

Foreclosure Prevention Training

March 3 - 4, 2011

Four Points Sheraton

3200 Boardwalk

Ann Arbor, MI 48108

DESCRIPTION

This training is for legal services attorneys, housing counselors and private attorneys who are interested in providing pro bono assistance or representation to homeowners facing foreclosures. This training will prepare the attorneys and counselors to provide knowledgeable guidance to those facing foreclosures. This training will address the Home Affordable Modification Program (HAMP) and related loss mitigation programs, servicer abuses and noncompliance, bankruptcy as it relates to foreclosures, Michigan's 90-day pre-foreclosure process, foreclosure prevention strategies and much more.

TRAINERS

Diane Thompson, National Consumer Law Center

Geoffrey Walsh, National Consumer Law Center

Thomas A. Cox, Maine Attorney's Saving Homes Program

Lorray Brown, Michigan Foreclosure Prevention Project

Scott Zochowski, Zochowski Law Office

Karen Tjapkes, Legal Aid of Western Michigan

Tracie Coffman, Home Repair Services

CONTINUING EDUCATION CREDITS FOR HOUSING COUNSELORS

MSHDA Certified Counselors who attend this training will satisfy the 2011 Annual Counselor Training requirement for their agencies. A request to NeighborWorks to allow NeighborWorks Counselors who attend this training to receive continuing education credit for this training is pending. Credits are calculated based upon the actual number of hours of the training, excluding any break for lunch.

This is a training of the Michigan Foreclosure Prevention Project (MFPP) which is a project of the Michigan Poverty Law Program. MFPP partner programs include Legal Aid and Defender ("LAD"), Michigan Legal Services ("MLS"), Legal Services of Eastern Michigan ("LSEM"), Legal Services of South Central Michigan ("LSSCM"), Legal Aid of Western Michigan ("LAWM"), Legal Services of Northern Michigan ("LSNM") and the National Consumer Law Center ("NCLC").

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March 3 – 4, 2011
Four Points Sheraton – Ann Arbor**

Registration- Please carefully complete entire form
Registration Deadline: February 14, 2011 (Limited Space- Register Early!)

Name: _____

Title: _____

Organization: _____

Email address: _____

Mailing address: _____

City, State, Zip _____

Telephone Number: _____

Dietary Accommodations Needed: _____

Special Accommodations
Needed: _____

I plan to attend (please check all that apply):

Thursday, March 3rd (8:30am- 5:00 pm) **Joint Track for Attorneys and Housing Counselors – Lunch included**

Thursday, March 3rd- **Welcome Reception** (5:00 pm) *Hors d' oeuvres and cash bar*

Friday, March 4th (9:00 am – 2:15 pm) **Counselors Track** Lunch included

Friday, March 4th (9:00 am – 5:00 pm) **Attorneys Track** Lunch included

Please check one of the following:

Legal Services Attorney

Housing Counselor

Private Attorney

Please check any that apply to you:

Pro-bono attorney with a Legal Services Program. Program name _____

Other pro-bono attorney. _____

REGISTRATION FEES

This training is free. Space is limited so please register early.

For the private attorneys, we require that each attorney agree to accept at least two pro bono foreclosure cases in 2011-2012.

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OVERNIGHT ACCOMMODATIONS

A block of rooms have been reserved at a discounted rate of \$110.00 per night at the Four Points Sheraton hotel. Please call the hotel directly to make your reservation at **1-888-627-7098 before February 9th** the rooms are reserved under **MICHIGAN POVERTY LAW**. Participants are responsible for their own reservations and room bills.

QUESTIONS?

Any questions on the substance of the training should be directed to Lorry Brown at 734-998-6100 x 113 or email lorryb@lsscm.org. Questions concerning logistics, reservations, or like issues should be addressed to Kerri Ferrari at 734-998-6100 x151 or email kdr@lsscm.org. If you need to contact the Four Points Sheraton directly the number is 734-996--0600.

REGISTRATION DEADLINE

Please return your registration form no later than **February 14, 2011** to:

Michigan Poverty Law Program
Attn: Kerri Ferrari
220 East Huron Street, Suite 600A
Ann Arbor, MI 48104
Or
Fax to: 734-998-9125

You will be emailed out a confirmation PLEASE bring this with you to the training!

CANCELLATION DEADLINE

The deadline for cancellation is February 21, 2011. Registrants canceling after this date will be billed for any unavoidable costs incurred as a result of the late cancellation.

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Day One – Thursday, March 3rd

Joint Track for Attorneys and Counselors

8:30 a.m.	Registration
8:45 a.m. – 9:00 a.m.	Welcome/Introductions/Announcements (<i>Lorray Brown</i>)
9:00 a.m. – 10:00 a.m.	HAMP/Government Programs: FHA, Fannie, Freddie, Rural Development (<i>Geoff Walsh</i>)
10:00 a.m. – 11:00 a.m.	HAMP: Updates, New Guidelines, Implementation Issues, Workout Options, Trial Periods (<i>Diane Thompson</i>)
11:00 a.m. – 11:15 a.m.	BREAK
11:15 a.m. – 12:15	Bankruptcy and HAMP Loan Modifications (<i>Geoff Walsh</i>)
12:15 p.m. – 1:30 p.m.	LUNCH
1:30 p.m. – 2:30 p.m.	HAMP Problem Solving: Addressing Servicer Noncompliance (<i>Diane Thompson</i>)
2:30 p.m. – 3:30 p.m.	How to Do the NPV Calculations (<i>Geoff Walsh</i>)
3:30 p.m. – 3:45 p.m.	BREAK
3:45 p.m. – 5:00 p.m.	Family Law/Divorce Related Issues and HAMP Loan Modifications (<i>Diane Thompson and Scott Zochowski</i>)
5:00 p.m. – 7:00 p.m.	WELCOME RECEPTION

Day Two – Friday, March 4th

Counselors Track

9:00 a.m. – 10:00 a.m.	Michigan Foreclosure Process (<i>Lorray Brown</i>)
10:00 a.m. – 11:00 a.m.	After the Sheriff's Sale: Redemption Rights, Deficiency Issues and Other Issues (Chargeoffs; Short Sales) (<i>Karen Tjapkes</i>)
11:00 a.m. – 11:15 a.m.	BREAK
11:15 a.m. – 12:15	Basic Bankruptcy and Foreclosure for Housing Counselors (<i>Geoff Walsh</i>)
12:15 p.m. – 1:15 p.m.	LUNCH
1:15 p.m. – 2:15 p.m.	Navigating the Loss Mitigation Process: Best Practices for Housing Counselors (<i>Tracie Coffman and Karen Tjapkes</i>)

Attorneys Track

8:30 a.m. – 9:30 a.m.	Truth in Lending/Dodd-Frank (<i>Diane Thompson</i>)
9:30 a.m. – 11:00 a.m.	Servicing Abuses, Robo-signing and Summary Judgment Issues (<i>Thomas Cox</i>)
11:00 a.m. – 11:15 a.m.	BREAK
11:15 a.m. – 12:15	HAMP Litigation (<i>Diane Thompson</i>)
12:15 p.m. – 1:15 p.m.	LUNCH
1:15 p.m. – 2:45 p.m.	Standing/MERS (<i>Geoff Walsh, Thomas Cox and Lorray Brown</i>)
2:45 p.m. – 4:00 p.m.	Bankruptcy and Foreclosure for Attorneys (<i>Geoff Walsh</i>)
4:00 p.m. – 5:00 p.m.	Challenging a Foreclosure under the New Foreclosure Law (<i>Karen Tjapkes</i>)