

# FORECLOSURE PREVENTION AND DEFENSE FOR HOMEOWNERS AND TENANTS

Sponsored by the  
Rhode Island Bar Association &  
Rhode Island Legal Services, Inc.  
Foreclosure Prevention Project

September 27, 2013  
12:00 p.m. – 3:00 p.m.  
Rhode Island Law Center, Providence



This seminar provides basic information about preventing foreclosure, defending foreclosure-related evictions and providing insight into the practices and procedures surrounding foreclosure defense. The panelists will discuss:

- Best practices for initial client interviews
  - *Developing a comprehensive intake questionnaire*
  - *Collecting the appropriate documents*
- The Rhode Island foreclosure process and timeline
- Identifying threshold issues
  - *what to look for in mortgage documents and foreclosure notices*
- How to develop viable defenses for your client
- Loan modifications: the new and improved mortgage contract
- The basic loan modification process and what to expect
- The positive/negative affects of filing for bankruptcy
- The rights of tenants in a foreclosure
- Federal, state, and municipal protections:
  - *Protecting Tenants at Foreclosure Act*
  - *HAMP*
  - *RESPA*
  - *TILA*

## SPEAKERS

**Jeffrey C. Ankrom, Esq.**  
*Staff Attorney*  
*Rhode Island Legal Services, Inc.*

**Nancy Garcia Ponte, Esq.**  
*Managing Attorney*  
*Rhode Island Legal Services, Inc.*

**Christopher M. Lefebvre, Esq.**  
*Law Offices of Christopher Lefebvre*

**Stephen M. Miller, Esq.**  
*Stephen Miller & Associates*



Subject to Supreme Court Rule IV this program has been approved by the MCLE Commission for 3.0 RICLE credits.

*You must accept a pro bono case or agree to provide basic legal advice at a community clinic to attend this seminar.*

***This seminar is offered free of charge to all members of the  
Bar Association Pro Bono Programs  
and to those who agree to join a pro bono program prior to attending.  
All participants must agree to accept a pro bono foreclosure case or to  
participate in a community legal clinic.***

**DATE/TIME/PLACE**

Friday, September 27, 2013  
12:00 p.m. – 3:00 p.m.  
RI Law Center, 115 Cedar Street, Providence  
Lunch will be included.

**WALK-IN REGISTRATION**

Pre-registration is strongly recommended to ensure your place at the seminar. If you have not pre-registered please call before the seminar to confirm that seats are still available. You must accept a pro bono case or agree to provide basic legal advice at a community clinic to attend this seminar. Call (401) 421-7799 or (401) 421-7758 or email [jellis@ribar.com](mailto:jellis@ribar.com) or [eking@ribar.com](mailto:eking@ribar.com).

**SPECIAL ACCOMMODATION**

Please indicate on the registration form any special accommodation you may require or call (401) 421-7758.

**INFORMATION**

Call the Public Service Programs (401) 421-7758, 421-7799 at the Rhode Island Bar Association.

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**Foreclosure 9/27/13**

Please complete a separate form for each registrant.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Bar ID# \_\_\_\_\_ email \_\_\_\_\_

Mail form to:  
VLP Seminar  
R I Bar Association  
115 Cedar Street  
Providence, RI 02903  
Or fax to 401-421-2703

In order to complete the registration process, you must accept a foreclosure related case or participate in a legal clinic. The staff will contact you with an available case or your may reach them at the listing above.