Who Owns the Note?: A Securitization Primer

Since the turn of the century, the majority of residential loans have been securitized with the mortgage loans being transferred numerous time as they move through the securitization process. This session will delve into the Uniform Commercial Code–articles 1, 3 and 9–to figure out whether loans were properly transferred between parties and who really owns the note.

**Presenters:** Tara Twomey (National Consumer Law Center)

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

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CFPB Servicing Rules in Practice

It has been almost ten months since the Consumer Financial Protection Bureau servicing rules went into effect. This webinar will consider problems in effectively implementing the rules. Are servicers complying? Are particular requests or areas of the rules more problematic than others? Using hypotheticals based on real cases, well cover these questions and more.

**Presenters:** Tara Twomey and John Rao, 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.

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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.
Social Security, Post-DOMA: Effects on the LGBT Communities

This webinar will cover an overview of how US v. Windsor changed the legal landscape for same-sex married couples, the decisions effects on Social Security and what guidance is still needed and is to come in the months ahead.

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.

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AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders

May 7, 2014

By most economic measures older adults of color and LGBT elders are aging into poverty. Recent research highlights that over 90% of older African American and Latino elders are financially
vulnerable and will be unable to support themselves over the course of their lifetime. Elders of color report greater difficulty in affording necessities, such as food, health care, and housing, than the general population. For LGBT older adults, a lifetime of employment discrimination and other factors contribute to disproportionately high poverty rates. Social Security provides an important safety net but without this source of income, 53% of African Americans, 49% of Latinos, and 19% of Asian elders would fall below the poverty line. However, these are the very groups that will collect fewer benefits. Lower Social Security benefits also contribute to a 20% poverty rate for Native American recipients. This webinar will discuss the economic and social challenges adults of color and LGBT elders face as they age. The focus will be on programs and policy solutions that can help ameliorate the dire economic challenges they face.

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

This webinar is also part of a series on “Rebuilding Wealth and Economic Opportunity in Communities of Color” sponsored by NCLCs initiative on Racial Justice & Equal Economic Opportunity. Visit: https://www.nclc.org/issues/racial-justice.html.

If you have any questions email trainings@nclc.org

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**Lifeline to Affordable Phone Service**

The federal Lifeline discounted phone service has undergone dramatic changes in the past few years. There are a range of Lifeline phone service providers and products — from wireline to wireless, and from the “free” prepaid wireless cell phones to the more traditional discounted basic phone service with a monthly bill. How consumers enroll and stay on the program has changed with the new program rules. There are also policy debates going on right now that will shape the evolution of Lifeline in national efforts to close the broadband divide.

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.
Federal Rural Housing Programs Update

Mar 27, 2014

This webinar will include a brief overview of the housing programs administered by the U.S. Department of Agriculture to assist lower income rural homebuyers, homeowners, and renters. Presenters will cover the funding outlook for the year and other issues. Can USDA continue to serve the lowest income rural residents? Can affordable rural rental housing be preserved? What is the definition of rural for USDA housing programs? And why are these programs at the Department of Agriculture at all?

Sponsored by the National Alliance for Rural Policy (NARP) and the National Consumer Law Center.

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

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)

**RESPA 101**

This webinar will focus on identifying and litigating RESPA issues related to servicing problems, including servicing transfers, notices of error and information requests (QWRs), tax/insurance escrows, force-placed insurance, and loss mitigation.

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.

There is no charge for this webinar.
All time listings are in Central Time
For more information email Jessica Hiemenz at Jhiemenz@nclc.org

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**Enrolling in Coverage Through the New Health Insurance Marketplaces**

This webinar will provide an overview of eligibility criteria to enroll in coverage and assistance with costs through the new health insurance marketplaces. We will discuss who will be eligible to enroll, the enrollment process and help with the enrollment that will be available to consumers.