



CONSUMER RIGHTS LITIGATION CONFERENCE

November 11-14, 2010

In NCLC's Hometown Boston

Main Conference

Thursday through Saturday

Thursday Intensives

- ♦ Introduction to Mortgage Litigation and Foreclosure Defense
- ♦ Bankruptcy for Beginners
- ♦ Massachusetts Mortgage Defense Introductory Training
- ♦ Transforming Manufactured Home Communities (1/2 Day)
- ♦ Consumer Rights Advocacy for Domestic Violence Survivors

Saturday/Sunday Symposium

CONSUMER CLASS ACTION SYMPOSIUM

Sunday Intensives

- ♦ Stopping Foreclosures (Intermediate)
- ♦ Defending Debt Collection Suits

NCLC[®]

NATIONAL
CONSUMER
LAW
CENTER[®]

Advancing Fairness
in the Marketplace for All

With the National Association
of Consumer Advocates

The National Consumer Law Center[®]
is America's leading expert on consumer law.

Ideas Insight Inspiration

*It's both substantive and inspirational—and it's not to be missed!
Cutting edge law; the latest strategies from leading experts;
valuable insight on trends, tactics, and techniques; and networking
events with colleagues who share an interest in consumer justice—
we've got it all.*



"Fenway Park" by Michael Ivins

Welcome to Boston—NCLC's Hometown

Boston offers a variety of historical and fun excursions for you and your family. The city is home to America's oldest public library, public school, and subway system. We asked our staff to tell you about their favorite Boston spots:

"Bring the family. There are lots of places for kids, like the **Boston Children's Museum** and the **New England Aquarium**. The Boston Children's Museum is one of the best in the country—check out their three story climbing structure!"

Chi Chi Wu, NCLC® Staff Attorney and mom of a Fourth Grader

"**The Museum of Science** is a great place to learn more about your kid—from the giant lightning show to the chicks emerging from their shells. Easy Green Line T trip."

Robert Hobbs, NCLC Deputy Director

"**The Museum of Fine Arts** is one of the best places in Boston to see beautiful art and film. I recommend the exhibit on Egypt! You'll be fascinated with the mummies and their ancient rituals."

Lauren Mahoney, NCLC Development Assistant.

(This November the MFA will open its new Art of the Americas Wing and the glass-enclosed Courtyard. Also catch the special exhibit: "Romantic Interludes: Women in Firdawsi's Shahnama.")

"Hop over the river to Cambridge and Somerville to check out **Harvard Yard and Harvard Square**, where timeless university buildings mix with bustling bars, restaurants, and interesting stores." *Leah Plunkett, NCLC Staff Attorney*

"I like to walk over to the **Boston Common and the Public Garden**. The old cemeteries nearby are interesting to see. Look for the graves of Mother Goose, John Hancock, and many other famous people!"

Jessica Hiemenz, NCLC Events & Training Coordinator

"**The North End** is a "must" visit! It's the home of Paul Revere, and has a charming "old world" atmosphere. And did I mention the food? Great eating abounds in the North End! If you are in downtown Boston, take a stroll down the Rose Kennedy Greenway to the North End and have a gelato for me!"

Debbie Parziale, NCLC Office Manager

Other "must see" spots near the hotel during your stay:

Boston Public Library: Walk around its gorgeous building and have a coffee in the café. On November 11, 12, and 13th there will be free Art and Architecture Tours. The tour highlights the architecture of Charles Follen McKim and Philip Johnson, as well as the many pieces of respected sculptors and painters. The BPL is less than a ten minute walk from the hotel!

Cover photo courtesy of the Greater Boston Convention & Visitors Bureau.

Newbury Street: With over eight blocks of some of the best clothing stores, salons, cafes, restaurants, and art galleries in Boston, it's easy to shop for hours. Stores range from the expensive designer labels to the hidden treasures of popular vintage and thrift stores. Less than a ten minute walk from the hotel!

Boston Neighborhoods: Within a twenty minute walk from our hotel you'll want to visit Chinatown to taste authentic Dim Sum, head over to the Theatre District to catch Blue Man Group at the Charles Playhouse or a comedian at the Wang Theatre, take a quick taxi to eat the best Ethiopian food and shop at the boutiques in the South End, learn history by walking the Freedom Trail from downtown to Charlestown, and see some of the most beautiful and historical houses in Boston at Beacon Hill.



Photo courtesy of the Greater Boston Convention & Visitors Bureau

Why attend?

NCLC's Consumer Rights Litigation Conference is the premier gathering of attorneys and advocates representing low-income consumers.

Here you can:

- Learn valuable insights and tips that will strengthen your practice
- Network with experienced professionals who share your interest in consumer law
- Earn CLE credits
- Learn the latest developments in consumer law from the country's leading experts
- Save money on NCLC's publications with special conference discounts
- Come away inspired and energized by the network of passionate advocates working for consumer justice
- Explore Boston and see NCLC's new headquarters

It's your opportunity to build your practice representing consumers facing foreclosures, debt collection abuses, predatory lending, auto fraud, credit reporting, and more.

GET THE LATEST UPDATES ONLINE!

For the latest information about the conference, course descriptions, new speaker additions, and more things to do in Boston, go to www.nclc.org.

APPLAUSE FOR PAST CONFERENCES

Last year we asked attendees what the best thing about the conference was:

"Knowledgeable presenters, topics relevant and great interactions with attendees."

"Substantive info and real world practical advice."

"The quality of the presenters was outstanding. All were well-prepared and were able to convey the latest updates in this ever-changing area."

"Opportunity to network and hear what's happening in other jurisdictions with common issues."

"Camaraderie, laughing, learning, and being inspired all at the same time."

Last year we asked attendees what they would tell others about this conference:

"Equally useful for a first timer and an expert."

"You learn a lot and it's a great chance to network with private and public interest attorneys across the county and your own state."

"You can't practice consumer law effectively without attending these conferences."

"It's the most valuable conference and legal education program of the year."

