

Litigating Bail Cases: Using Consumer Laws to Challenge Commercial Bail Industry Practices

July 23, 2020

Lawsuits across the country are challenging commercial bail systems. This webinar will discuss how consumer laws may be used to challenge abusive and unfair bail industry practices, as well as litigation strategies and obstacles.

Speakers:

Alex Kornya, Iowa Legal Aid

Ivy Wang, Southern Poverty Law Center

Ariel Nelson, Staff Attorney at the National Consumer Law Center



An Introduction to CARES Post-Forbearance Options

May 28, 2020

This session will provide an introduction to post-forbearance options for borrowers obtaining mortgage relief under the CARES Act. The program will review options available through FHA and the GSEs based on the most recent guidance and information available.

Speakers:

Andrea Bopp Stark, Attorney at the National Consumer Law Center

Tara Twomey, Of Counsel to the National Consumer Law Center

Geoff Walsh, Attorney at the National Consumer Law Center

***Webinar starts 25 minutes into the recording**





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Additional Material: Covid-19 Mortgage Chart

Reverse Mortgage Foreclosure Issues in the Covid-19 Pandemic

May 21, 2020

This webinar will discuss the home-saving options for reverse mortgage borrowers and non-borrowing spouses, including specific updates about Covid-19 related protections.

Speakers:

Sarah Bolling Mancini, Staff Attorney at the National Consumer Law Center
Odette Williamson, Attorney at the National Consumer Law Center



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Forbearance Options and CARES Act Requirements

May 14, 2020

In this session, we will go into more depth about the language of the CARES Act and the ways different government entities are implementing its requirements. We will also touch on how servicers are handling forbearance requests, and strategies to deal with servicer noncompliance.

Speakers:

John Rao, Staff Attorney at the National Consumer Law Center
Steve Sharpe, Of Counsel to the National Consumer Law Center
Tara Twomey, Of Counsel to the National Consumer Law Center



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Additional Materials: Covid-19 Mortgage Chart, HR 748 – 210 Sections 4022-3, Issue Brief: Coronavirus Emergency: What Consumers Need To Know About Mortgage Relief

COVID-19 and Mortgage Relief for Homeowners: CARES Act Protections

May 7, 2020

This webinar will provide an overview of the forbearance and post-forbearance options for federally-backed mortgages, including an explanation of what the CARES Act requires and a discussion of the servicing policies of Fannie Mae, Freddie Mac, FHA, VA, and USDA.

Speakers:

Sarah Bolling Mancini, National Consumer Law Center
Andrea Bopp Stark, National Consumer Law Center



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Helping Those Harmed Financially by COVID-19 Policy & Practice: An Overview

April 23, 2020

With millions of Americans out of work due to the COVID-19 emergency, it is more important than ever to identify what we can do to help ease their financial burden. There are actions you can take and resources you can access to help consumers now. Join us for a broad overview of how you can (1) advocate for policies in your state to help consumers facing financial hardships due to the COVID-19 emergency (first half) and (2) help consumers navigate and access the financial relief they need during the COVID-19 emergency (second half).

Speakers:

- Andrea Bopp Stark, National Consumer Law Center
- Michael Best, National Consumer Law Center



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Additional Material: Answered Q & A

CFPB's Proposed Debt Collection Rule: Briefing and Action Items

June 19th 2-3PM (ET)

The Consumer Financial Protection Bureau has published its Proposed Debt Collection Rule in the Federal Register and comments are due August 19.

Join us on June 19, 2019 2:00-3:00PM (ET) for a Briefing and Strategy Session co-sponsored by the National Consumer Law Center and Americans for Financial Reform.

We will discuss what the proposed rule would do, what comments we need, and what else you can do to push the CFPB to finalize a rule that protects consumers.

Legal Services and Payday Loans: Help for Us, Help for You

April 17, 2019 at 2:00-2:30PM (ET)

Speakers:

Lauren Saunders, Associate Director (National Consumer Law Center)

Dana Wiggins, Director of Outreach and Financial Advocacy (Virginia Poverty Law Center)

Join us for a quick, 30-minute webinar designed for legal services organizations on how you can help

us defend the Consumer Financial Protection Bureau's (CFPB) payday loan rule and how you can help your clients who are stuck in un-affordable payday loans. You are welcome to join us even if you are not with a legal services organization. The webinar will be Wednesday, April 17 at 2:00 pm Eastern time and we will cover:

- What parts of the payday loan rule are going into effect August 19, 2019 and what parts the CFPB has proposed to rescind;
- The status of the fight over the rule and coalition strategy;
- How legal services organizations, including those funded by the Legal Services Corporation, can help defend the rule;
- What type of comments and stories will be most helpful for the May 15, 2019 comment deadline;
- Tips for helping clients stuck in payday loans, including both illegal online loans and legal storefront ones.

We hope you can join us! Can't wait for the webinar or want to do more? Contact Lauren at lisaunders@nclc.org.

There is no charge for this webinar and all time listings are in Eastern Time. NCLC does not provide CLE credits for webinars, but will give certificates of attendance following the webinar for those who are interested.

If you are unable to attend the webinar, rest assured that it will be archived on the NCLC webinar page. Still have questions? Please email SarahEmily Pina at spina@nclc.org.

What the New Arbitration Rule Means for Litigating Against For-Profit Schools

January 29, 2019

While many for-profit schools previously tried to insulate themselves from lawsuits using forced arbitration clauses and class action bans, a rule that went into effect in October 2018 conditions school participation in the federal student loan program on agreement not to enforce these clauses against students with consumer claims. The Department has proposed rescinding the rule, but the soonest that would happen is July 2020 - so there is a short window for many students to sue in court.



Recording link



Materials: PDF Handout

Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver's License Suspensions for Court Debt

January 31, 2019

Most states suspend driver's licenses based on unpaid debts arising out of criminal proceedings or traffic tickets, and as a result millions of low-income people have lost their licenses simply because they cannot afford to pay fines and fees. This webinar will briefly address the harsh, perverse, and discriminatory impact of such policies before diving into what attorneys and local organizers can do to address this problem. We'll use efforts in Virginia and North Carolina as case studies, and will hear from advocates in Virginia engaged in impact litigation and legislative reform efforts that appear poised for success, as well as from an attorney and an organizer with North Carolina's innovative Second Chance Mobility Project, which pairs a drivers' license protection and restoration legal services delivery program with community engagement and organizing.

Speakers:

Angela Ciolfi, Legal Aid Justice Center

Daniel Bowes, North Carolina Justice Center

Dennis Gaddy, Community Success Initiative

Moderated by Samuel Brooke, Southern Poverty Law Center



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Additional material: *Driven By Dollars* || Opinion granting preliminary injunction