



21st CONSUMER RIGHTS LITIGATION CONFERENCE

(Over 17 hours of breakout sessions and plenaries, 57 course choices, and top speakers for you to select from)

Main Conference

Thursday through Saturday

Thursday Intensives

- ♦ Starting a Consumer Law Practice: Nuts, Bolts, and Inspiration!
- ♦ Consumer Rights Advocacy for Domestic Violence Survivors

Saturday/Sunday Symposium

CONSUMER CLASS ACTION SYMPOSIUM

Practical—Thought-Provoking—Insightful—Energizing—Inspiring

Nuts-and-bolts sessions for beginners to cutting-edge strategies for seasoned practitioners—this conference will challenge and inform you. Speakers will engage, describe, debate, and inspire you about the consumer law strategies that are helping consumers everywhere.

SEATTLE, WA
OCTOBER 25-28, 2012



NCLC®

NATIONAL
CONSUMER
LAW
CENTER®

Advancing Fairness
in the Marketplace for All
With the National Association
of Consumer Advocates



Seattle Public Market. Photo by Tim Thompson, courtesy of Visit Seattle.

Welcome to Seattle: The Emerald City

SEATTLE WELCOMES all with its natural beauty and high-tech energy. Located on Puget Sound with vistas of snow-capped mountains, world-famous restaurants, a variety of not-to-be-missed cultural institutions, and shopping in Nordstrom's birthplace, Seattle is sure to offer something for everyone!

The conference site, the **Seattle Westin Hotel**, is conveniently central to many of Seattle's most famous attractions:

Explore the country's oldest continually operating farmers' market—**Pike Place Market**—where you can catch a fish at **Pike Place Fish Market**, order a latte at the original **Starbucks** café, stroll through the artisan fair, shop at hundreds of unique stores, sample cheese at **Beecher's Hand-made Cheese**, or lunch at one of the many world-class restaurants serving Northwestern fare. Wander along the adjacent waterfront and you can take a ferry to **Bainbridge Island** or visit the **Seattle Aquarium** located on **Pier 59**.

Within blocks of the **Market**, you will find the **Seattle Symphony Orchestra**, **Seattle Art Museum**, the outdoor **Olympic Sculpture Park**—as well as numerous private galleries, many of them specializing in Native American art. Seattle is home to many unique and diverse art museums, including the **Burke Museum of Natural History and Culture**, the **Wing Luke Asian Museum**, and the **Northwest African American Museum**.

“Come to the Emerald City for the world-class cuisine and amazing natural beauty—stay for the CLEs and camaraderie.”

BETH TERRELL (Seattle Host Committee)

Stroll through **Seattle Center**, check out the 360-degree view from Seattle's icon, the **Space Needle**, and marvel at the colors and textures of glass artist and Northwest native Dale Chihuly at the **Chihuly Garden and Glass Exhibition**. Music buffs can find their rhythm right next door at the **Experience Music Project Museum**, a 140,000-square-foot Frank Gehry-designed interactive museum dedicated to Jimi Hendrix. Great day trips include **Mt. Rainier**, **Olympic National Park**, and the **San Juan Islands**. Aviation buffs won't want to miss the **Museum of Flight**, which houses the original Air Force One and the original Boeing Barn. Or take a **Boeing factory tour**.

The dining scene, too, includes restaurants offering local specialties to diverse and innovative world class fare. Seattle is on the cutting edge of local, sustainable cuisine, as well as offering some of the freshest seafood available anywhere.

For much more on enjoying your visit to Seattle, look at www.visitseattle.org.

Why attend?

NCLC's Consumer Rights Litigation Conference is the premier gathering of attorneys and advocates providing aggressive and professional representation for American consumers.

Here you can:

- Learn the latest developments in consumer law from the country's leading experts
- Come away inspired and energized by the network of passionate advocates working for consumer justice
- Network with experienced professionals who share your interest in consumer law
- Learn valuable insights and tips that will strengthen your practice
- Visit Seattle and enjoy all the food and sites of interest it has to offer
- Save money on NCLC's publications with special conference discounts
- Earn CLE credits

It's your opportunity to build your practice representing consumers facing foreclosures, debt collection abuses, predatory lending, auto fraud, credit report errors, student loan debt, and more.

CHECK HERE FOR THE LATEST UPDATES!

For the latest information about the conference, course descriptions, new speaker additions, and more things to do in Seattle, go to www.nclc.org.

NEW-LAWYER DISCOUNT. Any first time lawyer attendee who graduated from law school after January 1, 2008, will receive a \$50 discount off of the conference registration price. There is also a \$15 discount for new lawyers who want to attend Intensive 2: Starting a Consumer Law Practice. Please visit the www.nclc.org conference page for more information.

REFERRAL PRIZE. First-time registering attorneys will have a space for the name of the person who referred you to this conference. The conference attendee who made the most referrals will receive a prize!

Cover: Space Needle at night. Photo courtesy of Seattle Westin Hotel.

