

## **CORT Consumer Law Training**

April 19 -21, 2010  
Four Points Sheraton  
3200 Boardwalk  
Ann Arbor, MI

**TO:** Ohio, Michigan, and West Virginia Project Directors,  
Managing Attorneys, and Training Responsible Persons

**DATE:** March 15, 2010

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### **DESCRIPTION**

This three-day substantive law training is designed for experienced consumer advocates and advocates who are new to consumer law seeking a basic understanding of the topic. The training consists of three tracks: Track I: The Cost of Credit – Credit & Debt Collection; Track II: Mortgage Foreclosure Defense; and Track III: Autofraud Litigation. Some of the topics we will cover include: the fair debt collection practice act and the fair credit reporting act, mortgage foreclosure litigation, HAMP implementation issues, enforcing loan modifications, standing issues, mortgage servicing, attacking arbitration clauses, bankruptcy, and autofraud.

### **TRAINERS**

Claire Prestel, Public Justice  
Ian Lyngklip, Lyngklip and Associates Consumer Law Center  
Robert Murphy, Law Office of Robert W. Murphy  
Ed Mierzwinski, U.S. Public Interest Research Group  
Geoff Walsh, National Consumer Law Center  
Diane Thompson, National Consumer Law Center  
Elizabeth Tull, Legal Aid Society of Southwest Ohio  
Kevin Costello, Roddy, Klein & Ryan  
Kevin Byers, CPA Parkside Associates, LLC  
Douglas Whaley, Ohio State University College of Law  
Doug Rogers, Ohio State Legal Services Association  
Adam Taub, Adam Taub & Associates  
Dani Liblang, Liblang & Associates  
Amy Wells, Behnke, Martin & Schulte, LLC

### **REGISTRATION FEES**

As a CORT-sponsored event, there is no fee for programs participating in CORT. Your program will be billed after the event for hotel and meal costs. For registrants from Ohio, Michigan and West Virginia legal services programs not participating in CORT, the joint registration and meal fee is \$900. For other participants and private attorneys the registration and meal fee is \$200 per day or \$500 for the entire training. Participants who are not CORT members will be responsible for making their own hotel reservations. Payment is due at registration for non CORT members.

## **ROOM AND BOARD**

Room and board will be billed to CORT participants' programs after the training. Approximate cost of a hotel single/double room will be \$92.00 per day. If participants share rooms, CORT will divide the cost of the room by the number of occupants and bill programs accordingly. CORT member registrations should be made through CORT. The approximate daily cost of meals is \$50. The following meals will be provided on site and billed back to the CORT programs: Monday- continental breakfast, lunch and afternoon snack. Tuesday- breakfast, lunch, afternoon snack and dinner. Wednesday- breakfast and snack.

## **QUESTIONS?**

Any questions on the substance of the training should be directed to Lorry Brown, at 734/998-6100, ext. 113 or email at [lorryb@lsscm.org](mailto:lorryb@lsscm.org) . Questions concerning logistics or reservations issues should be addressed to Kerri Ferrari at 734/998-6100 ext 151 or email at [kdr@lsscm.org](mailto:kdr@lsscm.org) .

## **REGISTRATION DEADLINE**

Please return your registration no later than March 29, 2010, to:  
Michigan Poverty Law Program  
Attn: Kerri Ferrari  
220 E. Huron Street, Suite 600A  
Ann Arbor, MI 48104  
Fax: 734-998-9125

**You will receive a confirmation e-mail prior to the training. If you do not receive this e-mail please contact Kerri Ferrari.**

## **CANCELLATION DEADLINE**

The deadline for cancellation is April 12, 2010. Registrants canceling after this date will be billed for any unavoidable costs incurred as a result of the late cancellation.

**APPLICATION FOR CONSUMER LAW TRAINING**

**April 19 -21, 2010  
Four Points Sheraton  
3200 Boardwalk  
Ann Arbor, MI**

PLEASE COMPLETE ENTIRE REGISTRATION

NAME: .....

PROGRAM NAME: .....

BRANCH (if any): .....

MAILING ADDRESS: .....

CITY/STATE/ZIP: .....

E-MAIL Address \_\_\_\_\_ WORK PHONE.....

FAX # \_\_\_\_\_

When were you first admitted to practice? .....

How long have you been practicing with legal services?.....

How long have you been practicing consumer law?  
\_\_\_\_\_

What is your primary area of practice? \_\_\_\_\_ Debt Collection \_\_\_\_\_ Credit Reporting \_\_\_\_\_ Mortgage Foreclosure \_\_\_\_\_ Autofraud

Will you be attending throughout the entire training (Monday, April 19, 2010 at 8:30 a.m., to Wednesday, April 21, 2010 at 1:00 p.m.)?  Yes  
 No—If not, please select dates you will attend  Monday (4/19 )  Tuesday (4/20)  
 Wednesday(4/21)

If you are a Legal Services Attorney do you plan to attend the reception on Monday, April 19<sup>th</sup> at 6:00p.m.?  Yes  No

You will be assigned double sleeping accommodations, unless you specifically indicate otherwise. (*Non CORT members must call hotel and book individual rooms at 734-996-0600*).

Please indicate which nights you need a room:  
 Sunday, April 18<sup>th</sup>  Monday, April 19<sup>th</sup>  Tuesday, April 20<sup>th</sup>

Do you want to be matched with a roommate?  
 No  Yes, If so, do you have a preferred roommate?  
(name) .....

