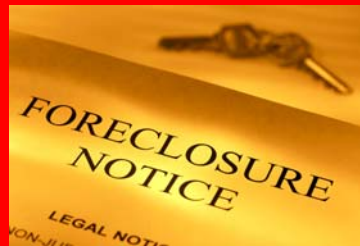


2009 Symposium

Northeastern University

Law Journal

presents



**Shelter from
the Storm:**
Advocacy in the
Subprime Fallout

March 20, 2009

9:00 a.m. — 4:00 p.m.



SHELTER FROM THE STORM:
ADVOCACY IN THE SUBPRIME FALLOUT

Welcome & Opening Address	9:00—9:30
Keynote Address IMPACT LITIGATION: RESPONSES TO THE SUBPRIME CRISIS Stuart Rossman	9:30—10:00
Panel One REPRESENTING THE RESIDENT: ADVOCACY IN THE SHADOW OF FORECLOSURE Robert Kubica, Max Weinstein, Chet Randall, and Melissa Huelsman	10:00—11:30
Break	11:30—11:40
Panel Two TAKING ACTION: LITIGATION AND ALTERNATIVES Gary Klein, Shennan Kavanagh, Michelle Weinberg, Debbie Goldstein, and Matthew Brinegar	11:40—1:30
Lunch	1:30—2:30
Panel Three LOOKING FORWARD: LEGISLATIVE AND REGULATORY RESPONSES TO THE SUBPRIME CRISIS Robert Strupp, Dr. Saby Ghoshray, Susan Grossberg, and William McLeod	2:30—4:00




Keynote Address


**IMPACT LITIGATION:
RESPONSES TO THE SUBPRIME
CRISIS**



Stuart Rossman has served as the Director of Litigation at the National Consumer Law Center (NCLC) since 1999. NCLC is a forty-year-old national non-profit advocacy organization dedicated to the representation of low-income and elderly consumers. NCLC's primary focus areas are consumer credit, maintaining affordable homeownership and access to utilities. Mr. Rossman is a co-editor of the Sixth Edition of the NCLC Consumer Class Actions Manual and coordinates NCLC's Consumer Class Action Symposium. As founding chairman of the Boston Bar Association Young Lawyers Section, he co-authored and edited a handbook on the rights of the homeless in Massachusetts, which received the American Bar Association's Young Lawyer's Division Award of Achievement. Mr. Rossman is the former Chairman of the Volunteer Lawyers Project, Massachusetts' largest pro bono legal referral service program.



Since 1992, Mr. Rossman has been a member of the adjunct faculty at Northeastern University School of Law, where he teaches Civil Trial Practice. He is also a member of the adjunct faculty at Suffolk University School of Law. Mr. Rossman is a 1975 graduate of the University of Michigan, *summa cum laude*, and a 1978 graduate of Harvard Law School, *cum laude*.



REPRESENTING THE RESIDENT:

ADVOCACY IN THE SHADOW OF FORECLOSURE

Robert Kubica is an associate at Bingham McCutchen, LLP, in Boston, MA. Mr. Kubica has extensive experience in all aspects of commercial real estate, representing clients in the acquisition, disposition and financing of office, industrial and multifamily properties, as well as landlords and tenants in a variety of commercial leasing transactions. His article "Deed in Lieu of Foreclosure: Risks and Rewards," was published in the Spring 2008 Bingham McCutchen Real Estate Newsletter; his upcoming article "Tax Consequences of Loan Restructuring," will be featured in the Spring 2009 Newsletter. Mr. Kubica is a 2007 graduate of the Villanova University School of Law, where he was Editor-in-Chief of the *Villanova Law Review*.

Max Weinstein is a supervising attorney and course instructor at Harvard Law School's Predatory Lending and Consumer Protection Clinic at the WilmerHale Legal Services Center. Previously, Mr. Weinstein was a Skadden Fellow and staff attorney at the Brooklyn Legal Services Corporation, where he worked on the Anti-Predatory Lending and Consumer Fraud Project. Mr. Weinstein successfully represented disabled and elderly homeowners in a lawsuit against national lenders, real estate attorneys, title agents, and mortgage brokers, who conspired to obtain title to the plaintiffs' homes by means of a fraudulent "foreclosure rescue" scheme. Mr. Weinstein is a 2005 graduate of Yale Law School.

Chet Randall is a staff attorney and coordinator for the Foreclosure Prevention Project at Pine Tree Legal Assistance, a statewide legal services agency providing free legal assistance to low-income Mainers. At Pine Tree, Mr. Randall has practiced landlord-tenant law, special education law, public benefits, and housing discrimination, though he now focuses exclusively on predatory lending and foreclosure prevention. The Foreclosure Prevention Project provides direct legal services, community education, outreach, and when permitted by LSC restrictions, is actively involved in legislative initiatives. Mr. Randall is a 1996 graduate of Northeastern University School of Law.

Melissa Huelsman is a Seattle-based attorney focused on plaintiff's civil litigation in the areas of predatory lending, mortgage loan servicing, fraud and foreclosure rescue scams, and bankruptcy. Ms. Huelsman has spoken about predatory lending and foreclosure rescue scams at numerous CLEs and bar functions. Ms. Huelsman has been recognized for her volunteer activities by the Urban League of Seattle/Metropolitan King County, King County Bar Association, and Volunteer Legal Services. Ms. Huelsman is Chairperson of the PLACE Subcommittee of the Seattle-King County Coalition for Responsible Lending and on the CENTS Bite of Bankruptcy Planning Committee. Ms. Huelsman graduated from Southwestern University School of Law in 1997. During law school, Ms. Huelsman was the Managing Editor of *The Commentator*.

