, address, phone, and email.

**ATTORNEYS FROM GULF STATES** A limited number of scholarships will be available specifically for advocates from Gulf states who are representing survivors of Hurricanes Katrina and Rita.

## PRESS AND RECORDING POLICY

Conference proceedings are off the record and for background only. Speaker's permission for quoting must be confirmed after each session. Electronic recording of sessions is prohibited.

# Registration

Consumer Rights  
Litigation Conference  
Washington, D.C.  
November 8-11, 2007

To register for the conference, please read and complete pages 10 and 11 and send with payment to NCLC. *Please staple business card here or print CLEARLY.*

Name \_\_\_\_\_  
Organization \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Fax \_\_\_\_\_  
Email \_\_\_\_\_

**FIRST TIME?** \_\_\_ Check if this is the first time you will be attending this annual conference.

**CLE?** \_\_\_ Yes, I will apply for CLE credits for the following states: \_\_\_\_\_

**SATURDAY AWARDS LUNCH** (included in your registration fee) Please check \_\_\_ if you prefer a vegetarian meal.

**REFUNDS** A \$75 handling fee will be deducted from refunds for registrations cancelled before 10/05/07. \$260 will be deducted from refunds thereafter.

**CONGRESSIONAL VISITS** \_\_\_ Yes, I want to participate in the visits and help raise the visibility of consumer needs on Capitol Hill.

**FEES** The main conference registration fee includes attendance at conference break-out and plenary sessions, Thursday evening reception, Friday evening reception, Saturday Awards Luncheon, directory of pre-registered attendees, and bound conference book. Additional fees are required for the intensives and the Saturday night cocktail reception. Note: The Saturday reception is free to those registered for the Class Action Symposium. The Sunday intensive on Debt Collection is free to pre-registered legal services attorneys.

**SPECIAL NEEDS** Please let us know about disability or dietary restrictions on a separate sheet and include it with your registration.

**EARLY REGISTRATION DEADLINE** Registration forms with payment postmarked by 9/10/07 are eligible for the discounted early fee. Early registration is urged for the intensives which may limit the number of attendees.

## Breakout Choices

Check off those breakouts you plan to attend.

Full course titles and speakers are listed on Agenda pages 6-8.

A3 ---- Newcomers Orientation

B1 ---- Strategies to Stop Foreclosures

B2 ---- Cutting the String on Yo Yos

B3 ---- Class Action Roundtable

B4 ---- Representation of Manufactured Home Owners on Leased Parks, I

B5 ---- Developing a Legal Services Consumer Practice

C1 ---- Introduction to a Consumer Car Practice

C2 ---- FCRA Developments & Intersection with Debt Collection Issues

C3 ---- Dealing with Mortgage Servicing Abuses

C4 ---- Ameriquest Litigation Update and Roundtable

C5 ---- Representation of Manufactured Home Owners on Leased Land, II

D1 ---- Adjustable Rate and Exotic Mortgages

D2 ---- Winning a Jury Trial Before the First Witness

D3 ---- Introduction to Consumer Class Actions, I

D4 ---- Predatory Small Loans: Payday Update, Subprime Credit Cards

E1 ---- Introduction to Truth in Lending

E2 ---- Consumer Issues in the New Congress

E3 ---- HMDA-Based Credit Discrimination Litigation

E4 ---- Credit Cards: Substantive Claims and Defenses in Collection Cases

E5 ---- Introduction to Consumer Class Actions, II

F1 ---- Defeating Furnisher and CRA Attacks on Your FCRA Case

F2 ---- Maximizing Non-Economic Damages

F3 ---- Foreclosure Rescue Scams: Reaching Alleged Bona

Fide Lenders and Purchasers and Getting to the Deep Pockets

F4 ---- Ethical Issues in Consumer Cases

F5 ---- The Geography of Consumer Law: Using Mapping Software

G1 ---- Truth in Lending: Focus on the Finance Charge

G2 ---- Understanding and Using Dealer Documents

G3 ---- A Conversation with Bank Regulators

G4 ---- FCRA Litigation from the Trenches

G5 ---- Challenging Private Student Loan Abuses

H1 ---- Introduction to Fair Debt Collection Practices Act

H2 ---- Foreclosure Offense: Using Experts and Common Law

H3 ---- Everything About Arbitration's Enforceability

H4 ---- Practical Strategies in Dealing with the Press

H5 ---- Introduction to Credit Reporting

I1 ---- Consumer Protection for Military Families (SMRA and Talent/Nelson Military Lending Act)