Cover inset: Detail of Breakout at 2011 Consumer Rights Litigation Conference in Chicago. Photo by Mary E. Philipps.

Network Socialize Enjoy Connections

THURSDAY

WELCOME RECEPTION—Meet and greet old and new friends and colleagues at a reception following the Opening Plenary.

NEWCOMERS DINNER—Experienced consumer attorneys will lead groups of first-time attendees to dinner in Seattle after the Opening Reception. It's a good way to meet experienced consumer attorneys as well as other first-timers. Participants pick up their own tabs. Pre-registration requested to facilitate making restaurant reservations in advance. More information will be available closer to the time of the conference. Thanks to Steve Gardner, Center for Science in the Public Interest, for organizing this networking opportunity.

FRIDAY

MINORITY ADVOCATES LUNCH—Special luncheon for advocates of color to network and discuss common issues of interest.

NETWORKING LUNCHEONS—Self-directed affinity lunches give attendees an opportunity to meet those with common interests, be it home state, practice area, type or size of practice, or other shared interest. We'll email sign-up information to conference registrants before the conference.

FRIDAY EVENING—NACA Annual Meeting, Media and Trial Advocacy Awards, and Silent Auction.

SATURDAY

AWARDS LUNCHEON—Don't miss NCLC's inspirational Countryman Award presentation, and our keynote speaker.

CONSUMER CLASS ACTION SYMPOSIUM RECEPTION—Symposium registrants (and others who pre-register for the event) will enjoy this cocktail event at one of Seattle's points of interest. Sponsored by Terrell Marshall Daudt & Willie PLLC.

RECEPTION FOR LEGAL SERVICES—Legal service and public interest attorneys will have an opportunity for a fun evening with their conference colleagues. Generously hosted by the Law Office of Robert W. Murphy, Ft. Lauderdale, Florida.

Watch for details at the conference.

QUESTIONS?

View www.nclc.org for registration information, email Debbie Parziale at NCLC at conference @nclc.org or call 617-542-8010.

New Challenges in the Fight for Justice in the Marketplace

From public protest over bank fees to the outrage over robo-signing and the never-ending stream of homes going into foreclosure, consumer law issues are affecting the lives of more Americans than ever before. Consumers will soon start feeling the harmful effects of the Supreme Court's ruling in *Concepcion* and other cases to limit access to justice for ordinary people. And the high-stakes fight over the very survival of the Consumer Financial Protection Bureau will continue right through this fall's elections. Make no mistake, the financial industry and their battalion of lobbyists are intensifying efforts to undermine the CFPB and either repeal or water down the reforms of the Dodd-Frank Act.

If consumer advocates join together and fight back, the progress we have made can be defended and preserved. Whatever the outcome, the 2012 political campaigns are likely to provide consumer advocates with new opportunities, as well as challenges. Victimized consumers need aggressive, well-informed representation and advocacy in the courts and in front of policymakers, both in Washington, D.C., and in the states.

The **Consumer Rights Litigation Conference** provides a forum for consumer advocates unlike any other. As a gathering *only* for lawyers and advocates who represent consumers, the conference generates a unique sense of purpose and common ground. The CRLC is distinguished by its collegiality. Newcomers are welcomed with a briefing and dinner invitations by long-time attendees, and helpful suggestions and advice are freely exchanged throughout the event.

Make an investment in your consumer practice by registering today. You will get the latest analysis of key court decisions and policy changes, learn about industry trends from around the country, and meet lawyers who are addressing the same problems that face your clients.

You will have a chance to learn from and speak with the very best legal minds and teachers of consumer law, including F. Paul Bland, Jr., Diane Thompson, John Rao, Richard Rubin, and Deepak Gupta. We promise you will come away feeling rejuvenated and inspired to apply what you've learned.



“Nobody does a better job than NCLC of demonstrating how well private litigators and legal services can work (profitably) together.”

PAST NCLC CONFEREE

*Breakout at the 2011 Consumer Rights Litigation Conference in Chicago.
Photo by Mary E. Philipps.*

CONFERENCE SPEAKERS



F. PAUL BLAND, JR. is a Senior Attorney for Public Justice and Of Counsel at Chavez & Gertler. He has argued or co-argued and won more than twenty-five reported decisions from federal and state courts across the nation, including cases in five of the federal Circuit Courts of Appeal and at least one victory in nine different state high courts. He was named the Vern Countryman Award winner in 2006 by the National Consumer Law Center, which “honors the accomplishments of an exceptional consumer attorney who, through the practice of consumer law, has contributed significantly to the well-being of vulnerable consumers.” In 2010, he received the Maryland Legal Aid Bureau’s “Champion of Justice” Award.