TAKING ACTION:

LITIGATION AND ALTERNATIVES


Gary Klein is a partner at Roddy Klein & Ryan in Boston, MA, as well as a nationally recognized expert on consumer law and litigation. Mr. Klein's specialties include: unfair business practices, truth in lending, consumer protection from predatory lending, creation of sustainable homeownership opportunities, and lending discrimination. Mr. Klein has served as both counsel and consultant in class action and individual lawsuits involving various consumer law claims since 1986, and has served as an expert witness in court cases and before Congress. Mr. Klein has also authored numerous books and articles on consumer law.

Shennan Kavanagh is an associate at Roddy Klein & Ryan in Boston, MA, where she focuses on consumer finance litigation, predatory lending, abusive debt collection practices, and other unfair and deceptive business practices. As a member of the Volunteer Lawyers Project, Ms. Kavanagh represents clients in consumer bankruptcy cases. In 2002, Ms. Kavanagh graduated with honors from Suffolk University Law School.

Michelle Weinberg is a supervisory attorney at the Legal Assistance Foundation of Metropolitan Chicago and Director of the Chicago Seniors/Consumer Law Project. Ms. Weinberg has extensive experience in consumer law, including predatory lending and home improvement fraud, as well as cases arising under the Truth in Lending Act, the Fair Debt Collection Practices Act, and other consumer protection statutes. Since graduating from Chicago-Kent College of Law in 1992, Ms. Weinberg has received numerous awards for her advocacy efforts. She is also a semi-professional musician and singer.

Debbie Goldstein serves as the Executive Vice President of the Center for Responsible Lending in Durham, NC, coordinating the organization's policy agenda. Ms. Goldstein provides technical assistance to policymakers, community groups, and financial institutions on state and federal initiatives that address abusive practices in financial services. She has authored numerous publications, including: "The Foreclosure Crisis and its Challenge to Community Economic Development Practitioners," *Journal of Affordable Housing and Community Development Law* (with Keith Ernst); "Legal and Economic Inducements to Predatory Practices," *Why the Poor Pay More: How to Stop Predatory Lending* (with Keith Ernst and Christopher Richardson); and "Protecting Consumers from Predatory Lenders: Defining the Problem and Moving Towards Workable Solutions," *Harvard Civil Rights-Civil Liberties Law Review*. Ms. Goldstein is a graduate of Harvard Law School.

Matthew Brinegar currently works as litigation counsel for the Center for Responsible Lending in Washington, D.C. Mr. Brinegar has extensive experience in consumer law, and has successfully advocated on behalf of low-income and elderly persons in predatory lending claims. He recently spoke at the National Caucus of Latino State Legislators Convention on the topic, "What State Legislators Can Do to Help Predatory Lending Victims."



LOOKING FORWARD: LEGISLATIVE AND REGULATORY RESPONSES TO THE SUBPRIME CRISIS

Robert J. Strupp is the Director of Research and Policy at the Community Law Center in Baltimore, MD. Mr. Strupp's projects seek to combat predatory and deceptive real estate transactions and related practices that lead to foreclosures, family tragedies, abandoned properties and other detrimental consequences. Mr. Strupp served on the Maryland Governor's and Attorney General's working groups on foreclosure and lending law reforms, and participates in and develops programming for regional and national workshops and other presentations concerning real estate transactions, real estate deception and homeownership sustainability initiatives.

Dr. Saby Ghoshray focuses on diverse subsets, however, his main scholarship interest is the search for equality in the legal process. Dr. Ghoshray's work has appeared in several law journals including the *Albany Law Review*, *ILSA Journal of International and Comparative Law*, *Santa Clara Law Review*, *Toledo Law Review*, *Temple Political & Civil Rights Law Review*, *Catholic Law Journal*, *Fordham International Law Journal*, *Loyola Law Journal*, *Michigan International Law Review*, and *Georgetown International Law Review*, among others. He has lectured extensively as well as acted as Panel Chair and Moderator in numerous international conferences on a wide range of topics in international law. Dr. Ghoshray studied law at Cornell University, where he also received an MBA and Ph.D.

Susan Grossberg is a solo practitioner in Boston, MA, focusing on the representation of individuals and small businesses in Chapter 7 and Chapter 13 bankruptcy proceedings, as well as the representation of buyers and sellers in residential real estate transactions. Previously, Ms. Grossberg was a bankruptcy associate at Parker & Aylward. She wrote "Busting the Myths of Consumer Bankruptcy or How to Make Friends and Influence Creditors" for *The Bankruptcy Card & How to Play It*, an August 2008 Massachusetts Continuing Legal Education seminar. Ms. Grossberg is a 1992 graduate of Northeastern University School of Law.

William McLeod is a solo practitioner in Boston, MA. Mr. McLeod's practice includes representing debtors and creditors in all aspects of bankruptcy law and litigation. He has spoken on numerous panels, including *Representing a Pro Bono Debtor*, Boston Bar Association, and *Messing with Mortgages – Continuing Consumer and Creditor Confusion*, Northeast Consumer Forum, American Bankruptcy Institute. His publications include "Trick or Treat: A (Not So) Scary Look at Equal Monthly Payments Under §1325(a)(5)," *ABI Journal*, and "Homeowners Walking Away on a Clearer Path: Form 22A Deductions Allowable for Secured Debt Despite Surrender," *ABI Committee News: Consumer Bankruptcy Committee*. Mr. McLeod is a 1990 graduate of Western New England College School of Law.

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