



## 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



Jerry Battle



Sarah Bolling Mancini



April Kuehnhoff



John Rao



Stuart Rossman



Lauren Saunders



Margot Saunders



John Van Alst



Chi Chi Wu



Persis Yu

## 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.

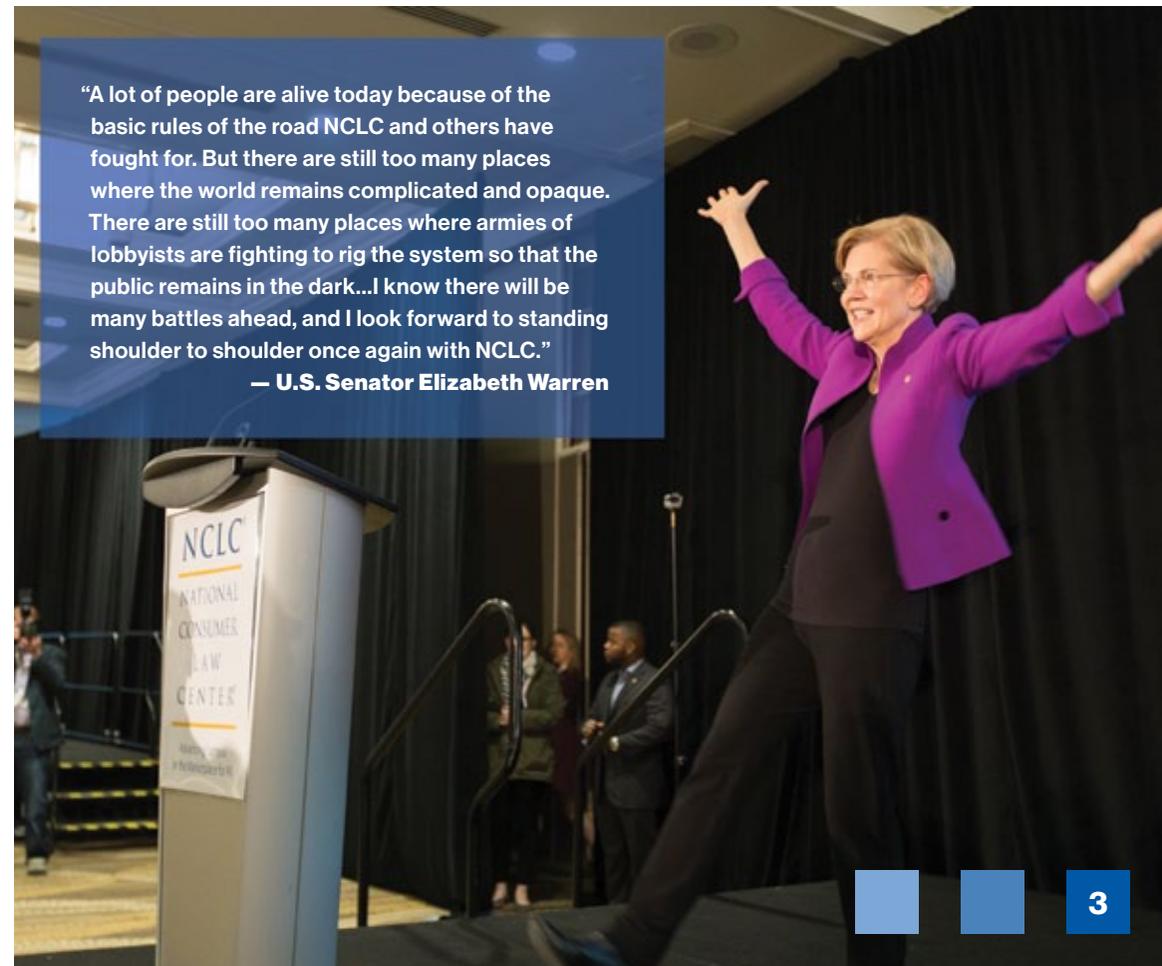
Thousands of consumer attorneys across the nation rely on our

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 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