Protecting Consumers in a Difficult Marketplace

Even as we begin to see a few signs of economic recovery, hardworking families and unemployed workers continue to lose their homes, their savings, their cars—everything. Greedy debt collectors resort to ever harsher threats and frauds, and are slower to settle suits for harassment. And wherever they turn, low-income consumers, in particular, are easy prey for financial exploitation.

Amid these marketplace abuses, we have new rules for the use of credit and a new consumer financial protection bureau on the horizon which will shape many of the discussions during the conference. You'll find insightful and timely intensives, plenaries, and breakout sessions on a broad range of critical legal strategies combating marketplace abuses. Our breakout sessions and intensives will strengthen your cases, sharpen your legal strategies, and improve your results for your consumer clients.

Presenters are the top minds in their fields. Plenary speakers include: Professor John A. Powell,

Executive Director of the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University who has been a leader in exposing the racial discriminatory segments in the mortgage bubble; and Paul Grogan, the President and CEO of the Boston Foundation, is one of the nation's leading voices on urban revitalization efforts and a leader of the community development movement. Invited speakers include Washington leaders who have struggled with a well-connected and well-financed Wall Street lobby to hammer out meaningful reform of mortgage and consumer banking markets.

Many of the top minds in our advocacy community—Paul Bland, Elizabeth Renuart, Dick Rubin, Joanne Faulkner, Mal Maynard, Dan Hedges, and scores more—will bring unparalleled insight into the year's consumer law developments. The insights and strategies discussed in the breakouts are sure to spill over to lively, high energy hallway discussions and debates.

CONFERENCE SPEAKERS



Professor **John A. Powell** is an internationally recognized authority in civil rights and civil liberties and an expert on a wide range of issues including race, structural racism, ethnicity, housing, poverty, and democracy. He is Executive Director of the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. He is a co-founder of the Poverty & Race Research Action Council and serves on the board of several national organizations.



Paul S. Grogan is President and CEO of the Boston Foundation, one of the nation's oldest and largest community foundations. Since joining the Foundation in 2001, Grogan has launched high-impact initiatives in housing, education reform, and workforce development. Under Grogan's leadership, the Foundation has become a highly influential civic convener on issues and challenges facing the City and the region. Previously, as President and CEO of the nonprofit Local Initiatives Support Corporation (LISC), he contributed to a string of national policy successes, including the creation of the Low Income Housing Tax Credit and the strengthening of the Community Reinvestment Act.



F. Paul Bland, Jr., a Staff Attorney for Public Justice, and Of Counsel to Chavez & Gertler, has argued or co-argued and won more than twenty reported decisions from federal and state courts across the nation, including cases in five of the federal

Circuit Courts of Appeal and seven different state high courts. He is NCLC's 2006 Vern Countryman Award recipient. He is a co-author of NCLC's *Consumer Arbitration Agreements: Enforceability and Other Issues* and other numerous articles.



Professor **Elizabeth Renuart** is an Assistant Professor of Law at Albany Law School. Renuart formerly served as a staff attorney with NCLC where she focused on consumer credit issues, Truth in Lending, banking law, and sustainable homeownership issues. She co-authored NCLC's *Truth in Lending*, *The Cost of Credit*, *Stop Predatory Lending*, and *Foreclosure Prevention Counseling*. She was a member of the Consumer Advisory Council to the Federal Reserve Board from 2001-2003.



Diane E. Thompson, a former legal services attorney is currently Of Counsel to NCLC, where she is co-author of the NCLC treatise *Truth in Lending* and a contributing author to *Cost of Credit*. In addition to other publications, she wrote NCLC's *Why Servicers Foreclose When They Should Modify and Other Puzzles of Servicer Behavior*. She was a member of the Consumer Advisory Council of the Federal Reserve Board from 2003-2005.

Look for additional plenary speakers on our website, www.nclc.org.

DATES TO REMEMBER

AUGUST 13, 2010

Deadline for scholarship application

SEPTEMBER 10, 2010

Deadline for reduced conference registration rate

OCTOBER 8, 2010

Deadline to apply for a NACA membership

OCTOBER 18, 2010

Deadline for reduced hotel room rate
(supply limited)

QUESTIONS?

Click on www.nclc.org
for the very latest on the
conference, hotel reservations, and more
about the sights of Boston.

For registration information, email
Debbie Parziale at NCLC at
conference@nclc.org
or call 617-542-8010.

Network Socialize Enjoy Connections

THURSDAY

OPENING RECEPTION

Meet and greet old and new friends and colleagues at a reception in our hotel following the Opening Plenary.

NEWCOMERS DINNER

Experienced consumer attorneys will lead groups of first-time attendees to dinner in Boston after the Opening Reception. It's a great way to meet experienced consumer attorneys as well as other first-timers. Participants pick up their own tabs. Pre-registration requested to facilitate making restaurant reservations in advance. More information will be available closer to the time of the conference. Thanks to Steve Gardner, Center for Science in the Public Interest, for organizing this networking opportunity.

FRIDAY

MINORITY LUNCHEON

Special luncheon for advocates of color to network and discuss common issues of interest.

NETWORKING LUNCHESES

Self-directed affinity lunches give attendees an opportunity to meet those with common interests, be it home state, practice area, type or size of practice, or other shared interest. We'll email more information to conference registrants before the conference.

OPEN HOUSE AT NCLC'S NEW HOME

Mid-day: Walk or bus to NCLC. Tour our wonderful new Boston headquarters.

NACA ANNUAL MEETING

Late afternoon: NACA Annual Meeting and Media and Trial Advocacy Awards.

EVENING OF FUN

Enjoy an evening of fun with fellow attendees at a reception at the hotel with live music, hors d'oeuvres, and cash bar.

SATURDAY

AWARDS LUNCHEON

Don't miss NCLC's inspirational Countryman Award presentation, and our keynote speaker Professor John A. Powell, a national authority on race and ethnicity.

CONSUMER CLASS ACTION SYMPOSIUM RECEPTION

Symposium registrants (and others who pre-register for the event) will enjoy this cocktail event at one of Boston's points of interest.

RECEPTION FOR LEGAL SERVICES

Legal service and public interest attorneys will have an opportunity for a fun evening with their conference colleagues. Generously hosted by the Law Office of Robert W. Murphy, Ft. Lauderdale, Florida.

