

## NORTH CAROLINA Judicial COLLEGE

## **Foreclosure Hearings for Clerks of Superior Court**

October 20-21, 2022 School of Government, Chapel Hill, NC

Meredith Smith

## Thursday, October 20

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9:15am	Check-in		
9:30am	Welcome & Introductions  Meredith Smith, Associate Professor of Public Law and Government, School of Government		
10:00am	The Clerk's Role and the Players in a Foreclosure Meredith Smith	(90 mins)	
11:30am	Break		
11:45am `	Loan Securitization and the Role of the Servicer Meredith Smith	(45 mins)	
12:30pm	Lunch (provided)		
1:15pm	The Role of the Attorney Substitute Trustee Meredith Smith	(45 mins)	
2:00pm	Break		
2:15pm	The Clerk's Findings: Holder of a Valid Debt Meredith Smith	(60 mins)	
3:15pm	The Clerk's Findings: Default and Right to Foreclose Meredith Smith	(30 mins)	
3:45pm	Break		
4:00pm	The Clerk's Findings: Notice Meredith Smith	(45 mins)	
4:45pm	Recess		
Friday, October 21			
9:00am	Recap		
9:15am	The Clerk's Findings: Home Loans	(30 mins)	

9:45am	Home Loan Certificates and the Role of the NC Housing Finance Agency Mary Holder, Manager, Foreclosure Prevention Programs, NC Housing Finance Agency	(45 mins)
10:30am	Break	
10:45am	The Clerk's Findings: The Servicemembers Civil Relief Acts and G.S. 45-21.12A  Meredith Smith  Nicole Brinkley, Assistant General Counsel, NC Administrative Office of the Courts	(90 mins)
12:15pm	Lunch (provided)	
1:00pm	Panel Discussion: Conducting a Foreclosure Hearing Brenna M. Ragghianti, Assistant Clerk, Guilford County Terri Lawson, Assistant Clerk, Guilford County Judge Jennifer Knox, former District Court Judge and Clerk of Superior Court, Wake Counticole Brinkley Meredith Smith, Moderator	(60 mins) unty
2:00pm	Break	
2:15pm	Mock Hearing Meredith Smith	(105 mins)
4:00pm	Adjourn	

This program will have 10.75 hours of instruction.