I2 ---- Credit Math of ARMs and Toxic Mortgages

I3 ---- Throwing a Monkey Wrench at Collection via NAF Arbitration

I4 ---- Fair Debt Collection Practices Act Developments

I5 ---- Consumer Rights for Domestic Violence Survivors

J1 ---- RESPA: Qualified Written Requests

J2 ---- A Real Mock Attorney Fee Hearing

J3 ---- Truth in Lending and HOEPA Update

J4 ---- Meet the Regulators: Fair Credit and Fair Debt Issues

J5 ---- Strategies to Protect Exempt Funds in Bank Accounts

**SPONSORING DONATION** Your registration fee does not cover the full cost of conference participation and we rely on donations and sponsorships from generous supporters to supplement our conference budget. Check here if your payment includes an additional contribution to NCLC\_\_\_\_\_. I enclose \$\_\_\_\_\_. All donations of \$200 and up will be listed in the conference book. Sponsoring donations of \$800 and up will be acknowledged with expanded individual recognition space in the conference book. Call Suzanne Cutler at 617 542-8010 for more information.

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Registration

## REGISTRATION FEES - NCLC's 2007 Litigation Conference

	Early (by 9/10/07)	Regular	Amount
<u>Main Conference</u>	Standard	\$550	\$ _____
<u>(Thursday-Saturday)</u>	Nonprofit/Gov't	\$365	_____
	NACA Member	\$450	_____
 <u>Consumer Law Intensives</u>			
Doing Well & Enjoying It While Still Doing Good ( <u>Thurs.</u> )	\$195	\$245	_____
Stopping Foreclosures: Loan Workouts, Servicing			
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FREE to Legal Services*	\$195	\$245	_____
Fighting Predatory Mortgage Lending through Litigation:			
Intro to Evolving Marketplace & Legal Theories ( <u>Sun.</u> )	\$195	\$245	_____
Class Action Symposium ( <u>Sat.-Sun.</u> )**	\$325	\$425	_____
Saturday Cocktail Party**	\$ 55	\$ 55	_____
 <u>Main Conference Book only</u>	 \$ 95	 \$ 95	 _____
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\*This Intensive will be free to all legal services attorneys who pre-register for it, thanks to generous support from AARP Foundation Litigation. If you are a legal services attorney and want to register, simply put '0' in the amount column.

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**REQUIRED CERTIFICATION**

I certify that neither I nor anyone in my firm represents business or commercial clients or is engaged in any business other than representing consumers, except as noted on an attached sheet. Call Mallory SoRelle at 617 542-8010 if you have any questions. Signature: \_\_\_\_\_

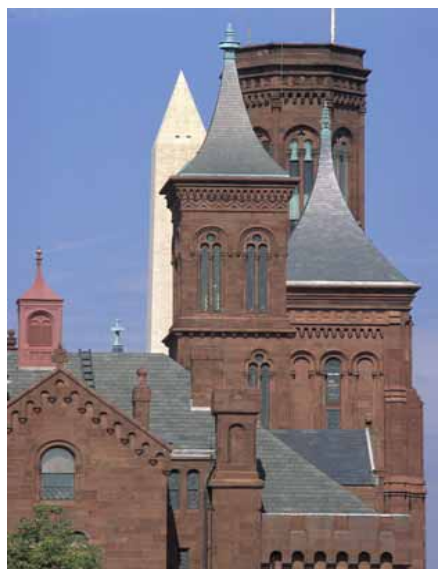
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**Elizabeth Warren**

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# Ideas Insight Inspiration