DIANE E. THOMPSON has represented low-income homeowners since 1994. She is currently Of Counsel with the National Consumer Law Center, where she is the co-author of the NCLC treatise *Truth in Lending* and a contributing author to *Cost of Credit*. Among other publications, she wrote *Foreclosing Modifications* (2011), and co-authored with Elizabeth Renuart *The Truth, the Whole Truth, and Nothing But the Truth: Fulfilling the Promise of Truth In Lending* (2008). From 1994 to 2007, Ms. Thompson represented individual low-income homeowners in East St. Louis at Land of Lincoln Legal Assistance Foundation. While there, Ms. Thompson served as the Homeownership Specialist, providing assistance to casehandlers representing homeowners in sixty-five counties in downstate Illinois, and the Supervising Attorney of the Housing and Consumer unit of the East St. Louis office.



JOHN RAO is an attorney with the National Consumer Law Center. Mr. Rao focuses on consumer credit and bankruptcy issues and has served as a panelist and instructor at numerous bankruptcy and consumer law trainings and conferences. Mr. Rao is a contributing author and editor of NCLC’s *Consumer Bankruptcy Law and Practice*; co-author of NCLC’s *Foreclosures; Bankruptcy Basics*; and *Guide to Surviving Debt*. He is also a contributing author to *Collier on Bankruptcy* and the *Collier Bankruptcy Practice*

Guide. Since 2006, Mr. Rao has served as a member of the federal Judicial Conference Advisory Committee on Bankruptcy Rules. He is vice-president of the National Association of Consumer Bankruptcy Attorneys, member of the editorial board of *Collier on Bankruptcy*, and former board member for the American Bankruptcy Institute. He is an adjunct faculty member at Boston College School of Law.



DEEPAK GUPTA specializes in arguing appeals on behalf of consumers. Before starting his own firm earlier this year, he served as Senior Litigation Counsel and Senior Counsel for Enforcement Strategy at the Consumer Financial Protection Bureau during the agency’s historic founding in 2011–2012. As the first appellate litigator hired under Elizabeth Warren’s leadership, he was instrumental in launching the agency’s amicus program, coordinating with the Solicitor General’s office on Supreme Court cases, and advising top officials on legal issues. For seven years previously, he was an attorney at Public Citizen, where he founded and directed the organization’s Consumer Justice Project. Mr. Gupta has argued significant consumer rights cases in courts nationwide, including *AT&T Mobility v. Concepcion* (2011), the landmark case concerning class-action bans. He is also an Adjunct Professor of Law at both Georgetown and American universities.



RICHARD RUBIN is a nationally preeminent consumer law appellate expert whose succession of victories in the United States Courts of Appeals has helped shape the contours of current federal consumer protection law, particularly under the FDCPA and the FCRA. Mr. Rubin is a founding member of NACA and is now its Chair Emeritus after serving as NACA Chair for many years. He is a contributing author of the NCLC *Fair Debt Collection and Fair Credit Reporting* legal treatises. In 2000, Mr. Rubin received the Vern Countryman Award and was named in 2006 to the Lawdragon 500 Leading Plaintiffs’ Lawyers in America.

Look for additional plenary and breakout speakers in the agenda and on our website, www.nclc.org.

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Consumer Law Intensives

Intensive courses are offered separately from the main conference and require separate fees. Many attendees go to the main conference, the Class Action Symposium, and an intensive. Attendees may choose to go only to the main conference, an intensive, or the Consumer Class Action Symposium. Participation may be limited, so early registration is recommended. (The main conference agenda follows on pages 8-13.)

INTENSIVE 1

Consumer Rights Advocacy for Domestic Violence Survivors

Thursday, October 25, 8:30 a.m. – 4:45 p.m.

This intensive focuses on ways in which consumer and domestic violence advocates and lawyers can expand their advocacy and partner to meet the twin goals of physical safety and economic justice for survivors. Economic security is central to the goals of safety, agency, restoration, and justice for domestic violence survivors. Consumer law can be a powerful tool for achieving economic security for survivors, who may face collection actions for debt incurred or coerced by their abusers, credit damage, risk of identity theft and other financial difficulties as a result of abuse. At the same time, consumer advocates must be aware of special safety and privacy issues that might arise in the course of representing a domestic violence survivor.

Topics are likely to include: credit reporting law and advocacy; debt collection defense; Federal tax advocacy (including innocent spouse relief); foreclosure and eviction defense; and educational access for survivors and their children. Participants will engage in hands-on exercises that develop their ability to screen for and address consumer law and domestic violence issues; gain consumer law knowledge and advocacy techniques; gain a better understanding of how domestic violence impacts consumer advocacy; and develop consumer law strategies that address the safety and privacy concerns of survivors. In addition, the conference will offer an ideal occasion to build partnerships between domestic violence and consumer lawyers and advocates.

Speakers: Laura Russell, Erika Sussman, Karen Cunningham, Persis Yu

Registration Fee: REGULAR \$89

INTENSIVE 2

Starting a Consumer Law Practice: Nuts, Bolts, and Inspiration!

Thursday, October 25, 8:50 a.m. – 1:00 p.m.

