Getting Loan Mods for Successors: Saving the Family Home After a Death or Divorce

After a death in the family or a divorce, financial hardship often follows. The heir or ex-spouse trying to save the home from foreclosure may not have been an original borrower on the mortgage loan. Mortgage servicers sometimes refuse to provide any information or claim that such a non-borrower cannot apply for a loan modification. This webinar will cover the law surrounding loan assumption and modification and specific rules from Fannie, Freddie, HAMP, and FHA that may help. We will provide advocacy tips and also discuss litigation strategies.

Presenters: Sarah Bolling Mancini, Of Counsel, National Consumer Law Center

Additional sponsorship for this Webinar is provided by a grant from the Administration on Aging/Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.

Medley of Mortgage Issues

Medley of Mortgage Issues: In this webinar, our presenters will provide updates on various mortgage-related programs including FHA loss mitigation, new reverse mortgage rules, the applicability of the ATR rule for successors in interest, deficiency judgments, and an overview of the latest mortgage servicing rules proposed by the CFPB.

Presenters: Geoff Walsh and Odette Williamson, National Consumer Law Center. Moderated by Tara Twomey, National Consumer Law Center.

This Webinar is provided by the National Consumer Law Center and the Legal Assistance Foundation (LAF) of Chicago with a grant from the Office of the Illinois Attorney General.
Saving the Family Home After Death or Divorce

The family home is often viewed as a pillar of stability and economic well-being. But, death and divorce are two events that can rock families to their core. These events are often coupled with financial distress and can lead to the loss of the home. Mortgage servicers treatment of surviving spouses and divorcees too frequently exacerbate an already difficult situation. The refusal to provide information or consider successors in interest for loan modifications can quickly push a struggling family down the road to foreclosure. This webinar will cover the law surrounding assumption and loan modifications after the death or divorce of the borrower, and we will discuss practice tips for working with mortgage loan servicers in these situations.

Presenters: Tara Twomey (National Consumer Law Center)

This webinar is made possible by the Arizona Attorney General’s Office with funding from the National Mortgage Settlement.

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Pass It On: Older Adults, Fraud, and the Federal Trade Commission

This webinar will discuss the FTCs new consumer education campaign for active older people – Pass It On. The campaign is based on the idea that older adults – a huge group with life experience and social networks – are part of the solution, not simply the victims of scammers. Pass It On acknowledges their experience, expertise, and trusted place in the community. It reinforces what they already know about some common scams, and gives them the tools to start conversations about these scams with a friend, neighbor or relative. The topics included in Pass It On are imposter scams, identity theft, fundraising fraud, health care scams, paying too much, and you’ve won scams. This webinar will discuss the Pass It On campaign, the scams that it seeks to address, and ideas for, well, passing it on.

Presenters: Jennifer Leach, Consumer Education Specialist in the Federal Trade Commissions Bureau of Consumer Protection; Lisa Weintraub Schifferle, attorney in the Federal Trade Commissions Division of Privacy and Identity Protection; Persis Yu, Staff Attorney at the National Consumer Law Center
Getting Loan Mods for Successors in Interest

This webinar will review the existing guidance and developing caselaw on the rights of successors in interest (heirs, divorcing spouses, and other intra-family transferees) to assume and modify mortgage loans.

This Webinar is provided by the National Consumer Law Center and the Legal Assistance Foundation (LAF) of Chicago with a grant from the Office of the Illinois Attorney General.

Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy

The senior population of the United States is expected to grow rapidly over the next twenty years. Rather than enjoying their golden years, increasingly older Americans are struggling with less income, greater debt and insufficient retirement savings. The average amount of debt held by seniors has soared over the last decade. Many now rely on credit cards to cover their basic living expenses. Rising mortgage debt has compromised the use of home equity as a retirement nest egg. There are few easy solutions. Two tools available to seniors to combat financial distress are reverse mortgages and bankruptcy. Reverse mortgages allow seniors to tap their home equity to pay off outstanding debts or supplement monthly income. Bankruptcy provides an opportunity to obtain a fresh start by discharging certain debts or adjusting ones financial affairs. The two options—reverse mortgages and bankruptcy—are not mutually exclusive. This webinar will review the intersection between these two tools and when they can work together to prevent foreclosure or put a senior on more solid financial footing.

