

**Video Replay
Avoiding Foreclosure:
Helping Families Keep
Their Homes**



A FREE CLE TRAINING, FOR PRO BONO AND LEGAL SERVICES LAWYERS

July 9, 2009

8:30 a.m. – 4:30 p.m.

**Monroe County Bar Association
913 Main Street
Stroudsburg, PA 18360**

Please note, this is a training focused on representation of clients before the filing of a foreclosure complaint

Program Agenda

5 hours of substantive and 1 hour of ethics

8:00-8:30 - Registration

8:30-9:00 – Introductions and Overview

*John F. Goryl, Esq., Associate Counsel, PHFA, Samara Gomez, Esq., Assistant Counsel, PHFA,
Samuel W. Milkes, Esq., Executive Director, PLAN, Inc.*

This session will provide an overview of Neighborworks' funding, programmatic goals, challenges, guidelines and procedural requirements, a summary of legal issues commonly encountered by housing counselors, and strategies/approaches that housing counselors, paralegals and attorneys can take to achieve loan workouts and prevent foreclosure filing.

9:00-10:00 – Counselors & Lawyers Coordinating Services (1 hour ethics credit)

Michelle Lewis, President and Chief Executive Officer, NWCS, Samuel W. Milkes, Esq., Executive Director, PLAN, Inc., David Keller Trevaskis, Esq., Pro Bono Coordinator, PA Bar Association

This session will describe the roles of housing counselors, legal services lawyers, and pro bono lawyers participating in the housing counseling project. Panelists will address the kinds of information and documents legal services staff or pro bono lawyers can expect from housing counselors. Panelists will address various ethical issues that can arise, when clients are assisted by the joint efforts of housing counselors, legal services lawyers and pro bono lawyers. The session will include materials about the referral systems, including client waivers, and it will include disciplinary rules governing attorney conduct.

10:15-11:15 – Working With Mortgage Servicers - Potential Resolutions for Mortgage Defaults

Patrick Cicero, Esq., Managing Attorney, MPLS, Beth Goodell, Esq., Senior Attorney, CLS, John F. Goryl, Esq., Associate Counsel, PHFA, Michael McKeever, Esq., Goldbeck McCafferty & McKeever,

This presentation will explore the most effective ways of working with mortgage servicers and the most important steps to take to avoid a foreclosure filing. Panelist will examine the roles and relationships among mortgage originators, investors and servicers, and will review chain of ownership issues. Panelists will address workout terminology/workout options, including options for home retention: Loss mitigation (FHA & conventional); curing arrears (including HEMAP); loan modification; forbearance; refinance options including programs such as HERO, REAL, Hope for Homeowners, reverse mortgages; and options when the owner cannot retain the home. This session will include information on when bankruptcy might work and any recent state and federal legislation.

11:15-12:15 – Getting acquainted with loan documents

Beth Goodell, Esq., Senior Attorney, CLS, John F. Goryl, Esq., Associate Counsel, PHFA, Michelle Lewis, President and Chief Executive Officer, NWCS

This session will provide a brief discussion of when a housing counselor should contact an attorney (including review of the housing counselors' referral form) and what documents should be provided to the lawyer. The panel will introduce the Real Estate Settlement and Procedures Act as a method of obtaining documents and resolving disputes pre-foreclosure; and will review the most important loan origination and servicing documents.

12:15-1:15 – Lunch

1:15-2:45 – Predatory Lending & TILA Issues – When will Counselors Contact Lawyers?

Patrick Cicero, Esq., Managing Attorney, Beth Goodell, Esq., Senior Attorney, CLS, John F. Goryl, Esq., Associate Counsel, PHFA, Daniel L. Haller, Staff Attorney, NLSA

Panelists will examine predatory loans and how to approach the lender for resolution, emphasizing loan modification for unaffordable loans. Attendees will receive samples of relevant loan documents (note, application, appraisal, TILA). The panel will briefly review the rescission remedy under the Truth in Lending Act.

3:00-4:30 – Servicing Problems

Patrick Cicero, Esq., Managing Attorney, Beth Goodell, Esq., Senior Attorney, CLS, Daniel L. Haller, Staff Attorney, NLSA

Panelists will discuss servicing problems, i.e., disputes over amount of arrears, debt collection violations, when to send RESPA letter; and will discuss the requirements of Act 6/Act 91. Participants will review samples of Act 6/91 notices, billing statements, etc. Panelists will also review sample loan modification agreements to illustrate the importance and need for clients to understand the terms - pros and cons. FHA servicing options will also be explored.

REGISTRATION FORM

Registration is **free to all Pennsylvania Legal Aid Network Staff and pro bono attorneys who agree to accept at least two cases.** Registration includes course materials and meals. Registration for all others is **\$100** and includes the cost of CLE credits. The **deadline for registration is Tuesday, July 7, 2009.**

If you have questions about registration, contact Fran Weisinger at fweisinger@palegalaid.net or by phone at 1-800-322-7572, ext. 207. For questions related to the training, please contact Cynthia Newcomer at cnewcomer@palegalaid.net or by phone at 1-800-322-7572, ext. 216.

You may register online at www.palegalaid.net/training/plan_training_calendar.htm.

Name: _____ Attorney ID no. _____

Is registrant agreeing to handle 2 pro bono cases? Yes _____ No _____

Agency/Company/Firm _____

Mailing Address: _____

Phone/TTY _____ Fax _____ Email _____

If you have specific dietary requirements, please describe:

If you have other special needs, please briefly describe:

If your preference is to mail or fax your registration, you may download this form and send to the attention of Fran Weisinger at the address or fax number below.

Pennsylvania Legal Aid Network, Inc.
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Harrisburg, Pennsylvania 17101
800-322-7572 or 717-236-9486
Fax: 717-233-4088