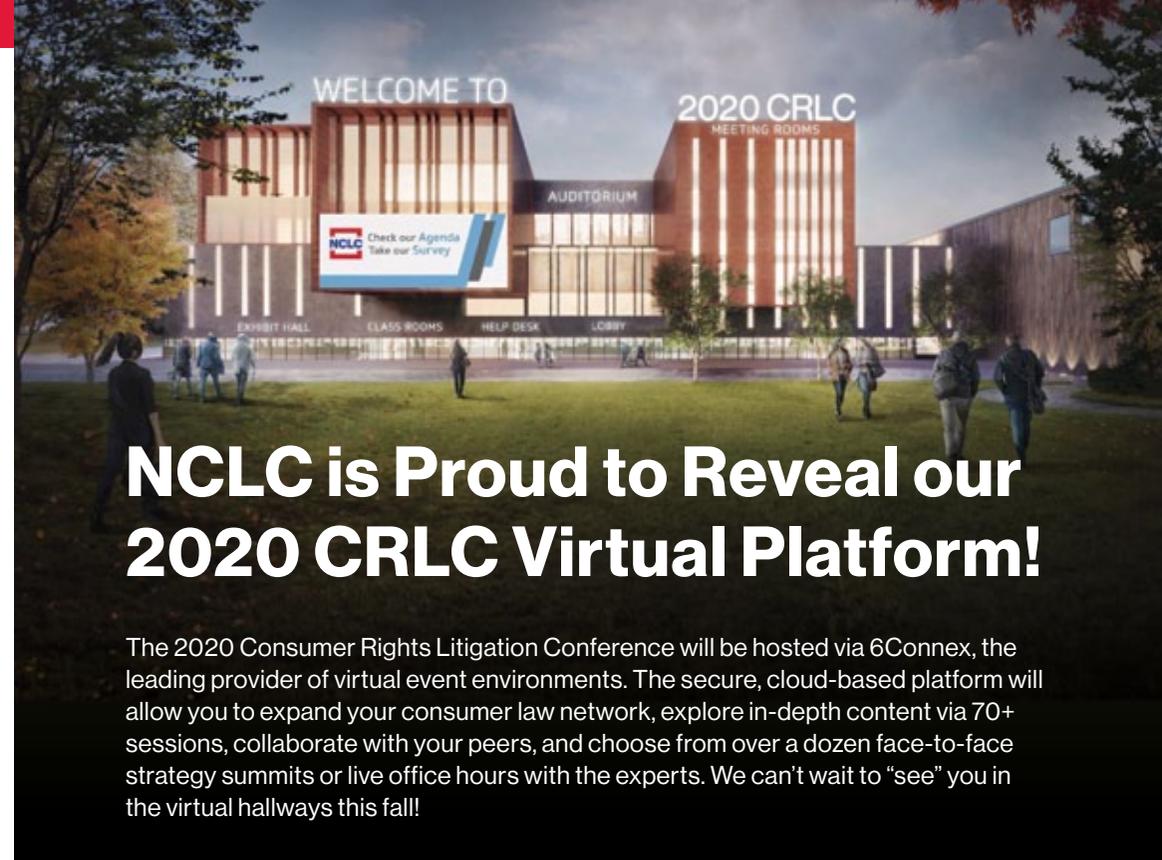
**\$399** Standard Registration Rate

**\$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.



## 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!



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

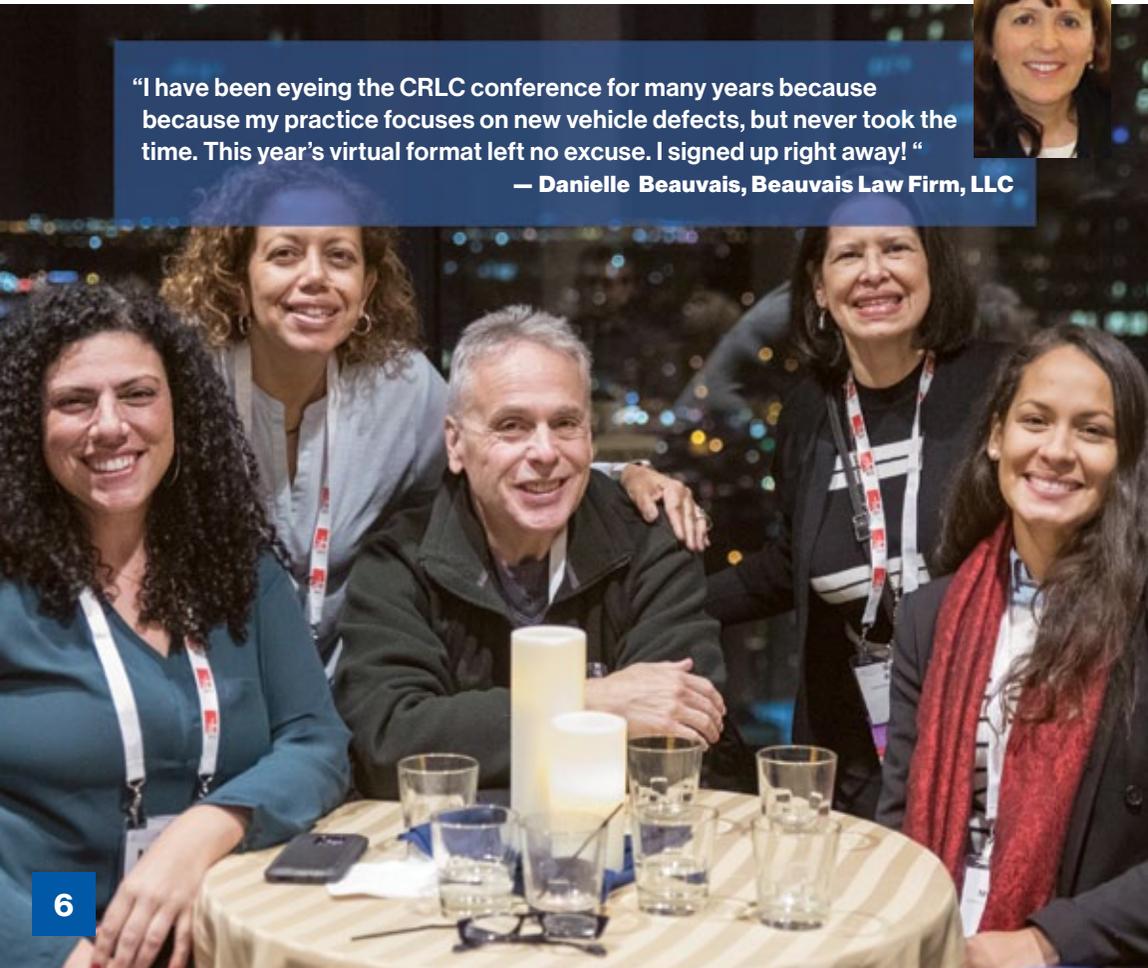
MONDAY NOVEMBER	THURSDAY NOVEMBER	FRIDAY NOVEMBER	MONDAY NOVEMBER	TUESDAY NOVEMBER	WEDNESDAY NOVEMBER
9	12	13	16	17	18
Debt Defense	Foreclosure and Mortgage Servicing Issues	FCRA Happy Hour	FDCPA	Economic Justice Regulatory Advocacy	TCPA

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

FRIDAY NOVEMBER	MONDAY NOVEMBER	TUESDAY NOVEMBER
13	16	17
Regulatory Advocacy with Former CFPB Officials	CARES Act Mortgage Q&A	E-Sign

"I have been eyeing the CRLC conference for many years because 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



"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 experience 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

## 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 Domonoske (Consumer Litigation Associates), Adam McNeile (Kemnitzer, Barron & Krieg, LLP)

##### FCRA

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

##### STRATEGY SUMMIT

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

#### 3:00-4:00pm

##### OTHER/DEBT DEFENSE

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

#### 3:00-4:15pm

##### HOUSING

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

##### OTHER/PRACTICE

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

#### 5:00-6:15pm

##### OTHER/PRACTICE/CA

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

#### 5:00-6:30pm

##### 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, PLC)

#### 5:00-6:15pm

##### HOUSING

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

### TUESDAY, NOVEMBER 10, 2020

#### 11:00am-12:00pm

##### AUTO

- B1 Investigation in Auto Cases  
Ron Burdge (Burdge Wells Law Office)

#### 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  
Berbeth 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 Act Claims  
Tiffany Hardy (Edelman Combs Lattuner & Goodwin, LLC), Abbas Kazerounian (Kazerouni Law Group, APC)

