

# 2017 Consumer Rights Litigation Conference

## Agenda

**Wednesday, November 15, 2017**

11:30am-5:00pm

Consumer Justice Lobby Day-Staff will be available from 8:30AM with materials for anyone with morning meetings.

5:00pm-7:00pm

Early Conference Registration & Web App. Support - Beat the Thursday morning crowd!

7:30pm-8:15pm

Volunteer Training

## Main Conference (Thursday-Saturday)

**Thursday, November 16, 2017**

7:00am-5:30pm

Conference Registration & Web App. Support:

7:30am-5:00pm

Exhibitor Tables:

7:30am-9:00am

Continental Breakfast-- *sponsored by The Consumer Protection Firm*

7:30am-9:00am

Breakfast for First Timers-- *sponsored by Chavez & Gertler, LLP*

### BREAKOUTS

9:00am-10:00am

BREAKOUT A

#### **A1 Mapping Injustice (Beg.):**

*Elizabeth Lynch (Mobilization for Justice) & Steve Sharpe (Legal Aid Society of Southwest Ohio)*

#### **A2 State Retail Installment Sales Acts: Finding Claims and Avoiding Pitfalls (Int.):**

*David Angle (Angle Wilson Law, LLC), Carolyn Carter (NCLC), & Dale Irwin (Slough Connealy Irwin & Madden, LLC)*

#### **A3 Using CFPB & Publicly Available Resources to Show Willfulness (Int.):**

*Ian Lyngklip (Lyngklip & Associates, PLC)*

#### **A4 Fair Debt Collection Practices Act Claims Arising from Landlord/Tenant Cases (Beg.):**

*James Fishman (Fishman Rozen, LLP) & Simon Sandoval-Moshenberg (Legal Aid Justice Center)*

#### **A5 Working with Others: Partnerships, Law Firms & Co-Counseling (Beg.):**

*Craig Marchiando (Consumer Litigation Associates), Michael Quirk (Williams Cuker Berezofsky, LLC), & Stuart Rossman (NCLC)*

#### **A6 Intro to Class Action I (Beg.):**

*Andrew Guzko (Kelly & Crandall, PLC), Elizabeth Hanes (Consumer Litigation Associates, P.C.), Jeffrey Kalief (Tycko & Zavareei, LLP)*

Course Levels: ABC || Beg.—Beginner || Int.—Intermediate || Adv.—Advanced || All Levels

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**10:15am-11:15am**

**BREAKOUT B**

**B1 Discovery Issues in Mortgage Servicing and Foreclosure Litigation (Adv.):**

*Phillip Robinson (Consumer Law Center, LLC) & Jen Wagner (Mountain State Justice)*

**B2 Dealer Add-Ons in Car Sales (Int.):**

*John Van Alst (NCLC)*

**B3 Tricks & Traps in the Rules of Civil Procedure: What Every Successful Litigator Must Know (Int.):**

*Mike Donovan (Donovan Litigation Group, LLC)*

**B4 Identifying Affirmative Claims in Debt Defense Cases (Beg.):**

*Peter Holland (The Holland Law Firm, P.C.) & Joe Villasenor (Legal Aid Society of San Diego)*

**B5 Pro Bono for Fun, Profit, and Fulfillment (Beg.):**

*Dan Blinn (Consumer Law Group, LLC)*

**B6 Intro to Class Actions II (Beg):**

*Andrew Guzcko (Kelly & Crandall, PLC), Elizabeth Hanes (Consumer Litigation Associates, P.C.), Jeffrey Kaliel (Tycko & Zavarreei, LLP)*

**11:15-11:30am**

**Coffee Break: Sponsored by *Berger and Montague, P.C.***

**11:30am-12:30pm**

**P1: Opening Plenary featuring keynote speaker, Senator Sherrod Brown (D-OH)—Sponsored by *Berger and Montague, P.C.* and *Terrell Marshall Law Group PLLC***