This half-day intensive will explore the possibility of building a consumer law practice helping consumers address unfair, abusive, and deceptive business practices. The Better Business Bureau's most frequent consumer complaints in the past year were about new car dealers, business opportunity offers, colleges, and home improvement contractors. Consumer complaints about debt collectors have skyrocketed from 13,950 to the FTC in 2000 to 142,743 to the CFPB in 2011, an astounding 923% increase. We believe that there are many consumers who do not have adequate access to counsel in these types of cases.

Most states' and many federal consumer protection laws provide for attorney-fee-shifting, with the losing business paying the attorney fees of the successful consumer. In the last twenty years, hundreds of lawyers have found professional satisfaction in representing consumers harmed by illegal business practices and sufficient attorney-fee awards to build a consumer law practice. They have joined together as members of the National Association of Consumer Advocates (NACA, www.naca.net) to improve the remedies available to consumers harmed by abusive business practices and support each other in developing this new area of practice. This niche practice is not for everyone and is not sure fire in every community. This intensive will explore the challenges, best practices, and rewards of starting a consumer law practice.

Speakers include NACA members: David Abrams, Ronald Burdge, Cary Flitter, Daniel DeLiberty, Veronika Fabian, Hyung Choi

Registration Fee:

EARLY BIRD \$125; REGULAR \$175

Special \$15 off discount for new lawyers who graduated from law school after Jan. 1, 2008

“Content is relevant and extremely useful and helpful. These conferences are excellent and invaluable to those who provide legal services to the poor.”

PAST NCLC CONFERE



Pike Place Market. Courtesy of the Seattle Westin Hotel.

**Don't Miss Out!
Register Early**

Space is limited in these intensives, so register early. Registering online at www.nclc.org will make it easier and faster for you to reserve your space.

**12TH ANNUAL
CONSUMER CLASS ACTION
SYMPOSIUM**

Saturday, October 27, 6:30 p.m. (reception)

Sunday, October 28, 8:30 a.m. – 4:00 p.m.
(sessions)

“The symposium has been the highlight of the CRLC every year!”

2011 ATTENDEE

The Class Action Symposium features top class action lawyers presenting on cutting-edge consumer class action topics. Particular focus is given to emerging developments in the Circuit Courts and in trial practice, as well as the continued fall-out from recent Supreme Court decisions, such as *Concepcion* and *Dukes*. In addition, one session will be devoted to ethical issues of importance to class action practitioners.

Recent luncheon speakers have included Judge Richard Posner (7th Circuit Court of Appeals); Judge William Young (MA Federal District Court); Judge Mark Bernstein (Court of Common Pleas, Philadelphia, PA); and Attorney General John Kroger (OR).

Organizers: Stuart Rossman, Charles Delbaum, Arielle Cohen

Registration Fee:

EARLY BIRD \$485; REGULAR \$525

Useful course materials will be provided on a CD-ROM.

The Saturday evening opening social event at a nearby Seattle venue is sponsored by Terrell Marshall Daudt & Willie PLLC. This will be a wonderful opportunity for both experienced consumer class action practitioners and those new to the practice to meet and get to know one another. Beer, wine, and a light buffet are included in the registration fee.

Networking continues with a buffet breakfast and luncheon on Sunday.

2012 MAIN CONFERENCE AGENDA



Sunset over Seattle. Photo by Tim Thompson, courtesy of Visit Seattle.

*The agenda is subject to change to accommodate speaker availability and late beaking developments.
See www.nclc.org for latest agenda and breakout course descriptions.*

WEDNESDAY, OCTOBER 24

5:00 p.m. – 6:30 p.m.

Early Registration—
Beat the Thursday morning crowd

THURSDAY, OCTOBER 25

7:00 a.m. – 4:30 p.m.

Registration

INTENSIVES

(Fees on page 6)

8:30 a.m. – 4:45 p.m.

INTENSIVE 1: *Consumer Rights Advocacy for Domestic Violence Survivors*—Laura Russell, Erika Sussman, Karen Cunningham, Persis Yu

8:50 a.m. – 1:00 p.m.

INTENSIVE 2: *Starting a Consumer Law Practice: Nuts, Bolts, and Inspiration!*—Ronald Burdge, Cary Flitter, Daniel DeLiberty, Veronika Fabian, Hyung Choi

MAIN CONFERENCE

(Fees on page 12)

10:30 a.m. – 11:30 a.m.

A1: *First Timers' Session*—Willard Ogburn, Ira Rheingold

11:30 a.m. – 1:00 p.m.

Lunch on your own

1:00 p.m. – 2:30 p.m.

B1: *State Consumer Legislation: Successful Proposals and Strategies for Protecting Consumers in State Legislatures*—Al Ripley

B2: *Successfully Handling "No Title" Car Cases*—Bernard Brown

B3: *ABCs of TILA: Open-End Credit (Credit Cards, HELOCs)*—Chi Chi Wu

B4: *Navigating Muddy Waters: A Beginner's Foreclosure Flow Chart*—Lisa Sitkin, Margot Saunders

B5: *Class Action Roundtable*—Stuart Rossman, Charles Delbaum

2:40 p.m. – 4:00 p.m.