Watch for details at the conference.

Consumer Law Intensives

Intensive courses are offered in addition to the main conference and require additional fees. Many attendees go to the main conference and one or two intensives. Some choose to go only to an intensive or the Consumer Class Action Symposium. Participation may be limited, so early registration is strongly recommended. (The main conference agenda follows on pages 9-11.)

INTENSIVE 1

Transforming Manufactured Home Communities: Resident Ownership, Other Approaches, Where You Fit In

THURSDAY, NOV. 11, 8:30 A.M.-12:00 P.M.

Across the country, a growing movement is showing lenders, policy makers, and residents themselves the possibilities of manufactured home communities. This half-day intensive will focus on resident ownership and other strategies to preserve and enhance what can be vibrant, high-quality, yet affordable housing. It will focus on the ways that resident leaders, attorneys for residents, technical assistance providers, housing advocates, and nonprofit and governmental housing organizations can work together to ensure that residents can gain control of their own communities. It will include presentations about new funding sources for residents to purchase their communities, and state and local policy approaches.

Speakers: Elliott Berry, Cheryl Sessions

Registration Fee: Early Bird \$40 or Regular \$50 for those not registered for the main conference; otherwise, no additional charge for those registered for the main conference.

Scholarships are available for manufactured home community leaders. Co-sponsored by CFED

INTENSIVE 2

Introduction to Mortgage Litigation and Foreclosure Defense

THURSDAY, NOV. 11, 8:30 A.M.-4:45 P.M.

This full day program is designed for advocates who are newcomers to foreclosure litigation and expect to be delving into an active foreclosure practice. Presenters from nonjudicial and judicial foreclosure states will focus on the practical questions that new practitioners often face. What are the most effective ways to gather critical information in a short time? How to analyze the loan documents to find winning claims? When should you look at loss mitigation strategies rather than litigation? How to deal with foreclosure mill attorneys and their phantom clients?

In the course of the day's sessions we will survey the impact of securitization in today's foreclosure

practice. There will be an overview of the roles played by the major government sponsored enterprises (GSEs) and the federal loan guarantee programs. We will examine the distinct litigation responses to abuses by servicers and misconduct by loan originators, including issues related to assignee liability. You will become familiar with the salient features of predatory mortgage lending transactions. Presenters will give overviews of major federal laws, including TILA, HOEPA, and RESPA. You will learn how to analyze basic TILA disclosures and RESPA closing documents. Speakers will also highlight the importance of state common law and UDAP claims, noting the relevance of federal preemption where appropriate. While this intensive will not focus extensively on the HAMP program, it will provide a context for the more detailed coverage of HAMP in several main conference sessions.

Participants will have the opportunity to work through sets of actual loan documents and case histories with experienced practitioners who will discuss their strategies and theories in litigating the cases and will give tips for drafting effective pleadings and using discovery to develop winning claims.

Early registration is a must! Space is strictly limited. Registration in July is encouraged.

Speakers: Mal Maynard, Letty Evans, Dan Lindsey, Meghan Faux, Geoff Walsh

Registration Fee: Early Bird \$220; Regular \$280

INTENSIVE 3

Bankruptcy for Beginners

THURSDAY, NOV. 11, 8:30 A.M.-4:45 P.M.

Designed for attorneys new to bankruptcy practice, this intensive will help you understand what is possible in bankruptcy and why it can be an effective way to help homeowners save their homes and deal with non-mortgage debt problems. This nuts and bolts course will give an overview of the bankruptcy process and will use case examples to illustrate the rights and options available to consumers in bankruptcy. Topics will include curing a mortgage default in a chapter 13 case, raising consumer law claims in bankruptcy, and using bankruptcy law to modify certain types of mortgages (including strip off of underwater liens)

and to void transfers of homes to foreclosure rescue scammers. It will cover how a client's bankruptcy options can best be combined with voluntary loan modification programs options, such as HAMP. It will also discuss strategies to protect clients from improper mortgage claims and servicing abuses while the bankruptcy is pending.

Speakers: Professor Jean Braucher; Tara Twomey; John Rao; James Molleur; Judge Joan Feeney, Bankruptcy Court for the District of Massachusetts; Sarah Bolling

Registration Fee: Early Bird \$220; Regular \$280
The certification on the registration form is inapplicable to this intensive.

INTENSIVE 4 **Massachusetts Mortgage Defense Introductory Training**

THURSDAY, NOV. 11, 8:30 A.M.-4:45 P.M.

This course will give an overview of the legal strategies needed to successfully defend Massachusetts homeowners facing foreclosure. The course will focus mainly on issues unique to Massachusetts including important court decisions and changes to the state's foreclosure law and process. This course will not focus on pre-foreclosure workouts, which will be addressed at other sessions during the conference.

Speakers: Chris Barry-Smith, Roger Bertling

Registration Fee: Early Bird \$220; Regular \$280
This intensive is free to Massachusetts legal services advocates; and pro bono attorneys who preregister and agree to take on a pro bono mortgage case within six months after the conference.

INTENSIVE 5 **Consumer Rights Advocacy for Domestic Violence Survivors**

THURSDAY, NOV. 11, 8:30 A.M.-4:45 P.M.

Many survivors of domestic violence struggle with complex financial issues, as abusers often seek to control their partners by limiting and exploiting their access to economic resources. Successful resolution of these problems is essential for establishing survivors' economic security and self-sufficiency. The stakes are high: survivors who are unable to become financially independent may be at risk of returning to abusive relationships. The current economic downturn has constrained the options for many survivors of abuse, thereby leading to increased vulnerability to future violence.

It is crucial for advocates and attorneys to understand the unique economic and consumer rights of domestic violence survivors to ensure survivors achieve economic independence over the long term. The goal of this session is to build capacity and partnership with other advocates and attorneys interested in or currently working to better meet the consumer law needs of survivors. Among the many topics presented will be a new screening tool that assists with identifying key consumer law issues, how to provide clients with basic financial information, and how to make referrals when appropriate.

