Letter from Track Coordinators

For NCLC, community is everything: we came into existence to help build a consumer law community, and for 50 years we’ve worked to do just that.

Since 1992, the Consumer Rights Litigation Conference (CRLC) has been the place where our community has physically come together every year. But this year, putting “community” first means making the difficult decision to move the CRLC online, to protect the health of attendees and the public at large during the ongoing COVID-19 pandemic.

Our team spent months brainstorming, designing, and building an energizing and stimulating schedule for both the new attorney and the practiced litigator. We are excited to share this year’s lineup featuring more face-to-face networking opportunities on the topics that help you continue the fight for economic justice. The agenda is packed with an outstanding number of substantive breakout sessions. Our virtual environment allows us to cover more consumer law content than ever before, including full tracks on Auto Loans, Credit/Banking, Credit Reporting, Debt Collections, Mortgages and Foreclosures, Student Loans, and the Telephone Consumer Protection Act (TCPA), in addition to many individual courses on ethics, litigation, practice issues, and more.

In short, the Virtual CRLC will not simply be a series of consumer law webinars: we have worked with leaders in the community to reformat and reimagine the annual gathering to bring the greatest benefits to the widest possible group of attendees. As you’ll see in the following pages, our virtual conference platform has state of the art formatting that will allow you to connect with and engage attorneys in the field in innovative ways. As always, building the community — and the capacity of the community — has been our guiding light.

It is the exceptional nature of people like you who choose to devote their careers to helping others obtain a vital measure of justice in the marketplace. Together we are changing the face of consumer law and addressing abuses that harm consumers across the country. We look forward to advancing these shared goals by learning and growing together with you this fall. “See” you soon!

Our Best,
CRLC 2020 Track Coordinators

What is the National Consumer Law Center?

When NCLC opened its doors in 1969, there were only a handful of private attorneys and a small number of legal aid lawyers trained to represent consumers. Over five decades, NCLC has been instrumental in developing the large, cooperative, and committed community of attorneys who represent consumers and challenge corporate wrongdoing in every state.

NCLC makes a real difference in the lives of real people. Today, we are the nation’s leading resource for training consumer lawyers, assistance with challenging cases, information on consumer problems, and expertise on complex laws, regulations, and court decisions. We prioritize the growth and strengthening of the consumer law community, because all consumers benefit from a strong, collaborative community of consumer attorneys.

Thousands of consumer attorneys across the nation rely on our indispensable publications, highly-attended conferences, moderated listservs, webinars, and other online learning opportunities to support their practices — directly benefiting the millions of people they represent.

- NCLC’s legal experts have collaborated in close to 400 consumer lawsuits challenging corporate wrongdoing over the past two decades
- NCLC publishes over 200,000 pages of consumer law expertise — an invaluable resource for consumer attorneys and advocates.
- NCLC’s consumer law treatises are subscribed to by over 6,000 attorneys nationwide.
- NCLC has trained nearly 16,000 consumer attorneys and advocates from all fifty states through our conferences and online educational resources.

“A lot of people are alive today because of the basic rules of the road NCLC and others have fought for. But there are still too many places where the world remains complicated and opaque. There are still too many places where armies of lobbyists are fighting to rig the system so that the public remains in the dark... I know there will be many battles ahead, and I look forward to standing shoulder to shoulder once again with NCLC.”

— U.S. Senator Elizabeth Warren
What is the Consumer Rights Litigation Conference?

The Consumer Rights Litigation Conference (CRLC) is the premier gathering for consumer rights attorneys and advocates. For almost 30 years this conference has educated and strengthened the community, expanding the opportunities for attorneys and advocates each year.

What will you gain by participating?

- Learn from the experts about the latest developments in consumer litigation, industry trends, and public policy.
- Hear from the nation’s most successful consumer litigators. Ask questions, share ideas, and connect with your colleagues!
- Learn powerful consumer law remedies and attorney fee recovery methods.
- Save on NCLC’s legal practice publications with exclusive conference discounts.
- Earn CLE credits while you learn from the experts!
- Get inspired and energized by hundreds of passionate advocates who fight for consumer justice, just like you.

Visit [www.NCLC.org/conferences](http://www.NCLC.org/conferences) for course descriptions, speaker biographies, CLE information, updates, and much more.