This webinar is sponsored by the National Consumer Law Center. Additional sponsorship for this Webinar is provided by a grant from the Administration on Aging/Administration for Community Living and the Borchard Foundation Center on Law and Aging. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.
New CFPB Mortgage Servicing Rules Part 2: Loss Mitigation Procedures

This is Part 2 of the webinar covering the privately enforceable mortgage servicing regulations under RESPA that go into effect on January 10, 2014. This session will focus on the Regulation X provisions dealing with early intervention, continuity of contact, and loss mitigation procedures (including dual tracking).

San Francisco-based housing advocacy center, the National Housing Law Project (NHLP), and its project partners, Western Center on Law & Poverty, the National Consumer Law Center, and Tenants Together (the HBOR Collaborative) announce they are offering free assistance to California attorneys in implementing the states new Homeowner Bill of Rights (HBOR). The HBOR Collaborative’s free services for consumer attorneys statewide include education, advocacy, technical assistance, litigation support, a listserv for attorneys, and extensive web-based attorney resources. Consumer attorneys with specific questions should contact HBOR collaborative staff.

The Collaborative is also providing internet webinars and live trainings in areas throughout California. To learn more about California HBOR and to register for this and all upcoming trainings, consumer attorneys should go to http://calhbor.org/.

This Webinar is provided by the National Consumer Law Center and the National Housing Law Project (NHLP), .

There is no charge for this webinar. All time listings are in Pacific (California) time. 1.5 hours of MCLE will be provided (by NHLP) for California attorneys if it was viewed live.
New CFPB Mortgage Servicing Rules Part 1: Error Resolution; Force Placed Insurance; Periodic Statements, Other servicer duties

This webinar will cover the privately enforceable mortgage servicing regulations under RESPA and TILA that go into effect on January 10, 2014. Learn how the qualified written request procedure under RESPA has been completely changed. Part 1 will also cover new regulations on force-placed insurance, requests for identity of mortgage owner, mortgage payment application, payoff statements, payment change notices, and periodic mortgage statements.

San Francisco-based housing advocacy center, the National Housing Law Project (NHLP), and its project partners, Western Center on Law & Poverty, the National Consumer Law Center, and Tenants Together (the HBOR Collaborative) announce they are offering free assistance to California attorneys in implementing the states new Homeowner Bill of Rights (HBOR). The HBOR Collaboratives free services for consumer attorneys statewide include education, advocacy, technical assistance, litigation support, a listserv for attorneys, and extensive web-based attorney resources. Consumer attorneys with specific questions should contact HBOR collaborative staff.

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Defending Reverse Mortgage Foreclosures

In this webinar we review the legal structure of reverse mortgages and ways to defend their foreclosure, including enforcing mandatory escrow repayment schedules, 95% LTV payoffs, etc.
HAMP Rules on Loss Mitigation

This webinar will introduce the basic structure of the federal Home Affordable Modification Program (HAMP) and place it in the context of other available modification programs. We will review topics including eligibility, how modifications are done, and servicer requirements for timing and notice. Updates on recent developments will be included.

San Francisco-based housing advocacy center, the National Housing Law Project (NHLP), and its project partners, Western Center on Law & Poverty, the National Consumer Law Center, and Tenants Together (the HBOR Collaborative) announce they are offering free assistance to California attorneys in implementing the states new Homeowner Bill of Rights (HBOR). The HBOR Collaboratives free services for consumer attorneys statewide include education, advocacy, technical assistance, litigation support, a listserv for attorneys, and extensive web-based attorney resources. Consumer attorneys with specific questions should contact HBOR collaborative staff.

Speakers: Alys Cohen, staff attorney, National Consumer Law Center

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