Speakers: Clarissa Bronson, Erika Sussman, Leah Plunkett

Registration Fee: Early Bird \$40; Regular \$50

"Isabella Stewart Gardner Museum Courtyard Garden,"
photo by Clement + Howcroft, 2008.



INTENSIVE 6

Defending Debt Collection Suits

SUNDAY, NOV. 14, 8:00 A.M.-4:00 P.M.

This introductory intensive will analyze strategies to address the rapidly increasing number of collection suits brought by debt buyers and credit card companies against low- and moderate-income households. It is targeted toward legal aid and pro bono lawyers. This intensive may also be valuable for private lawyers in states where fee shifting or other strategies may make this representation feasible. A brief overview of the debt collection industry will be followed by examination of substantive defenses and evidentiary and procedural strategies, and affirmative litigation against debt collectors. The day will end with a choice of a breakout session on state programs to increase consumer successes in state courts or a breakout session on obtaining attorney fees in this area of practice. Most of last year's attendees gave this intensive top marks. Attendees said that the intensive: "Opened my eyes to alternative approaches" and "increased my confidence in defending clients." The course book will be NCLC's *Collection Actions* (2008 & 2009 Supp.).

Speakers: Carolyn Coffey, Robert Hobbs, Dick Rubin, Anamaria Segura, Jon Sheldon, Claudia Wilner, Chi Chi Wu, Craig Jordan, Peter Holland, Joanna Allison

Registration Fee: Early Bird \$220; Regular \$280 plus NCLC's *Collection Actions* (2008 & 2009 Supp) \$75 (conference discount price, normally \$110)

INTENSIVE 7

Stopping Foreclosures (Intermediate Level)

SUNDAY, NOV. 14, 8:30 A.M.-4:00 P.M.

Participants will be assumed to have some basic experience defending foreclosures. This intensive will go beyond the basics of stopping foreclosures through litigation. Participants will work through case studies while discussing how to plead and prove complex predatory lending claims and defenses. Experienced litigators from both judicial and nonjudicial foreclosure states will discuss overcoming common problems and common creditor arguments. The intensive will include breakout sessions focusing on issues unique to judicial and nonjudicial foreclosures. To avoid duplication and to allow enough time to address subjects in depth, the agenda for this intensive will not include HAMP, TILA, or standing issues, which will be discussed during the main conference.

Speakers: Nina Simon, Hope Del Carlo, Beth Young, Catherine Doyle, Andrew Pizor

Registration Fee: Early Bird \$220; Regular \$280

10th Annual Consumer Class Action Symposium

SATURDAY, NOVEMBER 13, 6:00 P.M. (reception)

SUNDAY, NOVEMBER 14, 8:30 A.M.-4:00 P.M. (session)

Sunday's program, presented by top experts in the field, will cover many cutting-edge consumer class action topics including:

- ♦ Recent Key Decisions: *Shady Grove*, *Stolt-Nielson*, *Dukes*, *Perdue*, *Rent-a-Center*, et al.
- ♦ Emerging Ethical Issues in Class Action Practice
- ♦ *Cy Pres Awards*
- ♦ Developments in Antitrust, Labor, Products Liability, Securities Class Action Practices, and What They Can Teach Us
- ♦ Trying a Class Action Case to Judge and Jury: Practical Skills and Strategic Choices

Organizers: Stuart Rossman, Charles Delbaum, Arielle Cohen

Registration Fee: Early Bird \$475; Regular \$515

Useful course materials will be provided on a CD-ROM

The Saturday evening opening social event at a nearby Boston landmark is an opportunity for both experienced consumer class action practitioners and those new to the practice to meet and get to know one another. Beer, wine, and light buffet included in registration fee.

Don't Miss Out! Register Early

Space is limited in these intensives, and registrations are accepted on a first-come, first-served basis. Register early. When an intensive meets its registration maximum, no additional registrations will be accepted, even if this is before the conference's early rate payment deadline. Registering online will make it easier and faster for you to reserve a space before the intensives reach capacity.

2010 CRLC AGENDA

Speakers and breakout descriptions will be posted on our website at www.nclc.org as they are available.

TIPS ON COURSES

Good introductory courses on mortgage foreclosure: Int. 2, 3, 4, B3, D2, E1, E2, G2, G3, H2, I3, J2, J3, J6, L2, L3

Additional good beginner courses: Int. 1, A1, B2, B4, B5, C1, D3, D4, E5, F4, H4, J1, J5, K4, K6

Good courses for lawyers with some foreclosure defense experience: Int. 2, 3, 4, 7, B3, C2, D1, D2, E1, E2, F2, F3, G2, G3, H3, I2, I3, J3, K2, K3, K6, L2, L3

Consumer law practice and litigation courses: B1, B5, C2, C4, D5, E1, F1, F3, G1, H4, I1, J1, K5, K6, L1, L4, Class Action Symposium

Consumer class action courses: Class Action Symposium, B1, F1

Courses relevant to automobile cases: B2, C1, E4, G5, H1, J4, L4

Courses on credit regulation: B4, C5, E5, F5, H5, I4, J3, J4, K1

Courses on elder protections and rights: Int. 1, 2, 3, 6, D4, I4

Courses for bankruptcy practitioners: Int. 2, 3, G2, H2

Courses on Fair Credit Reporting: C3, D3, E3, G4, I5, K5,

Courses on debt collection: Int. 6, C4, F4, I4, J5, K1, L5

Agenda

WEDNESDAY, NOVEMBER 10

5:00 p.m.-6:30 p.m.

Early Registration—

Beat the Thursday morning crowd

THURSDAY, NOVEMBER 11

7:00 a.m.-4:30 p.m.

Registration

INTENSIVES

(additional fees for intensives)

8:30 a.m.-12:00 p.m.

INTENSIVE 1:

Transforming Manufactured Home Communities: Resident Ownership, Other Approaches, Where You Fit In
Elliott Berry, Cheryl Sessions

8:30 a.m.-4:45 p.m.

