



IFLA Trainings

Starting in March of 2008, IFLA hosted a wide array of foreclosure defense trainings. Many of these trainings were conducted by the National Consumer Law Center (NCLC), through a contract with IFLA, but several other national experts participated as well. These trainings have been in the form of open regional trainings, grantee-only workshops and webinar-based trainings. The trainings have been presented in **18 locations and through 9 webinars** and have reached over **1,700 attendees**. The topics covered range from the basics in foreclosure defense reading credit reports and analyzing servicing records to complex topics such as federal housing policy, bankruptcy, and impact litigation.

2008

Basic Foreclosure Defense - Columbus, Ohio

On March 10-11, 2008, NCLC provided basic foreclosure defense training to 368 attorneys in person in Columbus, Ohio and at remote sites through video conferencing. The training was sponsored by the Supreme Court of Ohio, the Ohio Attorney General, the Ohio State Bar Association and legal services programs. The purpose of the training was to increase the number of attorneys capable of representing Ohio residents facing foreclosure.

Understanding Mortgage Issues - Texas

On April 23-24, 2008, NCLC staff presented at the Poverty Law Conference held in Austin, Texas and sponsored by the Texas Bar Association. The training presented four different topics to an audience of approximately 100 attorneys. These sessions were titled: Understanding the Dynamics of Subprime and Predatory Lending; The New World of Adjustable Rate Mortgages; Wall Street 101: Why Securitization is Relevant to Foreclosure Defense Work; and How to Recognize a Predatory Loan/What are the Most Important Documents.

Mortgage Document Review Process - Boston, Massachusetts

On June 11, 2008, NCLC staff trained CRL Litigation and NACA staff on how to conduct mortgage loan document reviews to assist field attorneys. The goals of the training were: 1) to create a uniform and systematic review process to assess the presence of legal claims and defenses; 2) to create a final product showing the results of this review that could be generated efficiently and shared with the field attorney who requested the assistance; and 3) to increase the number of reviewers able to provide this assistance to field attorneys.

Incorporating the feedback received at the training, NCLC finalized the protocol, results sheet, and Excel calculation program for providing mortgage document reviews. NCLC also used this training experience as the foundation for an intensive training that it offered at the NCLC/NACA Consumer Rights Litigation Conference in October 2008.

Defending Homes Threatened by Foreclosure - Washington, DC

On July 29-30, 2008, IFLA coordinated an IFLA grantee training in conjunction with AARP and NCLC entitled, *Defending Homes Threatened by Foreclosure* for 49 attorneys. This “boot camp” training was the first gathering of all IFLA grantees, including new hires. Staff from each of the three sponsoring organizations provided training during the session which covered topics ranging from interviewing and intake, analyzing loan documents, using federal Truth in Lending Act and other federal and state statutes to defend foreclosures, judicial and non-judicial foreclosure laws and practices in the IFLA grantee states.

Working with Community Organizations - Cleveland, Ohio

On September 4-5, 2008, IFLA provided a grantee intensive training workshop on working with community organizations to develop effective regional networks against foreclosure for 47 participants.

Mortgage Lending Litigation - Cleveland, Ohio

Immediately following the previous training, September 5-7, 2008, NACA hosted a conference entitled, *Mortgage Lending Litigation*. IFLA provided scholarships and 57 participants from IFLA grantees attended. During the conference, participants received training on topics such as federal laws that govern mortgage origination and servicing, drafting a complaint and discovery, and representing victims of foreclosure rescue scams.

Equity Defenses Symposium - Ohio

On October 7, 2008 in Columbus, NCLC staff trained 35 legal services attorneys from across Ohio on raising equitable defenses to foreclosure, litigation tactics, and legal defenses that may be raised during court-sponsored mediation programs.

Document Review - Portland, Oregon

On October 27, 2008, NCLC conducted its excellent, basic intensive loan document review training titled: *The Case of the Great Mortgage Scam: Sleuthing through the Loan Documents and Checking the Numbers* for 80 legal services attorneys at the NCLC/NACA Consumer Rights Litigation Conference.

Document Review - Pennsylvania

On November 21, 2008, NCLC presented its intensive loan document review training, *The Case of the Great Mortgage Scam* in Pittsburgh. Approximately 50 attorneys from Pennsylvania and other states attended this training sponsored by the Southwestern Pennsylvania Legal Services Consortium..