**12:30pm-2:00pm**

**Thursday Networking Group Luncheons or Lunch on Your Own**

**12:30pm-2:00pm**

**Brownbag Lunch: Conversation about Debt Collection Law Reform Efforts in the States**

**12:30pm-2:00pm**

**Brownbag Lunch: Conversation about FHA Loans with a Focus on Loss Mitigation Developments and Issues**

**2:00pm-3:30 pm**

**BREAKOUT C**

**C1 New Mortgage Servicing Rules under RESPA and TILA (Int.):**

*Sarah Mancini (NCLC) & John Rao (NCLC)*

**C2 Introduction to Federal Student Loans: Income-Driven Repayment Plans & Loan Forgiveness (ABC):**

*Heather Jarvis (Student Loan Expert, LLC), Persis Yu (NCLC)*

**C3 Payday and Installment Loans: State and Federal Updates (Int.):**

*Lauren Saunders (NCLC) & Diane Standaert (Center for Responsible Lending)*

**C4 Fair Debt Collection Practices Act ABCs (ABC):**

*Mary Fons (Fons Law Office) & Larry Smith (Smith Marco, P.C.)*

**C5 Tax Issues in Consumer Law (Int.):**

*Professor Elizabeth Maresca (Fordham University School of Law)*

**3:30pm-3:45pm**

**Coffee Break:**

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**3:45pm-5:00pm**

BREAKOUT D

**D1 Non-Negotiable Notes and Foreclosure (Int.):**

*Elizabeth Renuart (NCLC) & Tara Twomey (NCLC)*

**D2 Maximizing Compensatory and Punitive Damages (Int.)**

*Justin Baxter (Baxter & Baxter, LLP), Stan Smith (Smith Economics Group, LTD)*

**D3 Insights from Former Debt Collection Insiders (Int.):**

*Amy Hennen (Maryland Volunteer Lawyers Service) & Nathan Sturycz (Sturycz Law Group)*

**D4 Getting the Key Docs in your FCRA Case (Int.):**

*Kristi Caboon Kelly (Kelly & Crandal, PLC) & Robert Sola (Robert S. Sola, P.C.)*

**D5 Consumer Justice for Immigrants (Beg.):**

*Adriana Lafaille (ACLU of Massachusetts) & Katherine Woome-Deters (North Carolina Justice Center)*

**D6 Introduction to TCPA Litigation (Beg.):**

*John Barrett (Bailey Glasser, LLP) & Beth Terrell (Terrell Marshall Law Group, PLLC)*

**5:15pm-6:15pm**

P2: Plenary

**6:30pm-8:00pm**

Welcome Reception—*Sponsored by The Washington DC Host Committee*

**Friday, November 17, 2017**

**8:00am-9:30am**

Conference Registration & Web App. Support

**8:30am-5:00pm**

Exhibitor Tables

**8:30am-9:30am**

Continental Breakfast-- *sponsored by Edelman, Combs, Lattuner, and Goodwin, LLC*

**8:30am-9:30am**

Women's Breakfast—*Sponsored by Stacy Bardo, Nancy Barron, Elizabeth Cabraser, E. Michelle Drake, Mary Fons, Mary Philipps, Stephanie Tatar, Beth Terrell, & Janet R. Varnell*

**9:30am-10:45am**

BREAKOUT E

**E1 TILA/RESPA Integrated Disclosure ABCs (ABC):**

*Andrew Pizor (NCLC), Elizabeth Renuart (NCLC)*

**E2 Private Student Loans: Solutions for Borrowers and the State of the Marketplace (Beg./Int.):**

*Robit Chopra (Consumer Federation of America) & Joanna Darcus (NCLC)*

**E3 FCRA ABCs for Legal Services and Employment Lawyers (ABC):**

*Carla Leticia Sanchez-Adams (Texas Rio Grande Legal Aid, Inc.) & Judith Whiting (Community Service Society)*

**E4 Debt Buyer Litigation (Int.):**

*Dan Edelman (Edelman, Combs, Lattuner & Goodwin, LLC) & Ahmad Keshavarz (The Law Office of Ahmad Keshavarz)*

**E5 Federal Discovery: Winning Your Cases Early (Adv.)**

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*Leonard Bennett (Consumer Litigation Associates, PC)*

**10:45am-11:00am**

**Coffee Break**

**11:00am-12:15pm**

**BREAKOUT F**

**F1 Looking for Fair Lending Claims in Mortgage and Foreclosure Cases (Beg./Int.)**

*Tara Ramchandani (Relman, Dane & Colfax, PLLC) & Linda Jun (Mobilization for Justice)*

**F2 Legislative and Litigation Strategies for Responding to PACE (Property Assessed Clean Energy) Loans (All Levels)**

*Adelaide Anderson (Public Counsel), Nicholas Levenbagen (Bet Tzedek), John Rao (NCLC), & Lauren Saunders (NCLC)*