INTENSIVE 2:

Introduction to Mortgage Litigation and Foreclosure Defense
Mal Maynard, Leticia Evans, Daniel Lindsey, Meghan Faux, Geoff Walsh

INTENSIVE 3:

Bankruptcy for Beginners
Professor Jean Braucher; Tara Twomey; John Rao; James Molleur; Judge Joan Feeney, Bankruptcy Court for the District of Massachusetts; Sarah Bolling

INTENSIVE 4:

Massachusetts Mortgage Defense Introductory Training
Chris Barry-Smith, Roger Bertling

INTENSIVE 5:

Consumer Rights Advocacy for Domestic Violence Survivors
Clarissa Bronson, Leah Plunkett, Erika Sussman

MAIN CONFERENCE

10:30 a.m.-11:30 a.m.

A1: Newcomers' Orientation

Jose Vasquez, Vildan Teske, Chet Randall, Andrea Bopp Stark, Willard Ogburn, Ira Rheingold

11:30 a.m.-1:00 p.m.

Lunch on your own

1:00 p.m.-2:30 p.m.

B1: Class Action Roundtable

Stuart Rossman, Michael Malakoff, Mark A. Chavez

B2: ABCs Auto Fraud 101

Bernard Brown

B3: State Law Mortgage Origination Claims

Margot Saunders, Al Hofeld

B4: Credit Cards and Overdrafts:

Impact of New Regulations
Chi Chi Wu

B5: Building and Maintaining Useful Relationships with the Press and Media

Steve Tripoli, Michael Hudson, Chris Arnold

2:40 p.m.-4:00 p.m.

C1: ABCs Car Repo 101

Robert Murphy

C2: Roundtable on HAMP Litigation Strategies

Moderated by Kevin Costello

C3: FCRA Developments I:

Latest Litigation Trends

Leonard Bennett, Robert Sola, Sylvia Goldsmith

C4: Fast Changing Battles over Arbitration Abuses

Paul Bland

C5: Public Benefits and Wages
on Prepaid Cards: Protecting Against
Hidden Fees and Identity Theft
Lauren Saunders

4:10 p.m.-5:10 p.m.

D1: Mortgage Discrimination Litigation
Gary Klein, Al Hofeld, Michael Aleo

D2: Standing to Foreclose and the UCC
Professor Douglas Whaley, Ira Rheingold

D3: ABCs of Fair Credit Reporting
James Francis

D4: Reverse Mortgages 2010:
New Laws, New Products, New Dangers
Karen Brown, Frank Kautz

D5: Training for Trainers: Webinars 101 and
Basic PowerPoint Presentations
Jessica Hiemenz

5:20 p.m.-6:20 p.m.
Welcoming Plenary
Paul Grogan, Boston Foundation

6:40 p.m.-7:40 p.m.
Welcome Reception for
Newcomers and Returnees

7:45 p.m.
Newcomers Dinner (by prearrangement)

FRIDAY, NOVEMBER 12

7:15 a.m.-8:00 a.m.
Java and Juice

8:00 a.m.-9:10 a.m.
Plenary: *To be announced* (see www.nclc.org)

BREAKOUTS

9:25 a.m.-10:25 a.m.

E1: Successful Mortgage Litigation
in Private Practice
*Jason Causey, Shennan Kavanagh,
James Kowalski, Robin Abbott*

E2: Overview of HAMP
Meghan Faux, Josh Zimmer

E3: FCRA Developments II:
Case Law and Regulatory Developments
Richard Rubin, Chi Chi Wu

E4: Understand the Dealer's
Understanding of the Car:
Inspections, Auctions, Trade-ins
Robert Eppes, Richard Diklich

E5: A New Federal Consumer
Financial Protection Bureau:
What It Can Do, What It Should Do
Lauren Saunders, Kathleen Keest

10:35 a.m.-11:35 a.m.

F1: Ethical Issues in Class Action Cases
Seth Lesser, Daniel Hedges, Steven Gardner

F2: HAMP Problem Solving:
Addressing Servicer Non-Compliance
Brenda Grauer, Lisa Sitkin, Diane Thompson

F3: Aggressive State Law Litigation of
Mortgage Cases
Jennifer Wagner, Bren Pomponio

F4: ABCs How Debts Are Collected
Fred Williams, Robert Hobbs, Claudia Wilner

F5: Introduction to the Debt Settlement
Industry and Regulatory Proposals
Andrew Pizor

11:45 a.m.-12:45 p.m.

G1: Forensic Accounting 101:
Deep Pocket Analysis
*Massachusetts Insurance Fraud Bureau
Forensic Investigator(TBA), Stuart Rossman*

G2: Strategies for Combining Bankruptcy Relief
with HAMP and Loan Modification Programs
John Rao

G3: Deciphering Mortgage Payment Histories
Kevin Byers, Margot Saunders

G4: Specialty Reporting Agencies:
Tenant Screening and Employment Reports
James Fishman, Judith Whiting

G5: New Developments in Auto Fraud
Dani Liblang

12:45 p.m.-2:15 p.m.
Lunch On Your Own + Networking Group
Luncheons + Minority Advocates Luncheon +
NCLC Open House at Our New Headquarters

BREAKOUTS

2:15 p.m.-3:15 p.m.

H1: Repo Madness:
New Developments in Practice and Policy
John Van Alst

H2: Introduction to Saving Homes
in Bankruptcy: Figuring Out What Is Possible
John Rao, Andrea Bopp Stark

H3: Update on Foreclosure Mediation
Chet Randall, Geoff Walsh

H4: Current Ethics Issues in
Consumer Representation
Daniel Blinn, Brian Bromberg

H5: Challenging Predatory Small Dollar Loans
*Jean Ann Fox, Sarah Mattson,
Rebecca Borné, James W. Speer*

3:25 p.m.-4:25 p.m.

I1: *Iqbal* and Consumer Litigation:
The Good, the Bad, and the Ugly
Claire Prestel

I2: TILA/HOEPA Developments
Kathleen Keest, Amanda Quester

I3: Returning Foreclosed Homeowners to
Their Homes with Principal Reduction:
The Massachusetts Experience
David Grossman, Steve Meacham

I4: Issues on Delivery of SS and SSI Benefits
Margot Saunders, Julie Nepveu

I5: Evolution of the Credit Reporting Industries
Leonard Bennett, Evan Hendricks

4:35 p.m.-5:15 p.m.