NCLC has been a guiding voice on consumers in COVID, hosting virtual education on the CARES Act as it relates to Federal Student Loans, Forbearance, Post-Forbearance, Protecting Consumer’s Utilities, Litigating Bail Cases, and more.

NCLC is Proud to Reveal our 2020 CRLC Virtual Platform!

The 2020 Consumer Rights Litigation Conference will be hosted via 6Connex, the leading provider of virtual event environments. The secure, cloud-based platform will allow you to expand your consumer law network, explore in-depth content via 70+ sessions, collaborate with your peers, and choose from over a dozen face-to-face strategy summits or live office hours with the experts. We can’t wait to “see” you in the virtual hallways this fall!

Here’s a preview of the virtual hotel lobby, where you can access an NCLC information desk, IT help center, exhibitor hall, Networking Lobby, and more!

NCLC Announces First-Time Scholarship Opportunity!

Through NCLC’s Campaign for the Future and its generous supporters, private attorneys with less than five years of experience in the field (Next Generation) and all Legal Aid attorneys will receive a 50% scholarship to attend NCLC Conferences! Choose the Legal Aid/ Next Gen option when you register to receive this incredible scholarship!

Registration Rates* and Information

$399 Standard Registration Rate

$365 Discount 1 (10% NACA/NACBA discount): All active members of NACA or NACBA receive this 10% discount on NCLC Conference Registration. Register early with a NACA/NACBA discount to get a special “$1 per day” rate to build the consumer law expertise you’ll use throughout the year!

$299 Discount 2 (25% Gov’t / Non-profit discount): Nonprofit and government employees receive this 25% discount.

$199 Discount 3 (50% Legal Aid and Next Generation Scholarship)*: All private attorneys with less than five years’ experience and all Legal Aid lawyers can choose this option during registration to automatically receive a 50% scholarship.

*Interested in registering a group? Email [conferences@nclc.org](mailto:conferences@nclc.org) for assistance.

Sessions will take place in our virtual auditorium, where you’ll have the opportunity to submit questions to speakers and chat with your fellow attendees!

Access the virtual environment on your desktop or tablet for better viewability!
Connecting and Networking with Your Consumer Law Peers

Collaborating with other consumer law attorneys and advocates is imperative to your work. We’ve built the stage, all you need to do is show up!

**Strategy Summits and Happy Hours**

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**Speak with the Experts! The 2020 CRLC Features Live Office Hours**

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“Attending the CRLC was really helpful as a Legal Aid attorney. Our firm provides legal services to low income residents that are often targeted by debt collectors. As a legal aid attorney with limited experience, I was able to learn from highly skilled and experienced consumer attorneys. The conference has impacted how I approach my duties of training new attorneys, specifically spotting debt collection issues, and providing clients with some peace of mind when they’re advised as to their rights and relief available to them.”

— Jorge Acosta Palmer, Assistant Managing Review Attorney, Community Legal Services of Mid Florida

“Having been eyeing the CRLC conference for many years because my practice focuses on new vehicle defects, but never took the time. This year’s virtual format left no excuse. I signed up right away!”

— Danielle Beauvais, Beauvais Law Firm, LLC

**Course Agenda**

**MONDAY, NOVEMBER 9, 2020**

11:00am-12:00pm Opening Plenary: 2020 and Where We Go From Here

1:00-2:30pm

**AUTO**

- A1 Intro to Auto
  - Tom Domoneske (Consumer Litigation Associates), Adam McNeile (Kemmitzer, Barron & Krieg, LLP)

**FCRA**

- A2 ABCs of FCRA
  - Carla Sanchez-Adams (Texas RioGrande Legal Aid)

**STRATEGY SUMMIT**

- S1 Debt Defense Strategy Summit
  - Organizers: April Kuehn Hoff, Andrea Bopp Stark (NCLC)

3:00-4:00pm

**E-SIGN**

- A3 Medical Debt Primer/Intro to Med Debt
  - Jenifer Bosco (NCLC)

**RESPA Issues in COVID-19 Mortgage Relief Options**

- A4 RESPA Issues in COVID-19 Mortgage Relief Options
  - John Rao (NCLC), Johnnie Larrie (Legal Aid of North Carolina), Moderator: Sarah Mancini (NCLC)

**CREDIT**

- A7 The Dark Side of Solar, PACE, and Home Improvements
  - Andrew Milz (Flitter Milz, PC), Alysson Snow (Legal Aid Society of San Diego), Rob Treinen (Treinen Law Office, PLLC)