**F3 Land Installment Contracts: Legislative Strategies & Reprise on Litigation (Int.)**

*Sarah Mancini (NCLC) & Margot Saunders (NCLC)*

**F4 Car Cases and Legal Aid**

*Speaker TBD*

**F5 Class Action Roundtable (Int.)**

*Scott Nelson (Public Citizen Litigation Group) & Stephen Weisbrod (Weisbrod Matteis & Copley, PLLC)*

**F6 Maximizing Value of Individual TCPA Cases (Int. )**

*Billy Howard (The Consumer Protection Firm) & Andrew Milz (Flutter Milz, P.C.)*

**12:15pm-1:45pm**

**Advocates of Color Luncheon**

**Brownbag Lunch: Defending Against Legal Services Corporation Cuts**

*Martha Bergmark (Executive Director of Voices for Civil Justice) & Don Saunders (Vice President for Civil Legal Services at the National Legal Aid and Defenders Association)*

**Friday Networking Group Luncheons/Lunch on Your Own**

**1:45pm-3:00pm**

**BREAKOUT G**

**G1 ABCs of FHA Loss Mitigation (ABC):**

*Steve Sharpe (Legal Aid Society of Southwest Ohio)*

**G2 Do These FTC Rules Apply to Attorneys? (ABC):**

*Michelle Grajales (FTC) & James Hurt (Hurt Stolz, P.C.)*

**G3 Real Property Valuation Matters (All Levels)**

*Dean Dawson (The RPC Group, LLC) & Tara Twomey (NCLC)*

**G4 Specialty Consumer Reporting Agencies and Public Records (Int.)**

*Jim Francis (Francis & Mailman, P.C.)*

**G5 Legal Services Roundtable (All Levels)**

*Lorray Brown (Michigan Poverty Law Program), Carolyn Coffey (Mobilization for Justice), Neil Fogarty (Northeast New Jersey Legal Services), Jim Kowalski (Jacksonville Area Legal Aid), & Ira Rheingold (NACA)*

**G6 TCPA Updates (Int.)**

*Alex Burke (Burke Law Office, LLC), Keith Keogh (Keith Keogh Law, LTD), & Margot Saunders (NCLC)*

**3:00pm-3:15pm**

**Coffee Break**

**3:15pm-4:45pm**

**BREAKOUT H**

**Course Levels: ABC || Beg.—Beginner || Int.—Intermediate || Adv.—Advanced || All Levels**

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**H1 Mortgage Contract Claims (Beg./Int.)**

*Tara Twomey (NCLC)*

**H2 ABCs of Car Cases (ABC)**

*Bernard Brown (The Brown Law Firm)*

**H3 Bankruptcy Basics: When Can Bankruptcy Help Your Consumer Client? (ABC)**

*Karen Merrill Tjapkes (Legal Aid of Western Michigan), Nathan Juster (Atlanta Legal Aid Society), & John Rao (NCLC)*

**H4 FCRA Developments I: Litigation (Int.)**

*John Albanese (Berger & Montague, P.C.) & Sylvia Goldsmith (Law Office of Sylvia A. Goldsmith)*

**H5 Policy Advocacy and Media in Red and Purple States (Int.)**

*Whitney Barkley (the Center for Responsible Lending), Al Ripley (North Carolina Justice Center), & Gynnie Robnett (Americans for Financial Reform)*

**H6 TCPA Discovery Issues**

*Jennifer Murray (Terrell Marshall Law Group PLLC) & Anthony Paronich (Broderick Law, P.C.)*

**5:30pm-6:30pm**

**Roundtable Discussion: Disaster Recovery and Consumer Issues**

**6:00pm-7:15pm**

**NACA—Annual Meeting, Media & Trial Advocacy Awards, with Cash Bar & Silent Auction**

**7:30pm-9:30pm**

**Legal Services Reception *Sponsored by The Murphy Law Office, P.C.***

**Saturday, November 18, 2017**

**8:00am-5:30am**

**Conference Registration & Web App. Support**

**8:00am-5:00pm**

**Exhibitor Tables:**

**8:00am-9:00am**

**Continental Breakfast**

**8:45am-10:00am**

**BREAKOUT I**

**I1 TILA/RESPA Integrated Disclosure Claims and Remedies (Int.)**

*Andrew Pizor (NCLC) & Elizabeth Renuart (NCLC)*

**I2 Developing Evidence for School Misconduct Cases (Int.)**

*Leigh Ferrin (Public Law Center), Alec Harris (Legal Services Center of Harvard Law School), Robyn Smith (NCLC), & Megumi Tsutsui (Housing and Economic Rights Advocates)*