Plenary: To be announced (see www.nclc.org)

5:25 p.m.-6:30 p.m.

NACA-Annual Consumer Media and Trial Advocacy
Awards; Brief Annual Meeting

6:45 p.m.

Evening of Fun Reception

SATURDAY, NOVEMBER 13

7:00 a.m.-8:00 a.m.

Java and Juice

8:00 a.m.-8:40 a.m.

Plenary: To be announced (see www.nclc.org)

BREAKOUTS

8:50 a.m.-10:10 a.m.

J1: Ethically Enhancing Attorney Fees
John Roddy, David Searles

J2: Introduction to Truth in Lending Rescission
Lorray Brown, Hope Del Carlo

J3: Foreclosure Rescue and Loan Mod Scams
Melissa Huelsman, Andrew Pizor

J4: New Developments in Auto Policy
That Will Affect Your Practice
Cora Ganzglass, Rosemary Shahan, John Van Alst

J5: Keeping Clients Connected to Their
Utilities and Full Utility Credit Reporting
Charlie Harak, John Howat

J6: ABCs RESPA Mortgage Servicing Rights
John Rao, Tara Twomey

10:20 a.m.-11:35 a.m.

K1: Improving State Protections
for Judgment Debtors
Carlene McNulty, Chi Chi Wu, Robert Hobbs

K2: Analyzing Loan Modification Data
Alan White

K3: Advanced TILA Rescission
Daniel Lindsey, Professor Elizabeth Renuart,
Pamela Simmons

K4: ABCs Student Loans
Deanne Loonin

K5: Tips on FCRA Depositions
Robert Sola, Justin Baxter

K6: Upgrade Your Practice
with NCLC Web Tools
Jon Sheldon, Shannon Halbrook

11:45 a.m.-1:40 p.m.

NCLC Awards Luncheon

Countryman Award Presentation and
Speaker Professor John A. Powell, Kirwan
Institute for the Study of Race and Ethnicity

BREAKOUTS

1:50 p.m.-3:00 p.m.

L1: Marketing Your Consumer Law Practice
Jay Fleischman

L2: Traps and Tricks Related to
Mortgage Loan Modification Agreements
Diane Thompson, Kevin Costello

L3: Mortgage Discovery and Investigation
Kevin Byers

L4: Handwriting Analysis: Effective Use
of a Documents Examination Expert
Ronald Burdge

L5: FDCPA Developments
Joanne Faulkner, Richard Rubin, Robert Hobbs

3:10 p.m.-4:00 p.m.

Plenary: To be announced (see www.nclc.org)

6:00 p.m.-8:00 p.m.
Cocktail Reception for
Consumer Class Action Symposium

7:30 p.m.

Legal Services Reception

SUNDAY, NOVEMBER 14, 2010

7:00 a.m.-8:20 a.m.

Breakfast

Registration for Intensives

(only for those who have not preregistered)

INTENSIVES (additional fees for intensives)

8:00 a.m.-4:00 p.m.

INTENSIVE 6:

Defending Debt Collection Suits
Carolyn Coffey, Robert Hobbs, Dick Rubin, Anamaria
Segura, Jon Sheldon, Claudia Wilner, Chi Chi Wu, Michael
Kinkley, Craig Jordan, Peter Holland, Joanna Allison

8:30 a.m.-4:00 p.m.

INTENSIVE 7:

Stopping Foreclosures
(Intermediate Level)
Nina Simon, Hope Del Carlo, Beth Young,
Catherine Doyle, Andrew Pizor

INTENSIVE 8:

Consumer Class Action Symposium
Stuart Rossman, Charles Delbaum, Arielle Cohen

HOTEL

SITE: The Boston Park Plaza Hotel at 50 Park Plaza on Arlington Street is in the heart of Boston, a short walk to the Boston Common, Theatre District, and Newbury Street. It's surrounded by unique shops and a variety of restaurants and is accessible via the Green Line's Arlington T stop.

RATES: Rooms in the Park Plaza are available at a reduced NCLC conference rate of \$199/night (single or double) for private attorneys. Be sure to refer to "National Consumer Law-Standard Rate" to get the low group rate. A special room rate is also available for legal aid and nonprofit/government registrants of \$179/night (single or double). Be sure to refer to "National Consumer Law-Legal Aid/Nonprofit Rate" to get the low group rate.

Reserve early! Rooms are limited. We encourage you to make your reservations as soon as possible. The number of reduced-rate rooms is limited and available on a first-come, first-served basis with all reservations after October 18, 2010 at the hotel's non-discounted regular rate. Reservations can be made directly with the Park Plaza at 617-426-2000 or 1-800-225-2008. You can also reserve a room at the special NCLC rate directly with the hotel through a link on our conference webpage at www.nclc.org.

TRANSPORTATION

FLY:

Logan International Airport (Boston) connects to most major American cities and airlines. The T, Boston's subway system, provides a direct connection from the airport to downtown. Take the Silver Line to South Station which puts you at a walking distance of about 15 minutes from the hotel; or take the Blue Line to the Green Line and get off at the Arlington T stop which is less than a five minute walk to the hotel.

AIRPORT TRANSPORTATION:

Taxi service from the airport to the hotel is estimated at \$19, depending on the time of day. (Prices are based on rates in effect May 2010.)

SHUTTLE:

Ultimate Livery and Shuttle offers shuttle from Logan Airport to the Park Plaza for \$12.60. You must make a reservation to get the discounted conference rate of 10% off. For the reservation link go to our conference page at www.nclc.org or call 888-437-4379.

TRAIN OR BUS:

Traveling by train or bus is a great alternative for those who don't want to drive or fly. South Station—the Boston hub of Amtrak, Greyhound, and other bus lines—is just a short cab ride or 15 minute walk to Park Plaza. Amtrak also stops at the Back Bay Station which is only a 10 minute walk to the hotel.

CLE CREDITS

State CLE rules vary greatly, but up to 17.9 hours may be available in 60-minute states and up to 21.5 hours in 50-minute states. Additional credit may be available for the intensives and Symposium. Ethics credits are possible for courses F1, H4, and J1 in some states. CLE credit varies by state and cannot be guaranteed by NCLC. Registrants may be required to file their own requests to their state CLE office. For additional information, email jhiemenz@nclc.org.