C1: *ABCs of Defending Debt Collection Suits Against Consumers*—Peter Holland, Julie Mayer

C2: *FCRA Developments*—
Richard Rubin, James Francis

C3: *Overview of HAMP-Related Programs: GSE-HAMP, HAMP Tier 2 and Other Updates and Special Rules*—Lisa Sitkin, Steven Sharpe

C4: *Evidentiary Issues for Servicer's Loan Documents and MERS*—

Thomas Cox, Lynne Drysdale, Geoff Walsh

C5: *Shield or Sword?: Using the New Bankruptcy Claim and Mortgage Rules*—John Rao

4:10 p.m. – 5:10 p.m.

D1: *ABCs and DEFs of Auto Warranty Claims in the Used Car Context*

D2: *Essential FCRA Litigation Topics*—
James Francis

D3: *Ethical Restrictions on Confidentiality Agreements and Sealing Documents*—

Paul Bland, Leslie Bailey

D4: *Novel Claims and Parties in Mortgage Litigation: Indemnification Claims, Proving Holder Liability Through PSAs, Choosing the Right Defendants*—
Daniel Hedges

D5: *ABCs of Student Loan Law*—Persis Yu

5:20 p.m. – 6:20 p.m.

Opening Plenary—To be announced (see www.nclc.org)

6:40 p.m. – 7:40 p.m.

WELCOME RECEPTION FOR
NEWCOMERS AND RETURNEES—
Hosted by the Seattle Host Committee

7:45 p.m.

Newcomers Dinner (by prearrangement)

FRIDAY, OCTOBER 26

7:20 a.m. – 8:10 a.m.

Java and Juice

8:10 a.m. – 8:45 a.m.

Plenary: *Update from Washington and CFPB Developments*—Lauren Saunders, Ira Rheingold

BREAKOUTS

8:55 a.m. – 9:55 a.m.

E1: *Rookie Errors to Avoid in FDCPA Practice & Litigation*—Craig Shapiro, Stacy Bardo, Steve Koval

E2: *Discharging Student Loans in Bankruptcy*—
Geoff Walsh

E3: *The AG-Federal Mortgage Servicing Settlement: Structure, Enforcement and Servicing Standards*—
Deborah Hagan, Lisa Sitkin, Ira Rheingold

E4: *Sanctions Against Mortgage Servicers and Foreclosure Lawyers*—Thomas Cox

E5: *The Big Business of Small Car Dealers*—
Robert Murphy

10:05 a.m. – 11:20 a.m.

F1: *Threats to Elder Assets: Direct Deposit, Garnishment, High-Cost Direct Loans, Overdraft*—
Margot Saunders

F2: *What You Need to Know Before You Settle: Taxes, Confidentiality, and Not Selling Your Client Short*—Mal Maynard, Peter Holland

F3: *Prospect Theory: How Behavioral Economics Impacts Litigation and the Ethical Implications for Lawyers*—Daniel Blinn

F4: *Loan Modifications: Individual Litigation*—
Elizabeth Letcher, Lili Sotelo

F5: *Mortgage Discrimination Cases after Magner*—
Larry Schwartztol, Shennan Kavanagh, Nina Simon, Stuart Rossman

“I came for regeneration, rejuvenation, and healing. I got it.”

PAST CRLC PARTICIPANT

11:30 a.m. – 12:30 p.m.

G1: *ABCs of Fair Credit Reporting Act*—Robert Sola

G2: *HAMP Problem-Solving and Escalations*—Joseph Sant, Diane Thompson

G3: *Truth in Lending Litigation to Save Homes*—Nina Simon

G4: *Payday Loans: Practical Tips, State Battles, DC Update*—Jay Speer, Uriah King, Bruce Neas, Lauren Saunders

G5: *FDCPA Appellate Developments*—Richard Rubin, Dave Philipps, Cathleen Combs

12:30 p.m. – 2:10 p.m.

Networking Group Luncheons or Lunch on Your Own or Minority Advocates Luncheon

BREAKOUTS

2:10 p.m. – 3:10 p.m.

H1: *Using NCLC's Resources on the Web*—Shannon Halbrook

H2: *Credit Cards: Substantive Protections and Latest Scams*—Chi Chi Wu, Michael Sobol

H3: *Recent Appellate Decisions That Will Affect Your Practice*—Deepak Gupta, Brian Wolfman

H4: *Claims and Defenses for Manufactured Homes: Distinctions between Mobile and Modular*

Home, Warranty Issues and Stopping Foreclosures—Mal Maynard, Daniel Hedges

H5: *Update on State Foreclosure Mediation Programs*—Bruce Neas, Adam Cohen

3:20 p.m. – 4:20 p.m.