#### 3:00-4:15pm

##### PRACTICE

- B6 Preserving the Income and Assets of Older Adults Impacted by Scams and Financial Exploitation  
Deborah Cuevas Hill (Legal Counsel for the Elderly), Denis Culley (Legal Services for the Elderly), Moderator: Odette Williamson (NCLC)

##### FCRA

- B7 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)

**5:00-6:15pm**

## PRACTICE/CA

- B9 ABCs of Class Actions Part 2  
Hannah Cole-Chu, Maya Jumper, Michael Litrownik (Outten & Golden LLP)

## PRACTICE/OTHER

- B10 Guilt, Fear, and Anger: How to Develop Emotional Distress Damages  
Gary Goldberg (Terry Garmey and Associates), Chet Randall (Pine Tree Legal Assistance), Andrea Bopp Stark (NCLC)

## HOUSING

- B11 COVID-19 Mortg: FHA, VA, and USDA Loans  
Steve Sharpe (NCLC)

**WEDNESDAY, NOVEMBER 11, 2020****11:00am**

## Plenary (Potential)

**THURSDAY, NOVEMBER 12, 2020****11:00am-12:00pm**

## STUDENT LOANS

- C1 Student Loan Repayment After the Pandemic: Issue-Spotting and Default Prevention  
Heather Jarvis (Heather Jarvis, Student Loan Expert LLC)

## PRACTICE/CA

- C2 Class Action Update  
Scott Nelson (Public Citizen Litigation Group)

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

## FCRA

- C3 FCRA Mini-Intensive, Specialty CRAs Part 2: Tenant Screening  
Eric Dunn (National Housing Law Project), Ariel Nelson (NCLC), Kim Johnson (National Low Income Housing Coalition)

**1:00-2:00pm**

## FAIR DEBT

- C4 Utility Debt and COVID-19  
Karen Lusson (NCLC), Olivia Wein (NCLC), Moderator: Jen Bosco (NCLC)

## PRACTICE/OTHER

- C5 Why and How Legal Services Attorneys and Others Should Do Regulatory Advocacy  
Kate Muñoz (Consumer Rights Regulatory Engagement and Advocacy Project), Diane Thompson (NCLC)

**1:00-2:30pm**

## FAIR DEBT

- C6 Using the FDCPA to Effect Systemic Change  
Carolyn Coffey (Mobilization for Justice), Matthew Schedler (CAMBA Legal Services)

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

## STRATEGY SUMMIT

- S2 School Litigation Strategy Summit

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

## AUTO

- C7 Credit Math for Car Cases  
Carolyn Carter (NCLC)

## STRATEGY SUMMIT

- S3 Strategy Summit: Foreclosure and Mortgage Servicing Issues  
Facilitator: Sarah Mancini (NCLC)

**5:00-6:00pm**

## PRACTICE/OTHER

- C8 Winning Motions to Compel  
Jeff Gentes (Connecticut Fair Housing Center)

**5:00-6:30pm**

## PRACTICE/ETHICS

- C9 Ethical Implications of the Taxation of Attorney's Fees  
Brian Bromberg (Bromberg Law Office, PC), Elizabeth Maresca (Fordham Law School)

**FRIDAY, NOVEMBER 13, 2020****11:00am-12:00pm**

## PRACTICE/OTHER

- D1 Using Amended Rule 30(b)(6) to Your Best Advantage  
Jennie Anderson (Andrus Anderson), Lauren Barnes (Hagens Berman Sobol Shapiro LLP)

## AUTO

- D2 Repo in the Time of COVID-19  
John Van Alst (NCLC)

**11:00am-12:30pm**

## CREDIT

- D3 Attacking State Usury Law Evasions  
Nikolai Frant (Colorado Department of Law), Lauren Saunders (NCLC)

**1:00-2:00pm**

## OTHER/PRACTICE

- D4 Exploring the Important Connections Between Consumer and Worker Advocacy  
Giona Chiala (Heartland Center for Jobs and Freedom), David Seligman (Towards Justice)

**1:00-2:30pm**

## STUDENT LOANS

- D5 Helping Student Loan Borrowers Who Have Been Harmed By Their Schools  
Robyn Smith (NCLC), Kyra Taylor (NCLC)