"NCLC's home at 7 Winthrop Square" by Ken Martin

LEGAL SERVICES' CONFERENCE SAVINGS

If you work for a legal services organization, you are entitled to the hotel conference rate discount of \$179/night (single or double). Be sure to refer to "National Consumer Law-Legal Aid/Nonprofit Rate" to get the low group rate. The Massachusetts Mortgage Defense Introduction Intensive is free for any Massachusetts legal services advocate.

NATIONAL ASSOCIATION OF CONSUMER ADVOCATES

In order to get the NACA conference rate, you must be a member of NACA. To apply for membership please go to www.naca.net and submit your application to them by October 8, 2010.

NACA's 16th annual meeting will be held during the conference on Saturday late-afternoon at the hotel. Contact NACA for more details, www.NACA.net, or 202-452-1989.

SCHOLARSHIPS

A limited number of partial scholarships to cover registration fees are available from NCLC for nonprofit and legal services advocates and assistant attorneys general. Scholarship applicants will find more information and the application on our conference website at www.nclc.org. The application includes a statement of your financial needs, 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. **Deadline to apply is August 13, 2010.**

Nonprofit and legal services advocates and assistant attorneys general will be notified by NCLC whether they were awarded a scholarship before the early registration cut-off date of September 10, 2010. For additional information email Jhiemenz@nclc.org. Be sure to include your full name, job title, organization, address, phone, and email.

PRESS AND RECORDING POLICY

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

CONFERENCE SPONSORSHIPS

For information on showcasing your services through exhibit and sponsorship opportunities, contact Suzanne Cutler at 617-542-8010 or scutler@nclc.org.

DONATE TO THE CONFERENCE SCHOLARSHIPS FUND

Legal services attorneys are on the front lines of marketplace abuses, working with consumers who are most in jeopardy. Now, more than ever, these attorneys need the training and information available at this conference to provide cutting edge assistance to their clients in distress.

Funding cuts for legal services programs have put severe limits on program resources, and many who would like to attend cannot afford this conference. You can help by donating to NCLC's scholarship fund. Add a gift to your conference registration, or call Suzanne Cutler at 617-542-8010 and we'll make sure your donation helps a legal services attorney attend this very worthwhile conference.

TO REGISTER FOR THE CONFERENCE:

Please circle your breakout choices below.

We encourage you to register online at:

<http://www.nclc.org>.

Registering online (and early) is a great way to reserve your spot for those intensives that sell out quickly! To register by mail for the conference, please read, complete, and send in pages 13-15 with payment to NCLC.

BREAKOUT CHOICES

A1 Newcomers' Orientation

B1 Class Action Roundtable

B2 ABCs Auto Fraud 101

B3 State Law Mortgage Origination Claims

B4 Credit Cards and Overdrafts: Impact of New Regulations

B5 Building and Maintaining Useful Relationships with the Press and Media

C1 ABCs Car Repo 101

C2 Roundtable on HAMP Litigation Strategies

C3 FCRA Developments I: Latest Litigation Trends

C4 Fast Changing Battles over Arbitration Abuses

C5 Public Benefits and Wages on Prepaid Cards

D1 Mortgage Discrimination Litigation

D2 Standing to Foreclose and the UCC

D3 ABCs of Fair Credit Reporting
D4 Reverse Mortgages 2010: New Laws, New Products, New Dangers
D5 Training for Trainers: Webinars 101 and Basic Power-Point Presentations

E1 Successful Mortgage Litigation in Private Practice

E2 Overview of HAMP

E3 FCRA Developments II: Case Law and Regulatory Developments

E4 Understand the Dealer's Understanding of the Car

E5 A New Federal Consumer Financial Protection Bureau

F1 Ethical Issues in Class Action Cases

F2 HAMP Problem Solving: Addressing Servicer Non-Compliance

F3 Aggressive State Law Litigation of Mortgage Cases

F4 ABCs How Debts Are Collected

F5 Introduction to the Debt Settlement Industry and Regulatory

G1 Forensic Accounting 101: Deep Pocket Analysis

G2 Strategies for Combining Bankruptcy Relief with HAMP and Loan Modification Programs

G3 Deciphering Mortgage Payment Histories

G4 Specialty Reporting Agencies: Tenant Screening and Employment Reports

G5 New Developments in Auto Fraud

H1 Repo Madness: New Developments in Practice and Policy

H2 Introduction to Saving Homes in Bankruptcy: Figuring Out What Is Possible

H3 Update on Foreclosure Mediation

H4 Current Ethics Issues in Consumer Representation

H5 Challenging Predatory Small Dollar Loans

I1 *Iqbal* and Consumer Litigation: The Good, the Bad, and the Ugly

I2 TILA/HOEPA Developments

I3 Returning Foreclosed Homeowners to Their Homes with Principal Reduction

I4 Issues on Delivery of SS and SSI Benefits

I5 Evolution of the Credit Reporting Industries

J1 Ethically Enhancing Attorney Fees

J2 Introduction to Truth in Lending Rescission

J3 Foreclosure Rescue and Loan Mod Scams

J4 New Developments in Auto Policy That Will Affect Your Practice

J5 Keeping Clients Connected to Their Utilities and Full Utility Credit Reporting

J6 ABCs RESPA Mortgage Servicing Rights

K1 Improving State Protections for Judgment Debtors

K2 Analyzing Loan Modification Data

K3 Advanced TILA Rescission

K4 ABCs Student Loans

K5 Tips on FCRA Depositions

K6 Upgrade Your Practice with NCLC Web Tools

L1 Marketing Your Consumer Law Practice

L2 Traps and Tricks Related to Mortgage Loan Modification Agreements

L3 Mortgage Discovery and Investigation

L4 Handwriting Analysis: Effective Use of a

Documents Examination Expert

L5 FDCPA Developments

Indicate intensive choices under Registration Fees on page 15.

For course descriptions and additional speakers, please go to www.nclc.org.