3:00-6:30pm

**HOUSING**

- A5 Civil Rights in Consumer Law
  - Anna Prakash (Nichols Kaster, PLLP), David Seligman (Towards Justice)

- A6 ABCs of Class Action Part 1
  - Hannah Cole-Chu, Maya Jumper, Michael Litrownik (Quittin & Golden LLP)

5:00-6:15pm

**CREDIT**

- A8 Depositions in the Time of Novel Coronavirus
  - David Humphreys and Luke Wallace (Humphreys Wallace Humphreys PC), Moderator: Andrea Bopp Stark (NCLC)

**THURSDAY NOVEMBER 10, 2020**

11:00am-12:15pm

**STUDENT LOANS**

- B2 ABCs of Student Loan Law
  - Adam Minsky (Law Office of Adam S. Minsky), Persis Yu (NCLC)

11:00am-12:30pm

**TCPA**

- B3 Basic Intro into How to Stop Robocalls
  - Amanda Allen (The Consumer Protection Firm)

1:00-2:15pm

**HOUSING**

- B4 Fighting Reverse Mortgage Foreclosures: Selected Issues
  - Berabeth Foster (Coast to Coast Legal Aid of South Florida, Inc), Joanne Savage (Legal Services for the Elderly)

1:00-2:30pm

**FAIR DEBT**

- B5 Common Fair Debt Collection Practices
  - Tiffany Hardy (Edelman Combs Latturner & Goodwin, LLC), Abbas Kazerounian (Kazerounian Law Group, APC)

3:00-4:15pm

**PRACTICE**

- B7: FCRA Mini-Intensive, Specialty CRAs
  - Part 1: Conviction Histories, Expungement, and FCRA: Keeping up with Developments in a Changing Legal Landscape
  - Judy Whiting (Community Service Society of New York), E. Michelle Drake

3:00-4:30pm

**CREDIT**

- B8 Payment Scams: From COVID to Check Scams to Zelle
  - Lauren Saunders (NCLC), Monica Vaca (Federal Trade Commission)

THURSDAY, NOVEMBER 19, 2020

11:00am-12:00pm
PRACTICE/OTHER
- H1 New Spokeo Developments
  - John Albanese (Berger Montague)

11:00am-12:15pm
HOUSING
- H2 Emerging Fair Housing & Fair Lending Issues in the Digital Era
  - Stephen Hayes (Relman Colfax PLLC), Lisa Rice (National Fair Housing Alliance)

11:00am-12:30pm
FAIR DEBT
- H3 Fair Debt Collection Practices Act Developments
  - April Kuehnhoft (NCLC), Dave Philips (Phillips & Philips, LTD), Richard Rubin (Law Office of Richard J. Rubin)

1:00-2:15pm
HOUSING
- H4 Getting Loan Modifications After a Divorce or Separation
  - Sarah Mancini (NCLC), Jeremy Silberman (Legal Services of New Jersey)

1:00-2:30pm
TCPA
- H5 Practice Issues in TCPA Litigation
  - Tim Sostrin (Keogh Law, LTD)

3:00-4:00pm
AUTO
- H6 Liar, Liar, Pants on Fire: Income Falsification and Powerbooking, Two Common Dealer Crimes
  - Richard N. Feferman (Feferman, Warren & Mattison)

5:00-6:15pm
CAS
- H7 What is my FCRA Case Worth?
  - Robert Sola (Robert S. Sola, P.C.), Stephanie Tatar (The Tatar Law Firm)

PRACTICE/HOUSING
- H8 Advancing Tenant Rights with Consumer Protection Laws
  - Chelsea Ortega (Santoni, Vocci & Ortega, LLC), Judy Fox (Notre Dame Law School)

FRIDAY, NOVEMBER 20, 2020

12:00-1:30pm
2020 Vern Countryman & Rising Star Awards Ceremony and Closing Plenary

5:00-6:00pm
CAS
- H9 Class Action Symposium Session 6 Separate Registration Required, Full Class Action Symposium schedule announced in September.

