

CORT CONSUMER LAW TRAINING 2015

April 15 – 17, 2015

Weber's Inn, Ann Arbor, Michigan

Day One (Wednesday, April 15, 2015)

TRACK I: MORTGAGE FORECLOSURE DEFENSE

8:30 a.m. Registration

8:45 a.m. – 9:00 a.m. Welcome and Overview – *Lorray Brown*

9:00 a.m. – 10:00 a.m. CFPB Mortgage Servicing Rules: (Part 1): Error Resolution; Force Placed Insurance: Periodic Statements, and Other Servicer Duties (*Geoff Walsh, National Consumer Law Center*)

OR

Getting Loan Mods for Successors: Saving the Family Home After a Death or Divorce
(*Sarah Bolling Mancini, National Consumer Law Center*)

10:00 a.m. – 11:00 a.m. Racial Discrimination and Mortgage Lending (*Tara K. Ramchandani and Eric P. Sublett, Relman, Dane & Colfax PLLC*)

11:00 a.m. – 11:15 a.m. **BREAK**

11:15 a.m. – 12:15 a.m. Truth in Lending Act (TILA) origination claims post-Dodd Frank, including QM and ability to pay (*Sarah Bolling Mancini, National Consumer Law Center*)

OR

CFPB Mortgage Servicing Rules: (Part II): Loss Mitigation Procedures (*Geoff Walsh, National Consumer Law Center*)

12:15 p.m. – 1:15 p.m. **LUNCH**

1:15 p.m. – 2:15 p.m.

Litigating the Fair Credit Reporting Act and the Fair Debt Collection Practices Act in Mortgage Servicing Cases (*Ian B. Lyngklip, Lyngklip & Associates Consumer Law Center, PLC www.MichiganConsumerLaw.Com, and Kristi Cahoon Kelly, Kelly & Crandall PLC*)

OR

Dealing with Wrongful Loan Mod Denials: Escalation, HAMP Solutions Center, CFPB, Litigation (*Sarah Bolling Mancini, National Consumer Law Center*)

2:15 p.m. – 3:15 p.m.

FHA's New loss Mitigation Waterfall & Other FHA Developments (DASP) (*Steven Sharpe, Legal Aid Society of Southwest Ohio, and Geoff Walsh, National Consumer Law Center*)

OR

Stopping Foreclosures of Reverse Mortgages - (*Sarah Bolling Mancini, National Consumer Law Center*)

3:15 p.m. – 3:30 p.m.

BREAK

3:30 p.m. – 4:30 p.m.

Bankruptcy Issues and Mortgage Foreclosure (*Geoff Walsh, National Consumer Law Center; and Sarah Bolling Mancini, National Consumer Law Center*)

OR

Non-litigation Approaches to Foreclosures (*Marilyn Mullane, Michigan Legal Services, and Steven Sharpe, Legal Aid Society of Southwest Ohio*)

Day Two (Thursday, April 16, 2015)

TRACK II: THE COST OF CREDIT – DEBT COLLECTION

7:30 a.m. – 8:30 a.m.	BREAKFAST
8:30 a.m. – 9:30 a.m.	Using Bankruptcy to Solve Consumer Cases (non-mortgage cases) (<i>John Brengle, Indiana Legal Services</i>)
9:30 a.m. – 10:30 a.m.	Low Income Tax Issues: Debt Forgiveness (<i>Jamie Andree, Indiana Legal Services</i>)
10:30 a.m. – 10:45 a.m.	BREAK
10:45 a.m. – 12:15 p.m.	Evidentiary Objections to Debt Buyers' Documents (<i>Peter A. Holland, The Holland Law Firm, P.C.</i>)
12:15 p.m. – 1:15 p.m.	LUNCH
1:15 p.m. – 2:45 p.m.	Student Loans: A Basic Overview, including Discharges and Trade Schools (<i>Joshua Cohen, The Student Loan Lawyer</i>)
2:45 p.m. – 4:00 p.m.	Small Dollar, High Costs Loans: Payday Loans and Auto Title Loans (<i>Tom Feltner, Director of Financial Services Consumer Federation of America</i>)
4:00 p.m. – 5:00 p.m.	Identity Theft: Taxes, Employment, Youth (<i>Jonathan L. Kessler, Federal Trade Commission; Jamie Andree, Indiana Legal Services</i>)

Day Three (Friday, April 17, 2015)

TRACK III: AUTOFRAUD LITIGATION

7:30 a.m. – 8:30 a.m.

BREAKFAST

8:30 a.m. – 9:45 a.m.

Prejudgment Auto Litigations
(Andrew Ault, Indiana Legal Services)

9:45 a.m. – 11:15 a.m.

Auto Fraud Violations/Claims
(Ronald L. Burdge, Burdge Law Office)

11:15 a.m. – 11:30 a.m.

BREAK

11:30 a.m. – 1:00 p.m.

Auto Warranty Claims in the Used Car Context
*(Dani K. Liblang, Liblang & Associates, and
Ronald L. Burdge, Burdge Law Office)*

1:00 p.m.

Complete Evaluation