Boston, MA
19th Annual

CONSUMER RIGHTS LITIGATION CONFERENCE

Refunds

A \$75 handling fee will be charged for registrations cancelled before October 15, 2010. \$260 will be deducted from refunds thereafter.

Fees

The main conference registration fee includes attendance at conference breakout and plenary sessions, Thursday and Friday evening receptions, Saturday Awards Luncheon, a directory of preregistered attendees, and bound conference book. Additional fees are required for the intensives except the following: the Massachusetts Mortgage Defense Intro Intensive is free to Massachusetts legal services and pro bono attorneys who preregister; and the Transforming Manufactured Home Communities Intensive is free to anyone who registers for the main conference. Note: the Saturday evening reception is free only to those registered for the Consumer Class Action Symposium.

Deadline for Early Registration Discount

Registration forms with payment postmarked by September 10, 2010 are eligible for the discounted early fee.

Registration

Please staple business card here or print clearly.

Name: _____

Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Email: _____

First Time? Check here if this is the first time you will be attending this annual conference.

Special Needs:

Pursuant to the Americans with Disabilities Act, do you require specific aids or services?

Check here if yes: Visual Audio Mobile

Saturday Awards Lunch (included in your registration fee)

Please check if you prefer a vegetarian meal.

Please let us know of any other dietary restrictions on the line below:

Conference Directory

Please check: Yes or No for NCLC to include your contact info in the conference directory.

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

Sponsoring Donation

Your registration fee does not cover all conference costs and we rely on donations and sponsorships from generous supporters to supplement our conference budget. All donations received by September 15 for \$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.

Conference Support

Please designate a contribution of \$ _____ to supplement the conference budget.

Scholarship Support

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

PLATINUM BENEFACTORS

For the first time ever, NCLC is adding a new registration category—the Platinum Benefactor. Attendees who opt to register at this more expensive level will be helping NCLC to hold down attendance fees for others, so that more of those who could benefit from the conference can afford to attend. Platinum Benefactors will be recognized at the conference with special nametag ribbons, an NCLC cap, in the Conference Book (for those who register by September 15, 2010), and with a certificate of appreciation.

Photo courtesy of the Greater Boston Convention & Visitors Bureau



Registration Fees

Check Selections for 2010 Consumer Rights Litigation Conference

Main Conference (THURS.-SAT.)	Early (by 9/10/10)	Regular	Amount
<input type="checkbox"/> Platinum Benefactor	\$1000	\$1000	\$ _____
<input type="checkbox"/> Standard	\$ 599	\$ 735	\$ _____
<input type="checkbox"/> NACA Member ¹	\$ 499	\$ 635	\$ _____
<input type="checkbox"/> Nonprofit/Gov't	\$ 399	\$ 435	\$ _____
 THURSDAY			
Consumer Law Intensives			
<input type="checkbox"/> Mass. Mortgage Defense Intro Training ²	\$ 220	\$ 280	\$ _____
<input type="checkbox"/> Consumer Rights Advocacy for DV Survivors	\$ 40	\$ 50	\$ _____
<input type="checkbox"/> Bankruptcy for Beginners	\$ 220	\$ 280	\$ _____
<input type="checkbox"/> Intro to Mortg. Litigation & Foreclosure Defense	\$ 220	\$ 280	\$ _____
<input type="checkbox"/> Manufactured Home Communities (1/2 Day) ³	\$ 40	\$ 50	\$ _____
 SUNDAY			
<input type="checkbox"/> Consumer Class Action Symposium	\$ 475	\$ 515	\$ _____
<input type="checkbox"/> Stopping Foreclosures (Intermediate)	\$ 220	\$ 280	\$ _____
<input type="checkbox"/> Defending Debt Collection Suits	\$ 220	\$ 280	\$ _____
 Symposium Cocktail Party (SAT. EVE) ⁴	 \$ 65	 \$ 65	 \$ _____
Main Conference Book only (sent after conference)	\$ 95	\$ 95	\$ _____
Scholarship/Conference Donation			\$ _____
		Total	\$ _____

¹ NACA membership required for this rate. You must contact NACA by Oct. 8, 2010.

² This intensive is free to Massachusetts legal services advocates; and pro bono attorneys who preregister and agree to take on a pro bono mortgage case within six months after the conference.

³ This intensive is free to anyone registered for the Main Conference.

⁴ Saturday Cocktail Party is included in the price of the Consumer Class Action Symposium. *Those who would like to attend the party but are not registered for the Symposium must pay a \$65 fee to attend.*

Credit Card Payment

Please charge \$ _____

to my Visa/MC/Amex/Discover # _____

Expiration date _____

Signature _____

Check here if card name and address are same as registration name and address. If not, give card name and address

Required Certification

I certify that I am a lawyer, assistant attorney general, or paralegal and that neither I nor anyone in my organization represents business or commercial clients (except in disputes between two businesses) or is engaged in any business other than providing legal representation to consumers. If you have any questions or wish to qualify your certification email Lauren at Lmahoney@nclc.org or call NCLC at 617-542-8010.

NOTE: Your registration is not complete until certification is verified.

Signature _____

This certification is not required for Intensive 3: Bankruptcy for Beginners.

COMPLETE YOUR REGISTRATION

Register online at www.nclc.org

Make your registration fast and easy! Skip the paperwork and save a stamp by registering online.

Or mail completed pages 13-15 and payment to:

CRLC, National Consumer Law Center
 7 Winthrop Square, 4th Floor, Boston, MA 02110
 Fax: 617-542-8028

Checks should be payable to the National Consumer Law Center.

7 WINTHROP SQUARE 4TH FLOOR
BOSTON, MA 02110-1245

**Boston, MA
19th Annual**

CONSUMER RIGHTS LITIGATION CONFERENCE

www.NCLC.org

NCLC®
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Advancing Fairness
in the Marketplace for All

Plenary Speakers include:

Professor John A. Powell
Executive Director of the Kirwan
Institute for the Study of Race and
Ethnicity

Paul Grogan
President and CEO
of the Boston Foundation

Paul Bland
Staff Attorney for Public Justice

Professor Elizabeth Renaut
Assistant Professor of Law
at Albany Law School

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