



2025 Summer Mortgage Conference Agenda

Notes: Schedule subject to slight changes. When onsite, attendees should consult their web app for accurate room assignments and other details.

All attendees may move freely between tracks.

Sunday, June 8, 2025 Intensive	
Time (PDT)	Event
10:00AM-6:00PM	Registration
10:00AM-11:00AM	Continental Breakfast and Early Check-In
11:00AM-6:00PM	<p>Pre-Conference Convening (*includes breakfast and lunch): ABCs of Mortgage Servicing</p> <p>11:00AM-12:15PM - P1: Overview of the Mortgage Market</p> <p>12:15PM-12:30PM BREAK (boxed lunch to eat during next session)</p> <p>12:30PM-2:00PM - P2: Loss Mitigation and Loan Modifications</p> <p>2:00PM-2:15PM BREAK</p> <p>2:15PM-3:45PM - P3: RESPA Overview</p> <p>3:45PM-4:00PM COFFEE BREAK</p> <p>4:00PM-5:00PM - P4: TILA Servicing Rules</p> <p>5:00PM-6:00PM - P5: Case Handling Round Table</p> <p>Speakers include: Stacey Tutt and Lisa Sitkin (National Housing Law Project), Fanny Cherng (Legal Aid Society of San Diego), Sparky Abraham (Jubilee Legal), Sylvia Torres (California Rural Legal Assistance)</p>



	Steve Sharpe, Andrea Bopp Stark, and Sarah Mancini (NCLC)	
6:45PM-8:30PM	Networking Dinners	
Monday, June 9, 2025		
Time (PDT)	Event	
7:30AM-6:00PM	Registration and NCLC Publications Table	
8:00AM-9:00AM	Continental Breakfast	
Time (PDT)	Track 1	Track 2
9:00AM-10:30AM	A1: When Disaster Strikes (Part 1): Case Studies in Recovery. In this session we will delve into selected issues in disaster recovery, including dealing with FEMA and other recovery programs, heirs’ eligibility, risks posed by speculators, pressure to sell vs loss mitigation options, and other issues. Speakers: Scott Kohanowski (Center for New York City Neighborhoods), Jennifer Anders-Gable (Legal Services of Northern California), Aimee Williams (Bet Tzedek), & Nketiah Berko (NCLC)	A2: Zombie Second Mortgages. This session will discuss legal claims and strategies for dealing with long-dormant second mortgages that are suddenly back from the dead. We will discuss bringing claims beyond TILA and RESPA, and where to bring them. We will save time for Q & A and a group discussion at the end. Speakers: Andrea Bopp Stark (NCLC), Sarah Shapero (Shapero Law Firm), Andrew J. Christensen, (Law Offices of Andrew J. Christensen, P.C.)
10:30AM-10:45AM	Coffee Break	



10:45AM-12:00PM	B1: Property Tax Foreclosures and Neighborhood-Based Lawyering. Property tax foreclosures threaten long-time homeowners, particularly older adults who have paid off their mortgage, and owners of inherited homes. In this session we will discuss litigation strategies and systemic reforms and policy solutions, with a focus on collaborative and community-minded lawyering. Speakers: Tanya Dwyer (Legal Services of the Hudson Valley), Anna S. Carlsson (Legal Services of Eastern Missouri), Odette Williamson (NCLC)	B2: Manufactured Housing. This session will offer perspectives from advocates in different states seeking to enforce the rights of manufactured housing community residents, particularly in communities purchased by large corporate, private equity or REIT owners. Speakers: Ethan Horowitz (Northeast Justice Center), Richard Walker (Public Law Center), Maria Griego (New Mexico Center on Law and Poverty), Moderator: Lisa Sitkin (National Housing Law Project)
12:00PM-1:30PM	Lunch on your own/ Networking Lunches	
1:30PM-2:45PM	C1: Hard Money Lending: Origination Claims. This session will cover claims and strategies for dealing with abusive home loans. We will delve into the standard for “consumer or household purposes” (what if the documents say “commercial loan?”), threshold for being a creditor under TILA, and other top issues. Speakers: Sil Vossler (The Vossler Law Firm), Sarah Mancini (NCLC)	C2: Property Assessed Clean Energy (PACE) Updates. In this session, we will review the newly-released CFPB rule governing PACE loans and discuss other PACE-related issues. Speakers: Stephanie Carroll (Public Counsel), Natasha Blazer (Housing & Economic Rights Advocates: “HERA”), Steve Sharpe (NCLC)
3:00PM-4:15PM	D1: Equity Theft Scams: Sale-Leaseback and Home Equity Loan Contracts. In session we will dive into the potential legal theories and strategies to attack equity theft scams in their various forms, including foreclosure rescue scams and home equity loan contracts. Speakers: Hope Del Carlo (Elemental Law), Michael Froehlich (Community Legal Services), Sarah Mancini (NCLC)	D2: Your Rights, Your Home: Legal Strategies for Homeowners Facing HOA Foreclosure and Fees. Across the country, homeowners facing HOA foreclosure and unfair fees encounter common themes: overreach, mismanagement, and a complex web of parties involved in the dispute. In this session, we’ll dive into legal strategies applicable nationwide, combining insights from Texas and



