

Representing the Pro Bono Client: Consumer Law Basics

July 26, 2013

9:00 a.m. – 12:30 p.m.

Why You Should Attend

Volunteer lawyers are needed to help the many low income clients facing a wide assortment of consumer law matters who are unrepresented. Attend this program to learn the basics of consumer law so that you can competently represent a client in need and learn new advocacy skills.

What You Will Learn:

- Overview of consumer law
- FDCPA/Consumer collection defense
- Auto fraud
- Fair Credit Reporting Act

Who Should Attend

Attorneys who want to volunteer to help low income clients with consumer related issues and legal services advocates who want to enhance their skills in consumer litigation matters would benefit from attending this program.

Program Schedule

9:00

Program Overview and Introductions

Synopsis of the applicable consumer protection statutes in assisting financially distressed individuals and families.

Robert W. Murphy

9:15

Overview of State and Federal Restraints on Debt Collection

Speaker will provide a comprehensive review of the Fair Debt Collection Practices Act (FDCPA) and state statutory authority, including:

- Scope of the FDCPA - what is a “consumer debt” and who is a “debt collector” under the FDCPA
- Mandated consumer disclosures under the FDCPA
- Prohibited practices under the FDCPA
- Investigating and preparing an FDCPA case
- Remedies under the FDCPA, including class action claims

Brian L. Bromberg

10:15

Introduction to Fair Credit Reporting Act

The presentation will provide an overview of the Fair Credit Reporting Act (FCRA), including:

- Scope of the FCRA - what is a “consumer report” and what is a “consumer reporting agency”
- Common FCRA disputes, including inaccuracy and impermissible access claims
- How to dispute inaccurate and obsolete credit information through the “re-investigation” process
- Investigating and preparing a FCRA claim
- Remedies under the FCRA for willful and negligent violations

Amy L. Wells

11:15

Networking Break

11:30

A Primer on Automobile Fraud

The topic will cover the basic concepts of the representation of consumers who may have been the victim of automobile dealership fraud/misconduct, including:

- Review of dealer terminology and practices
- Common auto dealer sales and financing scams
- Use of Truth-in-Lending Act and state consumer finance laws to address dealer misconduct
- Overview of federal and state odometer acts
- Litigating wrongful repossessions

Robert W. Murphy

12:30

Adjourn

Faculty

Chairperson

Robert W. Murphy

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