Homeowners don’t want to lose their homes. Banks don’t want to be landlords. Neighborhoods filled with vacant homes deteriorate rapidly causing damaging effects to the entire community. No one wins when it comes to foreclosure. So what can be done? Plenty. Learn what options are available and how to put them in place for your clients. Whether you represent the debtor or the lender, options are available to prevent foreclosure.

- Learn prevention strategies, defenses to foreclosure, and best practice tips.
- Learn how to work with lenders to modify loans or extend the original terms.
- Learn about model court programs utilizing mediation strategies to prevent foreclosure.
- Learn what resources are available and how to avoid mortgage rescue scams.

**Moderator**

*Casey Trupin*, Staff Attorney, Columbia Legal Services, Seattle, WA

**Panelists**

*Donald Brewster*, Deputy General Counsel, PennyMac, Calabasas, CA
*Jean Constantine-Davis*, Senior Attorney, AARP Foundation, Washington, DC
*Jacqueline Hagerott*, Manager, Dispute Resolution Section, Supreme Court of Ohio, Columbus, OH
*Michael Krimminger*, Special Advisor to the Chairman of the US FDIC, Washington, DC
*Honorable Annette Rizzo*, Residential Mortgage Foreclosure Diversion Program, Philadelphia, PA

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