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With the NATIONAL ASSOCIATION OF CONSUMER ADVOCATES

NCLC 2021 Mortgage Conference

Saving Homes In Pandemic and Post-Pandemic Times

JUNE 14 - JUNE 25

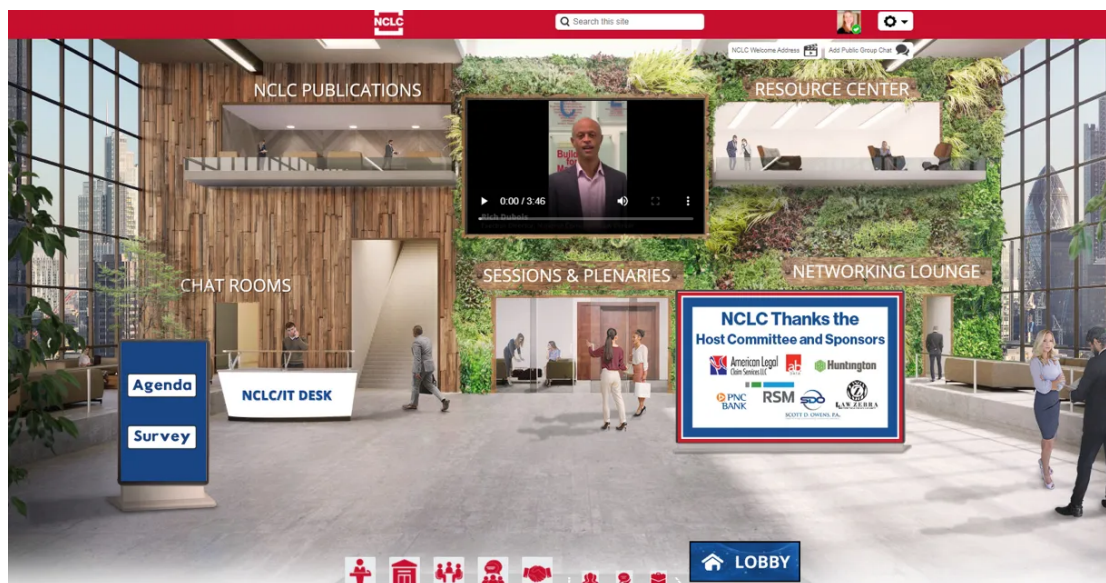
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Conference & Intensive Agenda

Schedule subject to slight changes.
All times listed in EASTERN Time.

INTRODUCING THE 2021 VIRTUAL MORTGAGE CONFERENCE ONLINE PLATFORM!

We're proud to announce that this year's Mortgage Conference will be hosted via 6Connex, the leading provider of state-of-the-art virtual event environments. Through the custom-built virtual lobby, attendees will be able to access an Exhibitor Hall, NCLC information desk, Resource Center, and auditorium where sessions take place.



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NCLC's 2021 Mortgage Conference will be a live virtual conference from June 21-25 (with optional pre-conference intensives June 14-19), due to the ongoing public health crisis and our emphasis on the safety of conference attendees.

As the COVID-19 pandemic and resulting economic impacts continue, low-income and vulnerable homeowners are still at risk. Many homeowners are nearing the end of forbearances and need to be approved for permanent deferral or loan modification options. The rules for federally-backed mortgages (and even some RESPA rules) have been changing rapidly. In addition, there are a host of other threats to homeownership that existed prior to the pandemic and will continue to be an issue after, like how to deal with zombie second mortgages, litigate a home break-in by a property preservation company, or stop an HOA foreclosure. We invite you to join NCLC advocates and leading experts in the field for **more than 10 sessions** covering critical mortgage and foreclosure issues. Learn strategies and tactics for effectively representing your clients both during and after the COVID-19 pandemic.

[Conference & Intensive Agenda](#)

You may register separately for the Intensives or add one or both to your Main Conference registration!