**I3 FCRA Report Disclosures: Issues and Litigation (Beg.)**

*E. Michelle Drake (Berger & Montague, P.C.) & Eric Dunn (Virginia Poverty Law Center)*

**I4 Making Bail: Criminal Justice Debt (Beg.)**

*Rachel Goodman (ACLU), Katherine Hubbard (Civil Rights Corps), & Ted Mermin (Public Good Law Center)*

**I5 Settlement Conferences and Private Mediations: Practical Considerations from A to Z (Int.)**

*Justin Baxter (Baxter & Baxter LLP) & Paul Mengedoth (Mengedoth Law Firm, LLC)*

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**10:15am-11:30am**

**BREAKOUT J**

**J1 Introduction to the New GSE Flex Modification (Beg.)**

*Alys Cohen (NCLC), Belinda Lau (Mobilization for Justice), & Geoff Walsh (NCLC)*

**J2 Successfully Handling Cases in which the Car was Leased (Int.)**

*Jon Sheldon (NCLC)*

**J3 Challenging Government (In)action: A Primer on the APA (Beg.)**

*Julie Murray (Public Citizen)*

**J4 FCRA Developments II: Regulatory & Caselaw Updates (Int.)**

*Richard Rubin (Law Office of Richard J. Rubin)*

**J5 Ethics and Technological Competence (Beg.)**

*Dave Maxfield (Dave Maxfield Attorney, LLC) & Ariana Tadler (Milberg, LLP)*

**11:45am-1:30pm**

**NCLC Awards Luncheon *Sponsored by RSM***

**1:45pm-3:15pm**

**BREAKOUT K**

**K1 Caselaw Updates on RESPA and TILA Servicing Litigation (Int./Adv.)**

*John Rao (NCLC)*

**K2 Changing the Student Loan Landscape: Recent Developments in Federal Student Loan Policy & Practice (Int./Adv.)**

*Abby Shafroth (NCLC) & Jen Wang (The Institute for College Access and Success)*

**K3 Reverse Mortgage Servicing & Reasonable Accommodations of Borrowers with Disabilities (Int./Adv.)**

*Jennifer Lery (JASA Legal Services for the Elderly) & Sarah White (Connecticut Fair Housing Center)*

**K4 Fair Debt Collection Practices Act Developments (Adv.)**

*Dave Philipps (Philipps & Philipps, Ltd) & Richard Rubin (Law Office of Richard J. Rubin)*

**K5 Case Management, Selection & Practice Models (Beg./Int.)**

*SaraEllen Hutchinson (Law Office of SaraEllen Hutchinson, PLLC)*

**3:00pm-5:30pm**

**Class Action Symposium Registration**

**3:15pm-4:00pm**

**P3: Closing Plenary**

## **Close of Main Conference, Class Action Symposium Begins**

**4:30pm-5:30pm**

**Consumer Class Action Symposium (separate registration required)**

*Organizers: Charles Delbaum (NCLC), Stuart Rossman (NCLC)*

**6:30pm-8:30pm**

**Consumer Class Action Symposium Cocktail Reception –Sponsored by Scott Owens, P.A. and the Law Office of Bret Lusskin, Esq.**

**Sunday, November 19, 2017**

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**7:00am-8:30am**

**Registration for Consumer Class Action Symposium**

**7:30am-3:00pm**

**Exhibitor Tables**

**7:00am-8:30am**

**Breakfast for Consumer Class Action Symposium--*Sponsored by PNC***

**8:30am-12:00pm**

**Consumer Class Action Symposium**

**10:00am-10:15am**

**Consumer Class Action Symposium Refreshment Break—*Sponsored by KCC***

**12:00pm-1:15pm**

**Consumer Class Action Symposium Luncheon--*Sponsored by American Legal Claims***

**1:15pm-3:00pm**

**Consumer Class Action Symposium**

## **Breakout Session Tracks**

### **Mortgage Track**

A1: Mapping Injustice

B1: Discovery Issues in Mortgage Servicing and Foreclosure Litigation

C1: New Mortgage Servicing Rules under RESPA and TILA

D1: Non-Negotiable Notes and Foreclosure

E1: TILA/RESPA Integrated Disclosure ABCs

F1: Looking for Fair Lending Claims in Mortgage and Foreclosure Cases

F2: Legislative and Litigation Strategies for Responding to PACE (Property Assessed Clean Energy) Loans