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

## LIVE OFFICE HOURS

- L1 Questions and Answers on Regulatory Advocacy with Former CFPB Officials  
Seth Frotman (Student Borrower Protection Center), Kate Muñoz (Consumer Rights Regulatory Engagement and Advocacy Project), Diane Thompson (NCLC)

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

## PRACTICE/OTHER

- D6 Consumer and Economic Civil Legal Issues for Survivors of Domestic Violence  
Carla Leticia Sanchez-Adams (Texas RioGrande Legal Aid, Inc.), Aila Niglia (Center for Survivor Agency & Justice)

**3:00-4:30pm**

## FAIR DEBT/DEBT DEFENSE

- D7 Your Client is Being Sued on a Debt: What Now? A Primer on Defeating Debt Collection Lawsuits  
Tashi Lhewa (The Legal Aid Society), Farah Majid (Legal Services Alabama), Joe Villasenor (Legal Aid Society of San Diego, Inc.), Moderator: Andrea Bopp Stark (NCLC)

**5:00-6:45pm**

## STRATEGY SUMMIT

- S4 FCRA Happy Hour  
Facilitators: Sarah Mancini, Ariel Nelson, Chi Chi Wu (NCLC)

**MONDAY, NOVEMBER 16, 2020****11:00am-12:00pm**

## AUTO

- E1 Settling Car Cases: Lessons Learned During the Pandemic  
Ron Akasaka (Smart ADR), Kristin Kemnitzer (Kemnitzer, Barron, & Krieg), Michael Ornstil (JAMS)

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

## FCRA

- E2 Cracking the Code: Credit Scores  
Suzanne Begnoche (Suzanne Begnoche, Attorney at Law), Alanna McCargo (Urban Institute)

## HOUSING

- E3 COVID-19 Mortgages: Post Forbearance for Fannie & Freddie Loans  
Andrea Bopp Stark, Alys Cohen (NCLC)

**11:00am-12:30pm**

## CREDIT

- E4 New Point-of-Sale Financing Products  
Carrie Floyd (Lakeshore Legal Aid), Glenna Goldis (NYC Department of Consumer Affairs), Lauren Saunders (NCLC)

**1:00-2:15pm**

## ETHICS

- E5 Justice Isn't Always Blind: Racism Is a Prevalent Issue in Our Court System, Even As a Lawyer  
Judge Ashleigh Parker Dunston (District Court Judge, 10th Judicial District of Raleigh, NC)

**1:00-2:30pm**

## FAIR DEBT

- E6 Criminal Justice Debt Reform: Lessons and Opportunities in the Time of COVID-19 and Mass Protests against Police Violence  
Priya Sarathy Jones (Fines & Fees Justice Center), Wingo Smith (Southern Poverty Law Center), Thea Sebastian (Civil Rights Corps), Leah Watson (ACLU Racial Justice Program)

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

## PRACTICE/OTHER

- E7 The ABCs of Consumer Arbitration  
Elliot Conn (Conn Law, PC), Ron Wilcox (Wilcox Law Firm, PC)

**3:00-4:30pm**

## STRATEGY SUMMIT

- S5 FDCPA Strategy Summit  
Organizers: April Kuehnhoff, Andrea Bopp Stark (NCLC)

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

## OTHER/PRACTICE

- E8 E-Sign  
Margot Saunders (NCLC)

**5:00-6:15pm**

## LIVE Q&amp;A

- L2 CARES Act Mortgage Q&A  
John Rao, Steve Sharpe, Tara Twomey (NCLC)

**5:00-6:45pm**

## CAS

- Class Action Symposium Sessions 1 & 2  
*Separate Registration Required. Full Class Action Symposium schedule announced in September.*

**TUESDAY, NOVEMBER 17, 2020****11:00am-12:15pm**

## DEBT DEFENSE

- F1 Medical Debt Defense  
Berneta Haynes (Georgia Watch), Justin Lowe (Health Law Advocates)

**11:00am-12:30pm**

## FCRA

- F2 FCRA Developments  
John Albanese (Berger Montague), Richard Rubin (Law Office of Richard J. Rubin), Chi Chi Wu (NCLC)