		New York attorneys. We'll cover the federal laws that protect homeowners and explore state-specific defenses. From HOA boards to collection attorneys, we'll show you how to navigate the often-contentious relationships and high-stakes nature of HOA disputes, while offering tips for handling clients who are 'betting the house' in these challenging situations. Speakers: Thomas Tillona (Staten Island Legal Services), Amir Befroui (Lone Star Legal Aid), Steve Sharpe (NCLC)
4:15PM-4:30PM	Coffee Break	
4:30PM-6:00PM	E1: Litigation Skills: Deposing the Mortgage Servicer Rep. This will be an interactive session in which attendees will get to practice taking the deposition of a mortgage servicer representative. Come ready to dive in. Speakers: Phillip Robinson (Consumer Law Center), Peter Holland (The Holland Law Firm)	[No second track during this hour]
6:30PM	Networking Dinners / Advocates of Color and LGBTQ+ Advocates Reception	
Tuesday, June 10, 2025		
Time (PDT)Event		
7:30AM-8:30AM	Continental Breakfast and Registration	



8:30AM-10:00AM	F1: RESPA Issues in Streamlined Loss Mitigation. In this session we will go over the most important RESPA loss mitigation rules to use when mortgage servicing and loan modifications go off the rails. Presentation followed by breakout group discussion. Speakers: Marc Dann (DannLaw), Jacob Inwald (Legal Services NYC), Sarah Mancini (NCLC)
10:00AM-10:15AM	Coffee Break
10:15AM-11:30AM	F2: The Ethics of Diversity, Equity, and Inclusion. DEI initiatives are under fire in higher education, employment, government programs, and other settings. Lawyers in private, government, and nonprofit settings will face a range of challenges to ethically applying various rules and standards to determine a course of action. This session will allow us to explore these questions and issues, including through roundtable discussions. Speakers: Ritu Mahajan Estes & Carie Martin (Public Counsel), Odette Williamson (NCLC), Mona Tawatao (Equal Justice Society)
11:30AM-1:00PM	Conference Luncheon: <i>Assisting Immigrant Families and Communities in an Age of Mass Deportations</i>, featuring Claudia Aragon, Director of the Office of Immigrant Affairs for the City of Los Angeles
1:00PM-2:15PM	F3: When Disaster Strikes (Part 2): Homeowners' Insurance and Mortgage Servicers. Natural disasters leave homeowners reeling to repair their homes and lives. Even when a homeowner's insurance company cooperates, the mortgage servicer may not. In this session we will address getting mortgage servicers to disburse homeowners' insurance proceeds and the rules that apply. Speakers: Tara Twomey, Nketiah Berko (NCLC)
2:30PM-3:45PM	F4: Loss Mitigation Updates: This session will provide updates regarding the most recent changes to federal loss mitigation policy. This will include discussions of FHA, VA USDA, Fannie Mae and Freddie Mac loans. This will include the FHA loss mitigation waterfall, the updated borrower engagement rule and the defect taxonomy. Speakers: Alys Cohen, Steve Sharpe (NCLC), Lisa Sitkin (NHLP)