I1: *Understanding Auto Databases: Learn about NMVTIS, CarFax, CLUE, NICB and Other Auto Databases and How to Use Them*—Rosemary Shahan

I2: *Payment of Public Benefits: Innovations and Developments in EBT, Prepaid Cards, and Mobile Payments*—Jessica Bartholow, Karan Gill, Lauren Saunders

I3: *TILA-RESPA Update: New Mortgage Cases and Rules*—Diane Thompson, John Rao

I4: *Status of Origination Claims in Foreclosure Defenses*—Tara Twomey, Margot Saunders

I5: *Telephone Consumer Protection Act Litigation Developments*—Alex Burke, Keith Keogh

4:30 p.m. – 5:10 p.m.

Plenary—To be announced (see www.nclc.org)

5:25 p.m. – 6:15 p.m.

NACA—Annual Meeting, Media and Trial Advocacy Awards with Cash Bar and Silent Auction



Host Committee Reception at the 2011 Consumer Rights Litigation Conference in Chicago. Photo by Mary E. Philipps.



*Intensive at the 2011 Consumer Rights Litigation Conference in Chicago.
Photo by Mary E. Philipps.*

SATURDAY, OCTOBER 27

7:30 a.m. – 8:30 a.m.

Java and Juice

8:30 a.m. – 9:30 a.m.

Plenary: *Some Arbitration Clauses Are Still Vulnerable, Here Are Some Examples*—Paul Bland

BREAKOUTS

9:40 a.m. – 10:50 a.m.

J1: *New Developments in Auto Fraud*—
Dani Liblang

J2: *Damages in FCRA Litigation*—
Gordon Leech, Robert Sola

J3: *FHA/VA/Rural Housing Foreclosure Defenses*—Steven Sharpe

J4: *Homes In Bankruptcy: Evolving Strategies and New Solutions*—John Rao, Tara Twomey

J5: *Building a Powerful Case Maximizing Consumers' Damages*—
Luke Wallace, Dave Humphries

11:00 a.m. – 12:00 p.m.

K1: *Suing Banks as RICO Conspirators (When Are Red Flags of Fraud Sufficient to Implicate Bank in the Fraud)*—Irv Ackelsberg

K2: *Tenant Screening Agencies*—
James Fishman, Eric Dunn

“The presentations at this conference taught me what to do to defend foreclosures and debt buyer suits. The information is invaluable to me and my clients.”

PAST CRLC PARTICIPANT

K3: *Not Your Father's Car Insurance*—

John Van Alst

K4: *Preemption Issues Before and After Dodd-Frank*—Kurt Eggert, Margot Saunders

K5: *Reverse Mortgages and the Silver Tsunami* — Tara Twomey, Jean Constantine-Davis

12:10 p.m. – 2:10 p.m.

NCLC Awards Luncheon—Countryman Award Presentation; and keynote speaker—to be announced (see www.nclc.org)

BREAKOUTS

2:20 p.m. – 3:40 p.m.

L1: *Funding Legal Services with Attorney Fee Awards*—Bren Pomponio, Jennifer Wagner

L2: *New Developments Addressing Medical Debt Collectors*—Nathan Brennaman, Chi Chi Wu

L3: *Application of FCRA to Employment Screening with Criminal Background Checks*—Christopher Wilmes, Persis Yu

L4: *Arbitrating a Consumer Case*—John Gayle

L5: *Authority to Foreclose and Standing*—Tara Twomey, Stuart Rossman

L6: *Constitutional and APA Claims Against Fannie and Freddie*—Florence Roisman

3:50 p.m. – 4:50 p.m.

Closing Plenary—To be announced (see www.nclc.org)

6:30 p.m. – 8:30 p.m.

Cocktail Reception for Consumer Class Action Symposium

7:30 p.m.

Legal Services Reception

SUNDAY, OCTOBER 28

7:30 a.m. – 8:30 a.m.

Breakfast for Class Action Symposium Attendees

Registration for Class Action Symposium (only for those who have not preregistered) (additional fee for symposium)

8:30 a.m. – 4:00 p.m.

INTENSIVE 3: *Consumer Class Action Symposium*—Stuart Rossman, Charles Delbaum, Arielle Cohen

“I really appreciate the opportunity to chat with other practitioners and gain their insight in an informal way.”

PAST CRLC ATTENDEE

REGISTRATION FEES

	Early (by 9/10/12)	Regular
Main Conference (Thursday-Saturday)		
Platinum Benefactor	\$3525	\$3525
Gold Benefactor	\$1525	\$1525
Standard Attorney	\$ 629	\$ 775
NACA Member ¹	\$ 525	\$ 665
Nonprofit/Gov't	\$ 450	\$ 490

¹ NACA membership required for this rate. You must contact NACA by September 15, 2012.