F3: Land Installment Contracts: Legislative Strategies & Reprise on Litigation

G1: FHA Loss Mitigation for Beginners

G3: Valuation Matters

H1: Mortgage Contract Claims

I1: TILA/RESPA Integrated Disclosure Claims and Remedies

J1: Introduction to the New GSE Flex Modification

K1: Caselaw Updates on RESPA and TILA Servicing Litigation

K3: Reverse Mortgage Servicing & Reasonable Accommodations of Borrowers with Disabilities

### **Practice Track**

A3: Using CFPB & Publicity Available Resources to Show Willfulness

A5: Working with Others: Partnerships, Law Firms & Co-Counseling

A6: Intro to Class Actions I

B3: Tricks & Traps in the Rules of Civil Procedure: What Every Successful Litigator Must Know

B5: Pro Bono for Fun, Profit, and Fulfillment

B6: Intro to Class Actions II

C5: Tax Issues in Consumer Law

D2: Maximizing Compensatory and Punitive Damages

D5: Consumer Justice for Immigrants

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E5: Discovery  
F2: Legislative and Litigation Strategies for Responding to PACE (Property Assessed Clean Energy) Loans  
F5: Class Action Roundtable  
G2: Do these FTC Rules Apply to Attorneys?  
G5: Legal Services Roundtable  
H3: Bankruptcy Basics: When Can Bankruptcy Help your Consumer Client?  
H5: Policy Advocacy in Red and Purple States  
I5: Settlement Conferences and Private Mediations: Practical Considerations from A to Z  
J3: Challenging Government (In)action: A Primer on the APA  
J5: Ethics and Technology Competence  
K5: Case Management, Selection, & Practice Models

### **Debt Defense & FDCPA Track**

A4: Fair Debt Collection Practices Act Claims Arising from Landlord/Tenant Cases  
B4: Identifying Affirmative Claims in Debt Defense Cases  
C4: Fair Debt Collection Practices Act ABCs  
D3: Insights from Former Debt Collection Insiders  
E4: Debt Buyer Litigation  
G2: Do these FTC Rules Apply to Attorneys?  
I4: Making Bail: Criminal Justice Debt  
K4: Fair Debt Collection Practices Act Developments

### **TCPA Track**

D6: Introduction to TCPA Litigation  
F6: Maximizing Value of Individual TCPA Cases  
G6: TCPA Updates  
H6: TCPA Discovery Issues

### **Auto Track**

A2: State Retail Installment Sales Acts: Finding Claims and Avoiding Pitfalls  
B2: Dealer Add-Ons in Car Sales  
F4: Car Sales and Legal Aid  
H2 ABCs of Car Cases  
J2: Successfully Handling Cases in which the Car was Leased

### **Credit Track**

C3: Payday and Installment Loans: State and Federal Updates  
E1: TILA/RESPA Integrated Disclosure ABCs  
I1: TILA/RESPA Integrated Disclosure Claims and Remedies

### **FCRA Track**

D4: FCRA ABCs for Legal Services and Employment Lawyers  
E3: Getting the Key Docs in your FCRA Case  
G4: Specialty Consumer Reporting Agencies and Public Records  
H4: FCRA Developments I: Litigation  
I3: FCRA Report Disclosures: Issues and Litigation  
J4: FCRA Developments II: Regulatory & Caselaw Updates

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## **Student Loan Track**

C2: Intro to Federal Student Loans: Income-Driven Repayment Plans and Loan Forgiveness

E2: Private Student Loans for Borrowers & the State of the Marketplace

I2: Developing Evidence for School Misconduct Cases

K2: Changing the Student Loan Landscape: Recent Developments in Federal Student Loan Policy and Practice

## **Bankruptcy Track**

H3: Bankruptcy Basics: When Can Bankruptcy Help your Consumer Client?

## **Ethics Track**

A5: Working with Others: Partnerships, Law Firms & Co-Counseling

B5: Pro Bono for Fun, Profit, and Fulfillment

G2: Do These Rules Apply to Attorneys?

J5: Ethics and Technology Competence

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