Single room

If you want to be matched, but have no partner in mind, are you:  
 female  male  smoker  non- smoker

If you require any special accommodations of any kind, please indicate those requirements:

.....

If you have special dietary needs, please indicate those needs:

.....

.....

### QUESTIONS?

Any questions? Call Kerri Ferrari at 734-998-6100 x151

.....  
Applicant's Signature Date

.....  
Signature of Managing Attorney Date  
or Project Director

RETURN APPLICATION AND PAYMENT (if Non CORT member) NO LATER THAN March 29, 2010, to:

Michigan Poverty Law Program  
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220 E. Huron Street, Suite 600A  
Ann Arbor, MI 48104  
Fax: 734-998-9125

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# CORT CONSUMER LAW TRAINING 2010

April 19 – 21, 2010

Sheraton Inn, Ann Arbor, Michigan

**Day One (Monday, April 19, 2010)**

## **TRACK I: THE COST OF CREDIT – DEBT COLLECTION**

8:30 a.m.	Registration (Continental Breakfast)
8:45 a.m. – 9:00 a.m.	Welcome and Overview – <i>Lorray Brown</i>
9:00 a.m. – 10:00 a.m.	Bringing Claims under the FCRA and FACTA (Amy Wells, Behnke, Martin & Schulte, LLC)
10:00 a.m. – 11:00 a.m.	New Credit Card Rules: The Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act of 2009) ( <i>Ed Mierzwinski, Consumer Program Director, U.S. Public Interest Research Group (US PIRG)</i> )
11:00 a.m. – 11:15 a.m.	<b>BREAK</b>
11:15 a.m. – 12:30 p.m.	Arbitration: Challenging Arbitration Clauses and Post-Arbitration Awards ( <i>Claire Prestel, Public Justice</i> )
12:30 – 1:30	<b>LUNCH</b>
1:30 p.m. – 3:30 p.m.	Defending Collection Suits: <ul style="list-style-type: none"><li>◆ Assignments, Standing and Proof Issues</li><li>◆ Objecting to Business Records</li><li>◆ Medical Debt</li><li>◆ Auto Repossession Deficiency Defense</li></ul> ( <i>Ian Lyngklip, Lyngklip &amp; Associates Consumer Law Center, PLC; and Robert Murphy, Law Office of Robert W. Murphy</i> )
3:30 – 3:45	<b>BREAK</b>
3:45 – 5:30	Fair Debt Collection Practices Act Litigation ( <i>Ian Lyngklip, Lyngklip &amp; Associates Consumer Law Center, PLC; and Robert Murphy, Law Office of Robert W. Murphy</i> )
6:00 – 8:00	<b>Reception for Legal Services Attorneys</b> ( <i>sponsored by Robert W. Murphy, Law Office of Robert W. Murphy</i> )

**Day Two (Tuesday, April 20, 2010)**

**TRACK II: MORTGAGE FORECLOSURE DEFENSE**

7:30 a.m. – 8:30 a.m.

**BREAKFAST**

8:30 a.m. – 9:30 a.m.

Overview of Federal Statutes in Mortgage Cases for Newcomers (*Geoff Walsh, NCLC*)

OR

TILA/HOEPA/RESPA Developments: An Update on Litigation, Legislation, and Regulations (*Diane Thompson, NCLC*)

9:30 a.m. – 10:45 a.m.

HAMP: Updates, New Guidelines, Implementation Issues, Workout Options, Trial Periods (*Diane Thompson, NCLC*)

10:45 a.m. – 11:00 a.m.

**BREAK**

11:00 a.m. – 12:00 p.m.

Obtaining and Enforcing Loan Modifications through Litigation  
(*Elizabeth Tull, Legal Aid Society of Southwest Ohio, and Kevin Costello, Roddy, Klein & Ryan*)

12:00 p.m. – 1:00 p.m.

**LUNCH**

1:00 p.m. – 2:00 p.m.

Bankruptcy Issues and Mortgage Foreclosure  
(*Geoff Walsh, NCLC*)

OR

Defending Homeowners Against Failed Banks  
(*Diane Thompson, NCLC*)

2:00 p.m. – 4:00 p.m.

Mortgage Servicing: Obtaining Information, Deciphering Payment Histories (*Kevin Byers*)  
Mortgage Servicing: Developing Legal Claims  
(*Geoff Walsh*)

4:00 p.m. – 4:15 p.m.

**BREAK**

4:15 p.m. – 5:30 p.m.

Understanding the UCC, Promissory Notes, Real Party of Interest Issues (*Prof. Douglas Whaley, Ohio State Univ. College of Law*)

OR

Discovery in Mortgage Foreclosure Litigation  
(*Doug Rogers, OSLSA*)

5:30 p.m.

**DINNER** (*dinner provided*)

**Day Three (Wednesday, April 21, 2010)**

**TRACK III: AUTOFRAUD LITIGATION**

7:30 a.m. – 8:30 a.m.

**BREAKFAST**

8:30 a.m. – 9:45 a.m.

Nuts & Bolts of Auto Fraud  
*(Adam Taub, Adam G. Taub & Associates)*

9:45 a.m. – 11:00 a.m.

Rebuilt Wrecks  
*(Dani LiBlang, Liblang & Associates)*

11:00 a.m. – 11:15 a.m.

**BREAK**

11:15 a.m. – 12:45 p.m.

Auto Finance Fraud  
*(Adam Taub, Adam G. Taub & Associates)*

1:00 p.m.

Complete Evaluation