Impact Litigation - New Orleans LA

On December 4-5, 2008, a two-day intensive workshop was convened for IFLA grantees to teach them how to develop legal theories for impact litigation and to utilize pre-complaint investigation. Fifty-two IFLA grantees attended this training. The Honorable Elizabeth Magner,

of the Bankruptcy Court for the Eastern District of Louisiana spoke to IFLA grantees about her experience with cases involving abusive fees charged by servicers.

Litigation - New York

On December 11-12, 2008, NCLC conducted a training in Buffalo for approximately 100 attorneys titled: *Fighting Predatory Mortgage Lending through Litigation*. This seminar was sponsored by the Western New York Law Center, Empire Justice Center, WNY-Ontario International Chapter of the Appraisal Institute, and the Bar Association of Erie County. It covered topics ranging from

2009

Foreclosure Prevention - Michigan

On February 11-12, 2009, 196 legal services lawyers, mediators, private attorneys and housing counselors attended a training on foreclosure prevention in Novi, Michigan. The training was held in conjunction with the Michigan Foreclosure Project and its partner agencies, The partners include: Michigan Poverty Law Program, Legal Aid and Defender, Michigan Legal Services, Legal Services of Eastern Michigan, Legal Services of South Central Michigan, Legal Aid of Western Michigan, Legal Services of Northern Michigan, the Federal Bar Association, and the Michigan State Housing Development Authority.

Foreclosure Prevention - Mississippi

On February 19-20, 2009, 50 legal services and pro bono lawyers, and housing counselors, attended a training sponsored by the Mississippi Center for Justice. This training taught foreclosure prevention at a beginning to intermediate level including loan modifications and identifying state and federal legal claims (such as Truth in Lending defenses) that can stop a foreclosure. The attorneys who attended the course agreed in advance to represent at least two households facing foreclosure.

Document Review and Foreclosure Prevention- Indiana

On March 5, 2009 a one-day session was held, entitled: *The Case of the Great Mortgage Scam: Sleuthing Through the Loan Documents and Checking the Numbers*. The event was sponsored by Indiana Legal Services, Inc. and Legal Aid Society of Southwest Ohio and approximately 60 legal services and NACA members attended. The session was followed the next day with *How Do We Get out of This Mess? An Update on Foreclosure Prevention through Loss Mitigation*. This session was sponsored by Indiana Legal Services, Inc., Legal Aid Society of Southwest Ohio, and the Indiana Supreme Court with approximately 100 attorneys and housing counselors in attendance.

Document Review and Foreclosure Prevention - Florida

On June 8, 2009, NCLC presented *The Case of the Great Mortgage Scam: Sleuthing Through the Loan Document and Checking the Numbers* in Tampa Florida. The next day, NCLC conducted a second training titled, *How Do We Get Out of this Mess? An Update on Foreclosure Prevention through Loss Mitigation* with 53 legal services attorneys and NACA members in attendance.

Beginning Level Bankruptcy - Illinois

On May 7-8, 2009, IFLA conducted a day and a half intensive workshop for 58 IFLA grantees entitled, *Beginning Level Bankruptcy* in Chicago, Illinois. Topics included Mortgage Defaults in Chapter 13, Creditor Claims in Bankruptcy for Attorney Fees and Costs, Lien Strip offs, Lien Avoidance, Servicer Modifications and Loss Mitigation during Bankruptcy.

Document Review - Kentucky

On May 19-20, 2009, IFLA presented a two-day training on *Loan Document Review, Servicing Issues and Loan Modifications* in Lexington, Kentucky to 44 Kentucky Legal Services and private attorneys, including NACA members. The training was convened by IFLA grantee Appalachian Research and Defense Fund.

Responsible Servicing and Loan Modifications - Durham, North Carolina

On September 14-15, 2009, IFLA conducted a two-day intensive meeting for 60 IFLA grantees. The meeting was held at CRL's headquarters in Durham and focused on responsible lending practices and complications in loan modifications. Utilizing CRL and Self-Help staff, grantees were able to directly question Self-Help employees about loan origination and servicing in the economic downturn to help gain insight regarding business and loan modification practices. On the second day, IFLA grantees held an open forum discussion in which grantees exchanged and developed state loan mediation best practices.