**1:00-2:15pm**

## CREDIT

- F3 Small Dollar Loans: What's New in Fed & State Policy Fights  
Lauren Saunders (NCLC), Lisa Stifler (Center for Responsible Lending)

**1:00-2:30pm**

## PRACTICE/ETHICS

- F4 Gender on Trial: Strategies for Combating Bias in the Courtroom (Ethics)  
Lara Bazelon (Criminal Juvenile Justice & Racial Justice Clinical Programs, University of San Francisco School of Law), Judge Peter G. Cary (Chief Judge of the United States Bankruptcy Court, District of Maine), Nan Heald (Pine Tree Legal Assistance), Justine Joya (Frudden & Padilla), Moderator: Andrea Bopp Stark (NCLC)

## LIVE Q&amp;A

- L3 Mortgage & Foreclosure Discussion Groups  
Facilitator: Tara Twomey (NCLC)

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

## LIVE Q&amp;A

- L4 E-Sign Live Q&A  
Margot Saunders (NCLC)

**3:00-4:30pm**

## STRATEGY SUMMIT

- S6 Strategy Summit on Economic Justice Regulatory Advocacy  
Diane Thompson (NCLC)

## DEBT DEFENSE

- F5 You Can't Have My Client's Stuff! A Primer on Protecting Your Client's Property Post-Judgment  
Tashi Lhewa (The Legal Aid Society), Farah Majid (Legal Services Alabama), Joe Villasenor (Legal Aid Society of San Diego, Inc.), Moderator: Carolyn Carter (NCLC)

**5:00-6:00pm**

## CAS

- Class Action Symposium Session 3  
*Separate Registration Required. Full Class Action Symposium schedule announced in September.*

**5:00-6:15pm**

## STRATEGY SUMMIT

- S7 Criminal Justice Strategy Summit  
Facilitators: Abby Shafroth, Ariel Nelson (NCLC)

## HOUSING

- F6 Home Scams: Government Enforcement Attorneys & Non-Gov Attorneys Working Together  
Susan Apel (Office of PA Attorney General), Keith Clayton (NC Department of Justice), Aaron DeGraffenreid (Baltimore City Department of Law)

## WEDNESDAY, NOVEMBER 18, 2020

### 11:00am-12:00pm

#### AUTO

- G1 New Developments in Auto Litigation and Policy  
Rosemary Shahan (Consumers for Auto Reliability and Safety)

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

#### HOUSING

- G2 Fighting Financial Abuse of Mortgage Debtors in Bankruptcy  
Christina L. Henry (Henry & DeGraaff, PS), Phillip Robinson (Consumer Law Center, LLC)

### 11:00am-12:30pm

#### TCPA

- G3 TCPA Updates  
Justin Holcombe (Skaar & Feagle, LLP), Margot Saunders (NCLC)

### 1:00-2:15pm

#### HOUSING

- G4 Mortgage Markets and Shadow Banks  
Prof. Christopher Odinet (Iowa Law), Tara Twomey (NCLC)

### 1:00-2:30pm

#### STUDENT LOANS

- G5 The Rundown: What the Election Means for Student Loan Borrowers & Your Legal Practice  
Ashley Harrington (Center for Responsible Lending)

## STRATEGY SUMMIT

- S8 TCPA Strategy Summit

### 3:00-4:00pm

#### LIVE OFFICE HOURS

- L5 E-Sign Live Q&A  
Margot Saunders (NCLC)

### 3:00-4:30pm

#### FAIR DEBT

- G6 Fighting Abusive Collection of Criminal Justice Debt  
Leslie Bailey (Public Justice), Alex Kornya (Iowa Legal Aid), Toby Marshall (Terrell Marshall Law Group)

### 5:00-6:00pm

#### CAS

- Class Action Symposium Session 4  
*Separate Registration Required. Full Class Action Symposium schedule announced in September.*

### 5:00-6:15pm

#### AUTO

- G7 Assignee/Holder Liability in Auto Cases  
Bernard Brown (The Brown Law Firm)

### 5:00-6:30pm

#### FCRA

- G8 Discovery in FCRA Litigation  
Len Bennett (Consumer Litigation Associates, PC), Kristi Kelly (Kelly & Crandall, PLC)

## 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 Kuehnhoff (NCLC), Dave Philipps (Philipps & Philipps, 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)