TIPS ON COURSES

Course Topics:

- ♦ **Automobile Litigation:**
Introductory: B2, E5, I1
Introductory/Intermediate: D1
Intermediate: J1, K3
- ♦ **Bankruptcy:** C5, E2
- ♦ **Consumer Protection Legislation:** B1, G4, Pl. 2
- ♦ **Credit Litigation:** B3, G4, H2, K1
- ♦ **Credit Reporting Litigation:** C2, D2, G1, J2, K2, L2
- ♦ **Debt Collection Litigation:** C1, E1, F1, G5, H2, I6, L2
 - ♦ **Dealing with Debt:** Int. 1
 - ♦ **Elder Protections:** F1, K5
 - ♦ **Ethics:** F3, I3
- ♦ **Legal Practice:** Int. 2, B5, E1, H1, H3, J5, L1, L4, Pl. 4
 - ♦ **Mortgage Litigation:**
ABCs/Introductory: A1, B4, D2, L5
Introductory/Intermediate: C3, F2
Intermediate: F4, F5, H4, H5, I2, J3
Intermediate/Advanced: C4, D3, E3,
E4, G2, G3, I4, I5, K4, K5, L6
- ♦ **Student Loan Litigation:** D4, E2

21st Annual
**CONSUMER
RIGHTS
LITIGATION
CONFERENCE**

**SEATTLE
HOST COMMITTEE**

Thanks to the hardworking Seattle Host Committee, this year's conference will be one of our very best! Led by David Leen and Beth Terrell, a Seattle-area group of attorneys has helped identify networking sites, secure top-notch speakers, and provide generous financial support for the conference. We know a Seattle conference would not be the same without their participation.

We are very grateful to the Seattle Host Committee members: David Leen, Beth Terrell, Sheila O'Sullivan, Melissa Huelsman, Roblin Williamson, Steve Fredrickson, Bruce Neas, Alan McNeil, Michael Kinkley, Mary Anderson, Mary Reiten, Adam Berger, and Tonie Davis.

Our Host Committees have been a vital part of our Consumer Rights Litigation Conferences and have taken on more and more responsibilities, with Michael Donovan chairing our 2009 Philadelphia Conference and, after Boston, David Philipps chairing last year's Chicago Conference. The strength of these conferences is the engagement of our community. The work of the Host Committee is a crucial component of each Conference and all participants are greatly appreciated.

HOTEL

SITE: The Westin Seattle Hotel, at 1900 Fifth Ave., is conveniently situated in the heart of the city, just a short walk to popular attractions such as the Pike Place Market, Seattle Aquarium, Seattle Waterfront, and fantastic shopping. It is also one block away from the Link Light Rail connecting the hotel to both the airport and the Amtrak Station.

RATES: Rooms in The Westin are available at a reduced NCLC conference rate of \$169/night (single or double) for conference attendees. Be sure to refer to "National Consumer Law Center—2012 Annual Conference" to get the low group rate.

Reserve early! Rooms are limited. We encourage you to make your reservations as soon as possible. The number of reduced-rate rooms is limited and available on a first-come, first-serve basis with all reservations made after 5 p.m. on October 1, 2012, at the hotel's non-discounted regular rate. Reservations can be

made directly with The Westin at 888-627-8513. You can also reserve a room at the special NCLC rate directly with the hotel through a link on our conference webpage or registration page at www.nclc.org.

TRANSPORTATION

FLY:

The Westin Seattle is only 15 miles to the Seattle/Tacoma International Airport (SEA). Transportation information about getting from the airport via taxi, shuttle, rental car, or the convenient, low-cost Link Light Rail to the hotel is posted on our website.

TRAIN, BUS OR CAR:

The Greyhound Bus Terminal is a 5–10 minute walk from the hotel. The AMTRAK Train Station is two miles from the hotel and can be accessed via the Link Light Rail.

Driving directions and parking information have been posted to our website.

CITY TRANSPORTATION:

Ride the bus to get around Seattle for \$2.50 per ride. For more information, please visit <http://metro.king-county.gov>.

CLE CREDITS

State CLE rules vary greatly, but up to 17.83 hours may be available in 60-minute states and up to 21.4 hours in 50-minute states. Additional credit may be available for the intensives and Symposium. Ethics credits are possible for courses F3 and I3 in some states. CLE credit cannot be guaranteed by NCLC. Registrants may be required to file their own requests to their state CLE office. CLE forms will be given to all registrants during the conference. For additional information, e-mail Jessica Hiemenz at jhiemenz@nclc.org.