Mediator Training - Augusta, Maine

On December 2-3, 2009, NCLC hosted two different trainings for mediators in the Maine foreclosure mediation program in coordination with grantee Pine Tree Legal Assistance. The first training was entitled *Federal Loan Modification Programs for Maine Mediators* and had 136 attorneys in attendance. The second training, *How Do We Get Out of This Mess? An Update on Foreclosure Prevention Through Loss Mitigation* involved 35 participants.

IFLA-Sponsored Webinars & Teleconferences

Bank Insolvency

On April 22, 2009, IFLA presented a webinar to 47 attendees entitled, *Bank Insolvency: Navigating Potential Bars to Jurisdiction and to Certain Claims and Defenses*. The webinar provided an update on 2008-2009 bank failures, how the claims process works, the exhaustion requirement, jurisdictional bars and special cases and exceptions.

Protecting Tenants in Foreclosure

On June 10, 2009, in collaboration with the National Low Income Housing Coalition, the National Law Center on Homelessness and Poverty and the National Housing Law Project, IFLA hosted a webinar, *Protecting Tenants in Foreclosure Properties*. The webinar covered the legislative history and underlying policy rationales for protecting tenants, the implications of the newly enacted Protecting Tenants in Foreclosure Act and the relationship between the federal statute and state and local laws and practices. Participants were also given practical advice on working with housing authorities, financial institutions and government sponsored entities in implementing the federal statute.

Mortgage Payment History and Servicing

On June 17, 2009, IFLA sponsored a webinar for 59 attendees on *Mortgage Payment History and Servicing* with Kevin Byers, a CPA and frequent expert witness. The introductory session focused on structuring and analyzing mortgage payment histories and servicing charges and practices. The webinar included discussion of servicing platforms, overview of uniform notes and security instruments and collection and organization of critical documents for a servicing analysis. The webinar also gave practical advice on deciphering servicer payment histories and provided a thorough overview for agency and non-agency mortgage loans.

Housing Affordable Modification Program

On July 22, 2009, IFLA hosted a webinar on the Obama administration's *Housing Affordable Modification Program* (HAMP) with 41 participants. The training focused on the goals of the HAMP program, where to find guidance and potential pitfalls that may arise with the HAMP program. It was moderated by consumer advocate, Rick Jurgens.

State Foreclosure Laws

On August 5, 2009, NCLC presented to 19 IFLA grantees the major findings of their report on state and foreclosure laws. The training entitled, *State Foreclosure Laws: How They Compare and What Changes Are Needed*, covered the problems with existing laws that have contributed to the high foreclosure levels as well as innovative new laws intended to assist homeowners in foreclosure. Advocates learned about their specific state foreclosure laws, viewed state-by-state comparisons and shared recommendations for reform, including proposals to establish foreclosure mediation programs.

Consumer Financial Protection Agency (CFPA).

On August 13, 2009, CRL Senior Policy Counsel, Ellen Harnick, explained the proposal for the new Consumer Financial Protection Agency (CFPA).

Foreclosure Mediation Programs

On September 2, 2009, Geoff Walsh of NCLC presented *Foreclosure Mediation: Can It Work?* to 41 attendees. This webinar addressed the major questions surrounding foreclosure mediation programs including the advantages, disadvantages and the overall effectiveness of these programs in stopping foreclosures. The webinar also compared and contrasted state specific examples of mediation programs.

How To Read A Credit Report

On October 7, 2009, Chris Kittell, an experienced Fair Credit Reporting Act litigator, trained 69 attendees on how to read a credit report. His presentation was a detailed, visual instruction on how to decipher credit reports from all three of the national credit bureaus as well as subscriber credit reports that are provided by consumer reporting agencies directly to users.

FDIC Loan "Mod in a Box"

On October 14, 2009, NCLC presented a webinar focused on the use of the FDIC loan modification program called, "Mod in a Box" to over 68 participants. This case study walked attendees through the two examples of using both the Net Present Value Test, which assesses a borrower's loan information for eligibility in the federal HAMP program and FDIC's program, which is designed to help streamline loan modifications.