## LIVE OFFICE HOURS

- L6 E-Sign Live Q&A (MS)  
Margot Saunders (NCLC)

### 5:00-6:15pm

#### CAS

- Class Action Symposium Session 5  
*Separate Registration Required. Full Class Action Symposium schedule announced in September.*

## FCRA

- 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

- Class Action Symposium Session 6  
*Separate Registration Required. Full Class Action Symposium schedule announced in September.*

## Featured 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

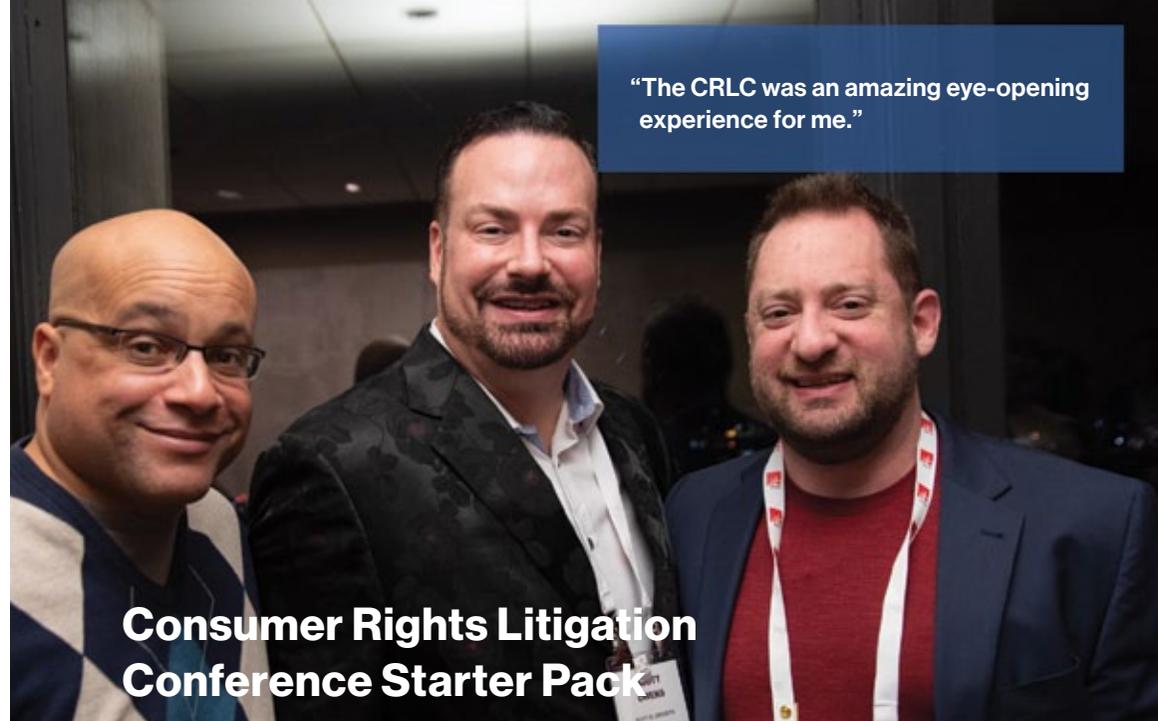
cases, has been lead counsel on nearly 100 class actions, has seventeen published appellate opinions, and has extinguished over three billion dollars in alleged deficiency balances following the sale of repossessed vehicles.



**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.

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



## 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](https://www.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

