

Agenda

NOVEMBER 10-13, MIAMI

NCLC's
15th annual
**CONSUMER
RIGHTS
LITIGATION**
CONFERENCE

Please indicate your intensive and breakout choices by circling the codes in front of each. Send agenda choices in with your registration and payment.

FRIDAY, NOVEMBER 10

7:30-8:30 Registration for Friday Intensives

INTENSIVES

Separate registration required

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|-----------|----|--|
| 8:30-4:00 | A1 | Mortgage Servicing: Obtaining the Information, Deciphering Payment Histories, and Developing Legal Claims - <i>Kevin Byers, Max Gardner, Margot Saunders, Dan Hedges, Bren Pomponio, John Rao, Tara Twomey</i> |
| 8:30-4:00 | A2 | Introduction to Auto Sales and Financing Fraud: Practices and Legal Claims - <i>Laura McDowall, Bernard Brown, Dan Wulz, Dani Liblang, Ian Lyngklip, Len Bennet</i> |
| 8:30-4:00 | A3 | Doing Well While Doing Good: Secrets to Running a Profitable Consumer Law Practice - <i>Janet Varnell, Ronald Burdge, Scott Borison, Cary Flitter, Mike Donovan, Richard Feferman, Ian Lyngklip</i> |

11:00-4:00 Registration for Conference and Monday Intensives

MAIN CONFERENCE

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|-------------|----|--|
| 11:30-12:30 | A4 | Hot Tips to Using NCLC Pubs, Other Resources - <i>Jonathan Sheldon</i> |
| 12:45-2:00 | B1 | Teaching Consumer Law - <i>Chris Peterson, Jeff Sovern, Steve Meili, Richard Alderman</i> |
| 12:45-2:00 | B2 | State Legislation: How to Defeat a Bill - <i>Irv Ackelsberg, Gail Hillebrand, Margot Saunders</i> |
| 12:45-2:00 | B3 | CARS Buy Here, Pay Here, Sue Here - <i>Laura McDowall, Adam Taub</i> |
| 12:45-2:00 | B4 | Class Action Developments - <i>Stuart Rossman, Michael Malakoff, Charles Delbaum</i> |
| 12:45-2:00 | B5 | Producing Soaps for Financial Literacy and Community Change – Meet the Director - <i>Dilsey Davis</i> |
| 2:15-3:45 | C1 | Vegas Roundup: NACA FCRA Conference in Review – <i>Dick Rubin</i> |
| 2:15-3:45 | C2 | Trial Skills Training - <i>David Humphreys, Luke Wallace</i> |
| 2:15-3:45 | C3 | Bankruptcy RoundTable - <i>John Rao</i> |
| 2:15-3:45 | C4 | State Legislation: How to Pass A Bill - <i>Margot Saunders, Ron Bridges, Gail Hillebrand, Uriah King</i> |
| 2:15-3:45 | C5 | For Newcomers: What We Do, Why We Do It, and How We Do It - <i>Will Ogburn</i> |
| 4:00-5:30 | | Welcome |
| 4:20-4:50 | | Dream Big Dreams - <i>Willie Gary</i> |
| 4:50-5:30 | | Insiders' Report from Washington - <i>Margot Saunders, Ira Rheingold</i> |
| 5:30-7:00 | | Conference Reception: Welcome Newcomers and Returnees |

SATURDAY, NOVEMBER 11

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| 7:30-8:20 | | Java and Juice |
| 7:30-8:20 | | Minority Advocates' Breakfast |
| 8:30-9:30 | | Frontline report from the Arbitration Wars - <i>Paul Bland</i> |

