



Oregon Law Institute
of Lewis & Clark Law School



The Economic Tsunami:

*Dealing with the Tidal
Wave of Mortgage
Foreclosures*

Loan defaults continue to increase—now more than ever, your clients need help and advice. This program is designed to help you advise your clients about what they can do with their real estate, when, and why.

Friday, May 7, 2010

**Oregon Convention Center
777 NE Martin Luther King Jr. Blvd.
Portland, Oregon**

6.25 General MCLE Credits

SCHEDULE

8:15 a.m.	LATE REGISTRATION AND DISTRIBUTION OF MATERIALS
8:45–9:45	Overview of Mortgage and Trust Deed Foreclosures <ul style="list-style-type: none">■ How did we get in this mess?■ Defining terms■ Who are the players?■ What is the process? – <i>Keith D. Karnes</i>
9:45–10:00	BREAK
10:00–11:00	Defenses to Mortgage Foreclosure Actions <ul style="list-style-type: none">■ Defects in the foreclosure process■ Errors in loan servicing■ Common law defenses■ Statutory defenses – <i>Hope A. Del Carlo</i> – <i>Keith D. Karnes</i>
11:00–12:00	Bankruptcy and Mortgage Foreclosures <ul style="list-style-type: none">■ Chapter 7 vs. chapter 13: a brief overview■ Closing a real estate sale after a chapter 7 or 13 is filed■ Saving property in chapter 13: eligibility, cure of arrears, and stripping and avoiding liens■ The one thing a bankruptcy can't do – <i>Ann K. Chapman</i>
12:00–1:00	LUNCH (on your own)
1:00–2:00	Negotiating Loan Modifications to Stop Foreclosures <ul style="list-style-type: none">■ The basics of loan modifications—how changing the terms can fix your client's loan■ Helping your clients use the federal Home Affordable Modification Program■ Strategies for negotiating with loan servicers■ Documenting modifications■ Dealing with second liens■ Enforcing your client's right to a loan modification review■ Other negotiated resolutions to a pending foreclosure – <i>Hope A. Del Carlo</i>
2:00–2:15	BREAK
2:15–2:45	Tax Consequences of Debt Forgiveness <ul style="list-style-type: none">■ New law dealing with personal residence foreclosures■ Insolvency exclusion■ Effect of recourse vs. non-recourse debt – <i>Jan R. Pierce</i>
2:45–4:00	Thinking Strategically About Stopping Foreclosures—A Panel Discussion <ul style="list-style-type: none">■ How to triage foreclosure cases■ Forum selection pros and cons; state court, federal court, and bankruptcy court■ Figuring out which tool to use—defenses, loan modifications, and bankruptcy■ Don't forget the tax man! – <i>Ann K. Chapman</i> – <i>Hope A. Del Carlo</i> – <i>Keith D. Karnes</i> – <i>Jan R. Pierce</i>
4:00 p.m.	ADJOURN

Program Faculty

Ann K. Chapman

Vanden Bos & Chapman, LLP

Hope A. Del Carlo

Oregon Law Center

Keith D. Karnes

Olsen, Olsen & Daines

Jan R. Pierce

Clinical Professor

Lewis & Clark Legal Clinic

Richard A. Slottee

Program Planner

Professor of Law and Director

Lewis & Clark Legal Clinic

LIVE PRESENTATION

Portland – 5/7/10

Oregon Convention Center
777 NE MLK Jr. Blvd.

MCLE CREDIT

*The Economic Tsunami: Dealing
with the Tidal Wave of Mortgage
Foreclosures* will receive **6.25**
General MCLE credits.

PROGRAM PRODUCTS

Even if you cannot attend, you can still get the program on CDs or DVDs. Use the order form in this brochure to order your set today! OLI Annual Passholders may purchase OLI program products at 50% off the full retail price.

QUESTIONS?

Please call OLI at (503) 768-6580 in Portland or toll-free in Oregon at (800) 222-8213, e-mail us at oli@lclark.edu, or visit our website at www.lclark.edu/org/oli.

VIDEO REPLAYS

Please register at least one week prior to the replay date.

Bend – 5/21/10

Replay 8:30 a.m.
Bryant Lovlien & Jarvis
591 Mill View Way

Eugene – 5/14/10

Replay 8:30 a.m.
Harrang Long Gary & Rudnick PC
360 East 10th Avenue, Ste. 300

Medford – 5/14/10

Replay 8:30 a.m.
Kellington Krack Richmond
Blackhurst & Glatte LLP
23 Newtown Street

Portland – 5/26/10

Replay 9:00 a.m.
Oregon Law Institute
Gus J. Solomon Courthouse
620 SW Main Street, Ste. 706

The Economic Tsunami:

Dealing with the Tidal Wave of Mortgage Foreclosures

Friday, May 7, 2010

Name

OSB No. or Profession

Firm/Organization

Street Address

City/State/Zip

Phone

E-Mail

Please "✓" appropriate box below:

☐ Live presentation
☐ Video replay. Location: _____ Date: _____
 Please register at least one week prior to the replay date.

TUITION

(Prices apply to live and video replays.)

- ☐ **\$179** Early registration tuition (*received by May 3, 2010*)
- ☐ **\$139** Early registration for new attorneys (admitted 2008–2010), and legal staff (*received by May 3, 2010*)
- ☐ **\$90** Legal aid attorneys (*received by May 3, 2010*)
- ☐ **\$15** OLI Annual Passholder (OLI Pass No. _____)
- ☐ **\$20** Add to above tuition if registration received *after May 3, 2010*

PRODUCT ORDER

I am unable to attend. Please send me:

- ☐ **\$199** Audio CDs and course book
- ☐ **\$299** DVDs and course book
- ☐ **\$59** Course book only
- ☐ Deduct 50% from product order if you are an OLI Passholder (OLI Pass No. _____)
- ☐ **\$7.00** Note: Add \$7.00 shipping & handling fee to above product orders.

ENCLOSED IS \$ _____ BY:

- ☐ Check payable to Oregon Law Institute (OLI)
- ☐ Credit Card: Acct. # _____
☐ VISA ☐ MasterCard
- Exp. Date: _____ Signature: _____

Return this form with payment to:
 OLI Registrar
 620 SW Main Street, Ste. 706
 Portland, OR 97205-3037

...or fax this registration
 form including credit
 card information to:
 (503) 768-6585.

QUESTIONS? Call (503) 768-6580 or (800) 222-8213.
Check out our website at www.lclark.edu/org/oli
or e-mail us at oli@lclark.edu.

CONFIRMATION: Confirmation will be sent via e-mail.**CANCELLATION POLICY:** Tuition minus a \$20 handling charge will be refunded if the cancellation request is *written and received* by Monday, May 3, 2010.**NEED ASSISTANCE:** If you are a person with a disability, please let OLI know in time to make any necessary accommodations for you.**TUITION ASSISTANCE:** A limited number of scholarships are available based on financial need. Contact OLI.