Course Levels: ABC Beginner Intermediate Advanced All Levels

Featuring Speakers

Berbeth Foster is the Lead Consumer Rights Attorney in the Senior Citizen Law Project of Coast to Coast Legal Aid of South Florida. She has been with the program since July 2010. Ms. Foster litigates consumer rights issues on behalf of the senior population in Broward County, Florida. She spends a considerable portion of her time litigating mortgage foreclosure actions and, as of late, litigating reverse mortgage foreclosures almost exclusively. She further specializes in debt collection cases related to condominium fees, credit card debt, auto deficiency collection and others. Finally, she handles matters related to fraud and Chapter 13 bankruptcy. In the last five years, Ms. Foster has assisted her clients in obtaining over half a million dollars in debt relief. Most recently, Ms. Foster, along with private co-counsel, received $39,000 in attorney’s fees for representing a surviving spouse in a reverse mortgage foreclosure case. Ms. Foster regularly conducts community outreach to familiarize the community with the services provided by the Senior Law Project.

Seth Frotman recently resigned as the CFPB’s Student Loan Ombudsman and Assistant Director for the Office for Students and Young Consumers in protest of Trump Administration policies. Mr. Frotman originally joined the Bureau as part of the Treasury Implementation Team in early 2011 as senior advisor to Holly Petraeus, the Assistant Director for the Office of Servicemember Affairs. He has also worked on the Senate Committee on Health, Education, Labor, and Pensions and was the Deputy Chief of Staff for U.S. Rep. Patrick Murphy. Before coming to Washington, he served as an assistant staff counsel for the New Jersey State Senate and clerked on the United States Court of Appeals for the Third Circuit.

Abbas Kazerounian is one of the founding partners at Kazerouni Law Group, APC. Mr. Kazerounian’s areas of specialty are consumer rights and class actions. Abbas is regarded as one of the predominant consumer rights attorneys in Southern California. Abbas prides himself in being an innovator in the area consumer rights jurisprudence. Abbas has been responsible for over 500 published opinions. He has argued successfully before the Ninth Circuit of Appeals on numerous occasions. Abbas has been lead counsel in over 500 national class actions in the last 5 years. Abbas has obtained over $750,000,000 for consumers nationwide in the last three years alone. Abbas is also an adjunct professor of law at California Western School of Law where he teaches a three credit course in consumer law.
Kristin Kemnitzer
Kristin Kemnitzer is a partner at the law firm of Kemnitzer Barron & Krieg, LLP, in San Francisco. She began practicing at the firm in 2012. Kemnitzer Barron & Krieg represents consumers in both individual cases and class actions throughout the state of California in both state and federal courts. The firm’s practice focuses on protecting consumers from a broad range of abuses. Ms. Kemnitzer and the firm frequently bring cases involving lemon law, dealer fraud, unfair debt collection, illegal repossessions, motorcycle finance, elder abuse, cell phone abuse, and California’s anti-deficiency statutes. The firm has represented thousands of consumers in individual fraud and lemon law cases, has been lead counsel on nearly 100 class actions, has seventeen published appellate opinions, and has extinguished over three billion dollars in alleged deficiency balances following the sale of repossessed vehicles.

Alanna McCargo
Alanna McCargo is vice president for the Housing Finance Policy Center (HFPC) at the Urban Institute where she leads development of research programming and strategy as well as key industry, nonprofit, and data collaborations for HFPC. McCargo has lead programmatic work for the center focused on barriers to homeownership, access to credit, racial homeownership gaps, and wealth equity.

Consumer Rights Litigation Conference Starter Pack

New to the CRLC? So many wonderful opportunities await you this year!

First Timer’s Event
NCLC, in partnership with the National Association of Consumer Advocates, will hold a special event for first time attendees. You will have the opportunity to connect with new and advanced practitioners in your field in a meaningful way. Stay tuned for more details this fall!

Sessions Just For You!
Visit NCLC.org/conferences for a full agenda!

ABC Session Spotlight
ABCs of FCRA, Class Actions, Student Loan Law, & Consumer Arbitration
Medical Debt Primer
Basic Intro on How to Stop Robocalls
COVID-19 Mortgages: Post Forbearance for Fannie & Freddie Loans

Beginner Session Spotlight
Investigation in Auto Cases
Common Fair Debt Collection Practices Act Claims
Consumer & Economic Civil Legal Issues for Survivors of Domestic Violence
Your Client is Being Sued on a Debt: What Now? A Primer on Defeating Debt Collection Lawsuits

Insider’s Track: 20th Annual Consumer Class Action Symposium

Join the nation’s leading consumer class action lawyers to analyze and debate cutting-edge class action topics.