9:50-10:50	D1	ABCs Consumer Dispute Rights: UCC, FCBA, FCRA, RESPA, and More - <i>Chi Chi Wu, Jonathan Sheldon</i>
9:50-10:50	D2	Credit Counseling: New Developments in the Industry and Litigation Strategies - <i>Deanne Loonin, David Vendler</i>
9:50-10:50	D3	PRED. LENDING Introduction to Mortgage and Car Loan Documents - <i>Tara Twomey, Elizabeth Renuart</i>
9:50-10:50	D4	CARs All You Need to Know about Attorney Fees in Car Cases - <i>Bryan Kemnitzer, Ron Burdge</i>
9:50-10:50	D5	FDCPA Developments - <i>Richard Rubin, Robert Hobbs</i>
11:10-12:10	E1	ABCs Overview of Truth in Lending Act, including Calculating TIL APR and Tolerances - <i>Alys Cohen, Diane Thompson</i>
11:10-12:10	E2	CARs Challenging Mobile Home Dealers and Financiers - <i>Mal Maynard</i>
11:10-12:10	E3	PRED. LENDING Payday Lending Redux - <i>Jean Ann Fox, Paul Chessin</i>
11:10-12:10	E4	EPayment Litigation Issues - <i>Mark Budnitz</i>
11:10-12:10	E5	Confronting Arbitration Clauses: Strategic Thinking - <i>Paul Bland</i>
12:10-2:20		Lunch on Your Own
12:20-1:20	E6	Secrets to Using NCLC Pubs and Other Resources (Repeat)- <i>Jonathan Sheldon</i>
2:20-3:20	F1	ABCs Truth in Lending-Rescission and HOEPA - <i>Margot Saunders, Jean Constantine-Davis</i>
2:20-3:20	F2	How to Win (or Not Lose) an Arbitration - <i>Dale Pittman</i>
2:20-3:20	F3	Communicating Information to Adults: Strategies for Talking and Teaching Community Education - <i>Karen Gross</i>
2:20-3:20	F4	Vital Utility Allowance Litigation for Federally Subsidized Housing - <i>Charles Delbaum</i>
2:20-3:20	F5	PRED. LENDING Five Essential Steps to Voiding Mortgages - <i>Bren Pomponio, Dan Hedges, Irv Ackelsberg</i>
3:40-4:40	G1	ABCs Fair Credit Reporting - <i>Evan Hendricks, Lisa Wright</i>
3:40-4:40	G2	CARs New Pointers on Discovering Dealer Electronic Files - <i>Ian Lyngklip, Len Bennett</i>
3:40-4:40	G3	PRED. LENDING Predatory Mortgage Lenders' Favorite Myths and the Consumer Rebuttal - <i>Patricia McCoy, Alan White</i>
3:40-4:40	G4	Understanding Reverse Mortgages: Is the Hot Reverse Mortgage Market Good or Bad for Elders and Why? - <i>Nancy MacLeod</i>
3:40-4:40	G5	Ethical Issues in Class Action Settlements - <i>Dan Blinn, Stuart Rossman</i>
4:50-5:55		Seeking Justice for Gulf Residents in a Post-Katrina World - <i>Martha Bergmark</i>
6:00-6:55		NACA Media and Trial Advocacy Awards; and NACA annual meeting
7:15-10:00		Carnival de Abogados (Lawyers' Carnival) - Join us for an evening of fun, music, and food. Donation suggested.
SUNDAY, NOVEMBER 12		
7:30-8:30		Java and Juice
8:30-9:20		Litigating Consumer Cases in the US Supreme Court - <i>Paul Bland, Bryan Wolfman</i>
9:40-10:40	H1	ABCs Successful Defenses to Debt Collection Suits and Getting Your Attorney Fees - <i>Robert Murphy, Brian L. Bromberg, Alec Trueblood</i>
9:40-10:40	H2	CARs Expert Witness' Pointers on Wreck & Flood Damaged Vehicles - <i>Richard Diklich, Robert Eppes</i>

See next page for additional agenda

9:40-10:40	H3	PRED. LENDING Predatory Mortgage Class Settlements - <i>Ben Diehl, Nina Simon, Mark Chavez</i>
9:40-10:40	H4	Negotiating Pre-foreclosure Workout Agreements - <i>Odette Williamson, Diane Thompson</i>
9:40-10:40	H5	FCRA: Maximizing Recovery in Multiple Defendant Cases - <i>Ian Lyngklip, Len Bennett</i>
10:50-11:50	I1	ABCs Student Loans: Practical Strategies to Address Student Loan Problems - <i>Deanne Loonin</i>
10:50-11:50	I2	CARs Attorney Practice Pointers on Litigating Wreck and Flood Damage Cases - <i>Bernard Brown, Dan Wulz</i>
10:50-11:50	I3	PRED. LENDING TILA and HOEPA Developments - <i>Elizabeth Renuart, Diane Thompson, Jean Constantine-Davis</i>
10:50-11:50	I4	FACTA and FCRA Developments - <i>Elizabeth DeArmond</i>
10:50-11:50	I5	Suing Debt Buyers and Credit Card Issuers - <i>Leonard Bennett, Ian Lyngklip</i>
12:00-1:50		NCLC Awards Luncheon - <i>Meizhu Lui</i> , and Countryman Award Winner

