



## Foreclosure Prevention Basics

Co-sponsored by:

Legal Services of the  
Hudson Valley

The Westchester County  
Bar Association

Westchester Black Bar  
Association

New York State Bar  
Association

**Dates:** September 29–30, 2010

**Time:** Day 1: 9:00–5:00 pm    Day 2: 9:00–3:00 pm

**Location:** Westchester County Courthouse  
111 Dr. Martin Luther King Jr. Blvd.  
Courtroom 200  
White Plains, NY 10601

**Cost:** **FREE OF CHARGE TO ALL PARTICIPANTS!**  
Registration required!

**Lead Trainer:** Kirsten Keefe, Esq., Empire Justice Center

**Who Should Attend:** Practitioners representing homeowners in foreclosure. Others interested in learning more about claims and defenses in residential mortgage cases will find this training of interest as well.

[CLICK HERE TO REGISTER](#)

Questions? Contact  
Michelle Peterson, Training  
Coordinator at  
[mpeterson@empirejustice.org](mailto:mpeterson@empirejustice.org)  
or call 585-295-5729.

Registration Deadline  
September 27, 2010

This course has been approved  
in accordance with the  
requirements of the New York  
State Continuing Legal  
Education Board for a  
maximum of 12 transitional  
and non-transitional credit  
hours:  
MCLE credits: 5.0 Skills,  
7.0 Professional Practice.

**Training Description:** Day one topics will include an overview of subprime lending, the New York foreclosure process including recent changes in the law, interviewing clients and evaluating cases, an overview of potential defenses and loss mitigation options, representing homeowners in mandatory settlement conferences, and the role of housing counselors. Day two will include a more in-depth analysis of federal and state claims and defenses including analyzing a case for Truth in Lending Act violations, other federal statutes, and disclosure violations under Banking Law Sections 6-l and 6-m (NY's anti-predatory lending law), state common law defenses and issues of standing.

This training is a part of the NYS Subprime Foreclosure Prevention Services program, developed to help New York homeowners facing default or foreclosure by providing counseling and legal services. The program is administered by the NYS Division of Housing and Community Renewal/Housing Trust Fund Corporation. The Program provides training and support for housing counselors, mediators and lawyers who are assisting residents with subprime or unconventional mortgages. Information on the program can be found at [www.nysdhcr.gov](http://www.nysdhcr.gov).