WEEK ONE: PRE-CONFERENCE INTENSIVES

Week one will have two intensives, one that runs Mon/Tues and the second that runs Thurs/Fri. The target audience for our Intensives is new lawyers (or seasoned lawyers new to this work) and housing counselors.

Pre-Conference Intensive A (June 14 & 15, 2021): Mortgage Servicing Rules Under RESPA and TILA

(Monday and Tuesday afternoons from 1:00 pm - 4:30 pm Eastern).

Session 1: 1PM - 2:30PM Monday

Session 2: 3PM - 4:30PM Monday

Session 3: 1PM - 2:30PM Tuesday

Session 4: 3PM - 4:30PM Tuesday

- Covering: Loss Mitigation Rule (1024.41), QWRs, successors, periodic statements, prompt crediting of payments, accurate payoff quote, force-placed insurance.

Intensive A Attendee Fee \$60

Don't forget to register by May 14th to receive 20% off with code: EarlyBird20

Pre-Conference Intensive B (June 17 & 18, 2021): Loan Mods 101

(Thursday and Friday afternoons from 1:00 pm - 4:30 pm Eastern).

Session 1: 1PM - 2:30PM Thursday

Session 2: 3PM - 4:30PM Thursday

Session 3: 1PM - 2:30PM Friday

Session 4: 3PM - 4:30PM Friday

- Covering: General loan mod terminology (applicable to all loans, including private market); GSE Flex Mod calcs; FHA-HAMP calcs, FHA (non-covid) waterfall of options, FHA defenses.

Intensive B Attendee Fee \$60

Don't forget to register by May 14th to receive 20% off with code: EarlyBird20

Conference & Intensive Agenda

You may register separately for the Intensives or add one or both to your Main Conference registration!

WEEK TWO: MAIN CONFERENCE

June 21-25, 2021

Week two will feature 2 to 3 sessions per day along with the networking opportunities.

Main Conference Attendee Fees

Don't forget to register by May 14th to receive 20% off with code: EarlyBird20

Standard Private Attorney \$199

The standard registration rate applies to attorneys and advocates who do not qualify for any of the discounts and scholarships listed below.

NACA Member /NACBA Member \$159

All active members of [National Association of Consumer Advocates](#) (NACA) and [National Association of Consumer Bankruptcy](#) (NACBA).

Non-profit / Government \$149

Non-profit and government attorney.

Legal Aid / Next Generation Scholarship \$99

Through NCLC's Campaign for the Future and its generous donors, private attorneys with less than 5

years of experience (Next Generation) and all Legal Aid attorneys will receive an automatic 50% scholarship to attend NCLC conferences. *This scholarship opportunity automatically lowers the cost of Main Conference attendance to \$99 when registering for the conference.*

Don't forget to register by May 14th to receive an extra 20% off with code: EarlyBird20

IMPORTANT MONEY-SAVING DEADLINES (All deadlines are by midnight that day)

April 23, 2021 – Deadline to [Apply to become a NACA member](#).

May 14, 2021 – Early Bird Deadline. **Use Code EarlyBird20 until May 14th to receive a 20% discount on attendance!**

May 28, 2021 – Registration Cancellation fee increases from \$50 to \$75.

June 10, 2021 – Last day to register online.

CANCELLATION POLICY

A \$50 handling fee will be charged for the Main Conference registrations cancelled by May 28th; \$75 will be deducted from refunds thereafter. If you need to cancel or modify your registration please email Debbie Parziale at conference@nclc.org.

VIRTUAL PLATFORM

NCLC has chosen a state of the art conference platform for the 2021 Mortgage Conference! Launched to attendees prior to the conference, it will house all sessions, materials, CLE information, sponsor booths, networking hubs, and so much more.

PRESS AND RECORDING POLICY

Conference proceedings are off the record and for background only. Permission to quote a speaker must be confirmed by the speaker after the session. Personal electronic recording of sessions is prohibited. For inquiries, please contact Director of Communications, Jan Kruse at jkruse@nclc.org.

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NATIONAL CONSUMER LAW CENTER®

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