**NATIONAL ASSOCIATION OF
CONSUMER ADVOCATES**

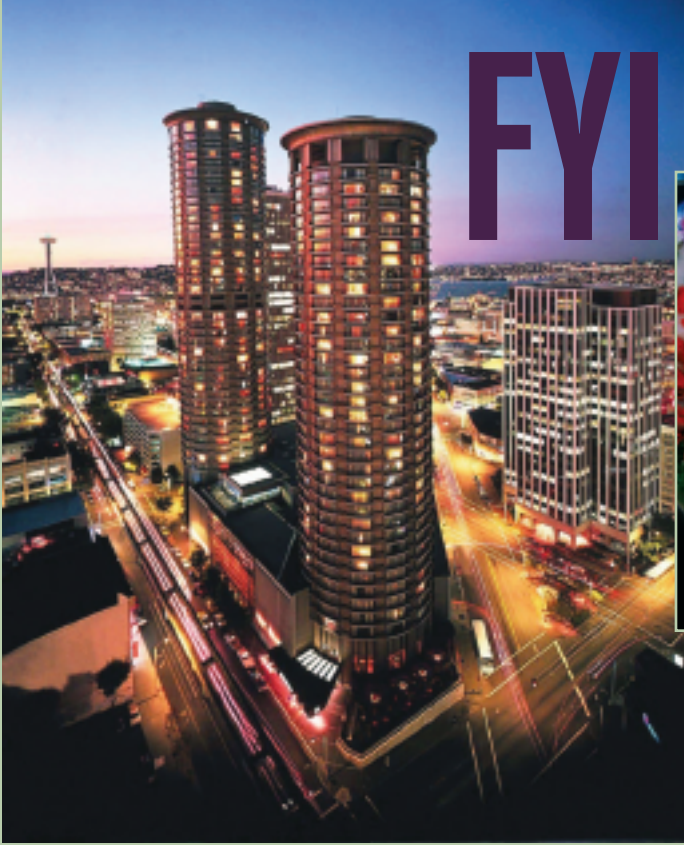
In order to get the NACA conference rate, you must be a member of NACA. To join NACA please submit your applications to NACA in August at www.naca.net. NACA members, please be sure to renew your membership early so that you are in good standing to register for the Annual Conference. After Oct. 1st all NACA non-members will be removed from the NACA roster.

NACA's 18th annual meeting will be held on Friday evening along with a cash bar and silent auction at the conference hotel, which is open to all, and details to follow. For more information, see www.naca.net, call NACA at 202-452-1989; or visit the conference website at www.nclc.org.

SCHOLARSHIPS

A limited number of partial scholarships to cover part of the registration fees are available from NCLC for nonprofit and legal services advocates, private attorneys, and assistant attorneys general. Scholarship applicants will find more information and the application form on

FYI



Left: The Seattle Westin Hotel with the Space Needle in the distance. Courtesy of the Seattle Westin Hotel.
Above: Lobsters at the market. Photo by Tim Thompson, courtesy of Visit Seattle.

our conference website at www.nclc.org. The application includes a statement of your financial needs, how you or your program will add to the diversity of the conference, and the benefits you expect to provide to low-income and elderly consumers as a result of attendance. Deadline to apply is **August 13, 2012**. For additional information email Jessica Hiemenz at jhiemenz@nclc.org.

PRESS AND RECORDING POLICY

Conference proceedings are off the record and for background only. The speaker's permission for quotes must be confirmed after each session. Electronic recording of sessions is prohibited.

CONFERENCE EXHIBITORS AND SPONSORS WELCOME!

For information on showcasing your services through exhibit and sponsorship opportunities, contact Lauren Mahoney at lmahoney@nclc.org or Jerry Tuckman at gtuckman@nclc.org; both are at 617-542-8010.

DONATE TO THE CONFERENCE SCHOLARSHIPS FUND

Legal services, NACA, and state attorneys general are on the front line of marketplace abuses, working with consumers who are most in jeopardy. Now, more than ever, these attorneys need the training and information available at this conference to provide cutting-edge assistance to their clients in distress.

Funding cuts for legal services programs and state budgets have put severe limits on program resources, and many who would like to attend cannot afford this conference. We are also reaching out to recent law graduates who are struggling to begin a law practice in these difficult times. You can help by donating to

NCLC's scholarship fund. Add a gift to your conference registration, or call Jerry Tuckman at 617-542-8010, and we'll make sure your donation helps a legal services attorney, a new lawyer, or assistant attorney general attend this very worthwhile conference.

DATES TO REMEMBER

AUGUST 13, 2012—

Deadline for scholarship application

SEPTEMBER 10, 2012—

Deadline for reduced conference registration rate

SEPTEMBER 15, 2012—

Deadline to apply for a NACA membership

OCTOBER 1, 2012—

Deadline for reduced hotel room rate (supply limited)

REGISTER ONLINE AT

www.nclc.org

Make your registration fast and easy!

Skip the paperwork and save a stamp by registering online. If you are not able to register online, you can download a registration form to fill out at www.nclc.org and email, fax, or mail it to NCLC:

CRLC, National Consumer Law Center
7 Winthrop Square, 4th Floor, Boston, MA 02110

Fax: 617-542-8028

7 WINTHROP SQUARE, 4TH FLOOR
BOSTON, MA 02110-1245

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Seattle's Space Needle. Photo by Tim Thompson, courtesy of Visit Seattle.