This year’s Symposium will focus on emerging developments in trial practice, critical new Supreme Court and Court of Appeal rulings affecting class action pleadings and certification, creative settlement strategies, and ethical issues of importance to class action practitioners.

Registration Fee: $299

“The CRLC was an amazing eye-opening experience for me.”

“I really felt like I was part of the best and brightest consumer advocates in the country.”
NCLC Publications

Consumer Law Practice Series
The National Consumer Law Center’s treatises are the premier resource in consumer law. Available individually or as a set, they are regularly revised in print format with continuous digital updates. Twenty-one consumer law treatises serve as practice manuals for even the most experienced consumer law attorney. Titles include:

DEBTOR RIGHTS
Fair Debt Collection
Consumer Bankruptcy Law and Practice
Student Loan Law
Repossessions
Access to Utility Service

MORTGAGES & FORECLOSURES
Mortgage Lending
Mortgage Servicing and Loan Modifications
Home Foreclosures

DECEPTION & WARRANTIES
Unfair and Deceptive Acts and Practices
Federal Deception Law
Automobile Fraud
Consumer Warranty Law

CREDIT & BANKING
Fair Credit Reporting
Truth in Lending
Consumer Credit Regulation
Credit Discrimination
Consumer Banking and Payments Law

CONSUMER LITIGATION
Collection Actions
Consumer Class Actions
Consumer Arbitration Agreements
Consumer Law Pleadings

Surviving Debt & Instant Evidence
A leading resource for over 25 years, this fully updated, 50th NCLC Anniversary commemorative edition of Surviving Debt provides precise, practical, and hard-hitting advice from the nation’s consumer law experts on how to deal with crushing debt affecting millions of Americans.

Instant Evidence
An essential practice tool for federal (and even state) court litigation, facilitating objection by rule number, and including common objections and motions at every stage of a case — all in only 27 pages! Fully updated with 2020 rule changes.

NCLC Announces Conference Code of Conduct and Anti-Harassment Policy
NCLC is committed to a safer conference environment for everyone that emphasizes, encourages, and promotes the spirit of mutual respect. Therefore, we have crafted and launched a conference-wide code of conduct and anti-harassment policy, which provides a process for reporting and investigation. At each conference we have been sure to share our code of conduct and policy widely so that all attendees are aware of conduct expectations and reporting policies. Information will be available within the conference app.

All Things Conference

CLE Credits
State CLE rules vary greatly, but up to 43.5 credits area available for this year’s CRLC and Class Action Symposium — double the credits offered for any other conference! In addition, up to 4.75 Ethics credits will be available to attendees in select states. CLE reporting instructions are available on our website (NCLC.org/conferences), where we will provide updates on which states have been approved. The reporting form for CLEs will be provided in the conference web app to all registered attendees. For additional information, email sladan@nclc.org.

National Association of Consumer Advocates
The National Consumer Law Center is happy to offer a registration discount to those with active memberships of the National Association of Consumer Advocates (NACA). NACA members, please be sure to renew your membership early so that you are in good standing to register for the National Consumer Law Center’s Consumer Rights Litigation Conference.

For more information, see http://www.consumeradvocates.org/join-naca

Scholarships
Through NCLC’s Campaign for the Future and its generous supporters, private attorneys with less than five years of experience in the field (Next Generation) & all Legal Aid attorneys will receive a 50% scholarship to attend NCLC Conferences! Choose the Legal Aid/Next Gen option when you register to receive this incredible scholarship!

Press and Recording Policy
Conference proceedings are off the record and for background only. Permission to quote a speaker must be confirmed by the speaker after the session. Personal electronic recording of sessions is prohibited.

Important Money-Saving Deadlines

September 25, 2020 by 11:59pm ET Reduced conference registration rate (Early Bird) expires

October 9, 2020 by 11:59pm ET Registration cancellation fee increases from $75 to $150

October 30, 2020 by 11:59pm ET Last Day to Register

Register Online
Registration is fast and efficient when you register at www.NCLC.org.
If you are not able to register online or need assistance, email conference@nclc.org.

PHOTOS: MATT LeCLAIRE

Publications & CRLC
CRLC attendees receive a discount on all new NCLC subscriptions. Attendees can also preview the twenty-one titles in the Digital Library during the conference with a free trial.
Annual Virtual Consumer Rights Litigation Conference
November 9-20, 2020

Register today at www.nclc.org

Connect. Learn. Inspire.
It’s your chance to ask the experts. Don’t miss it!