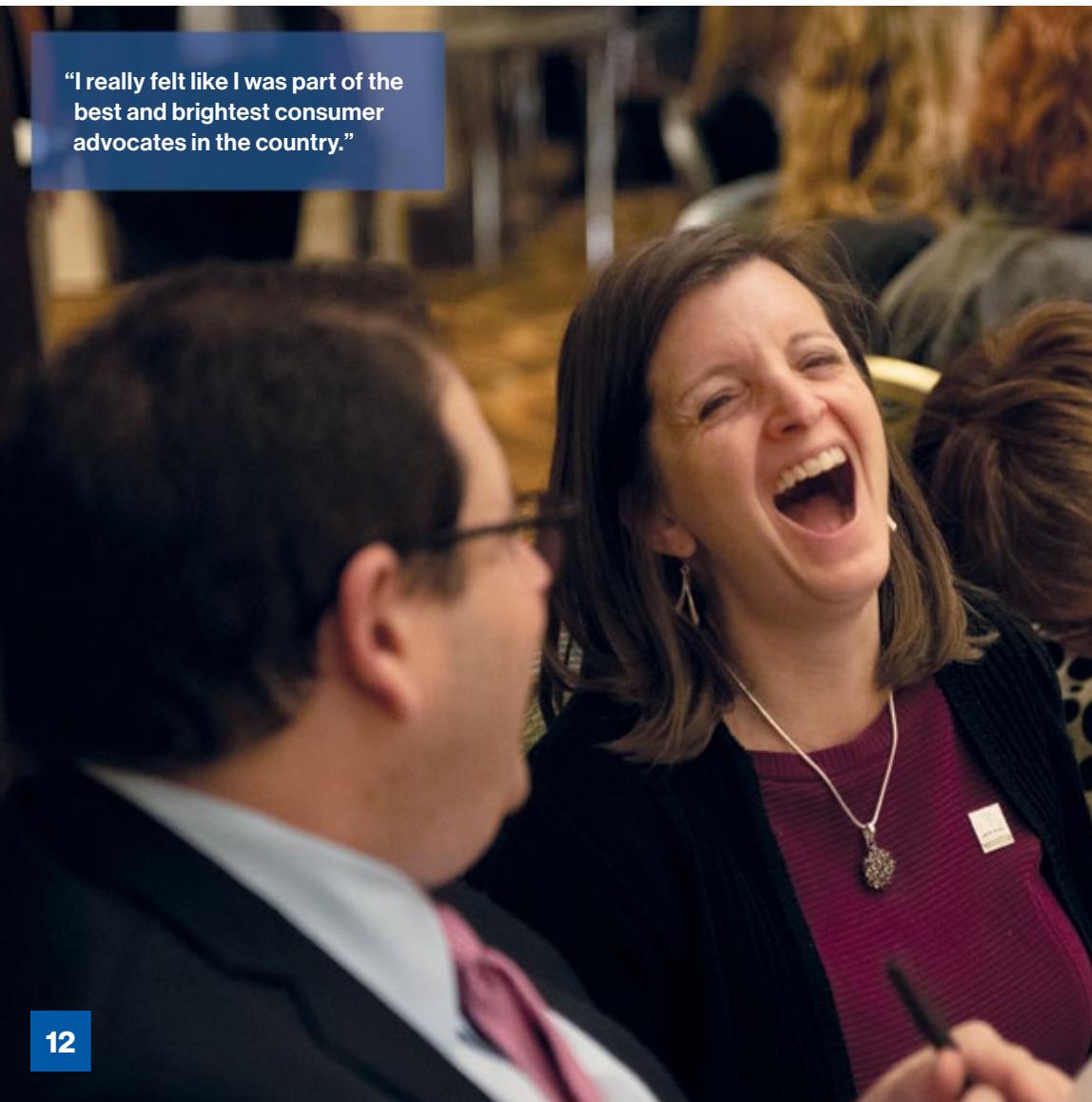
## Insider’s Track: 20th Annual Consumer Class Action Symposium

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**

“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

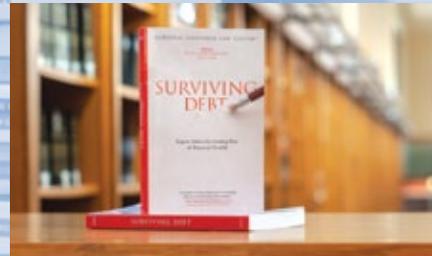
"Every consumer lawyer's dream... the entire set of NCLC manuals! The guide to stopping cheaters and scammers in their tracks. The handbook on how to right wrongs. Directions on how to become a warrior for civil justice."

— **Congresswoman Katie Porter (CA-45)**



### 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.

Instant Evidence is spiral bound to lay flat and laminated to hold up during constant use. Create different notations or highlights for each trial with the included dry-erase pen.

**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.

### 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



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## **Annual *Virtual* Consumer Rights Litigation Conference**

November 9-20, 2020

Register today at [www.nclc.org](http://www.nclc.org)

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