2:00-3:30		MAXED OUT (Documentary on the credit card industry's legalized exploitation of consumers)
3:40-4:50		Taking "Maxed Out" to the Next Level - <i>James Scurlock, Kirsten Keefe, Dick Rubin, Ira Rheingold</i>

5:30-7:30 Class Action Symposium Cocktail Reception

MONDAY, NOVEMBER 13

7:00-8:30 Registration for Symposium and Bankruptcy Intensives

INTENSIVES Separate registration required

7:00-8:30		Symposium Breakfast
8:30-4:00	J1	Class Action Symposium - <i>Stuart Rossman, Charles Delbaum, and other top class action litigators</i>
8:30-4:00	J2	Beyond Bankruptcy Reform: Getting Mortgage Servicers on Track in Chapter 13, and Bankruptcy Reform Update - <i>John Rao, Tara Twomey, Max Gardner</i>

Featured Speakers

Our featured speakers bring to their talks unique life experiences and expertises that are sure to inform, challenge, and expand your mind. Speakers include:

Willie E. Gary In headline-making, high profile cases, Gary has earned national recognition as a leading trial lawyer representing poor and little known clients against wealthy corporations. Gary, who started life as a migrant worker in the rural south, is now a hugely successful attorney, business man, and philanthropist who donates millions in support of black educational institutions, urging colleagues to do more than just make money, but to reach out and help the less fortunate.

Meizhu Lui Activist and community organizer Meizhu Lui describes herself as a professional troublemaker. She was a kitchen worker for 20 years, eventually rising through union ranks to become president of the local chapter of AFSCME. She is executive director of United for a Fair Economy, a national economic justice organization concerned with the issues of growing economic inequality.

Martha Bergmark President of the Mississippi Center for Justice, Bergmark is helping create partnerships between community activists and public spirited attorneys who together work to advance social and economic justice and build healthy communities. Bergmark is a former legal services attorney, a national advocate for federally funded legal services at the National Legal Aid and Defender Association, and former president of the Legal Services Corporation.

Registration

CONSUMER RIGHTS LITIGATION CONFERENCE MIAMI NOVEMBER 10-13

Please staple business card here or print CLEARLY

Name _____

Organization _____ Fax _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Registration form with payment postmarked by 9/8/06 is eligible for the discounted early fee

FIRST TIME?

Check here if this is the first time you have attended NCLC's conference. _____

CLEs

____ Yes, I want CLE credits for the following states: _____

SATURDAY

AWARDS LUNCH

Please check _____ if you prefer a vegetarian meal (included in your registration fee).

REGISTRATION FEES

		Early (by 9/8/06)	Regular	Amount
<u>Main Conference</u>	Standard	\$495	\$615	\$ _____
(Friday-Sunday)	Nonprofit/Gov't	\$350	\$395	_____
	NACA Member	\$435	\$555	_____

Consumer Law Intensives

Mortgage Servicing (Fri.)	\$175	\$199	_____
Profitable Consumer Law Practice (Fri.)	\$175	\$199	_____
Auto Sales & Financing (Fri.)	\$175	\$199	_____
Class Action Symposium (Sun.-Mon.)*	\$315	\$395	_____
Sunday Cocktail Party*	\$ 50	\$ 50	_____
Beyond Bankruptcy Reform (Mon.)	\$190	\$230	_____

Conference Book only

(Sent immediately after conference)	\$ 90	\$ 90	_____
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Plus sponsoring donations from below _____

GRAND TOTAL \$ _____

*Cocktail Party is included in the price of the Symposium. Those who would like to attend the party but are *not* registered for the Symposium must pay an additional \$50 fee to attend.

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 \$300 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.

Please designate my contribution of \$ _____ to the scholarship fund.

CREDIT CARD PAYMENT

Please charge \$ _____ to my Visa/MC/Amex # _____

Expiration date _____ Signature _____

_____ Check here if card name and address is same as registration address at top of page.

If not, give card name and address _____

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 Bob Hobbs at 617 226-0323 if you have any questions.

Signature: _____

Send complete registration (this form, your agenda choices, and payment) to:

CRLC, National Consumer Law Center
77 Summer Street, 10th Fl., Boston, MA 02110
Fax 617 542-8028.

Checks should be payable to
National Consumer Law Center, Inc.