

Foreclosure Hearings for Clerks of Superior Court

November 20 - 21, 2025
School of Government, Chapel Hill, NC
Room 2401

Thursday, November 20

- 9:15 a.m.** *Check-In Opens*
- 9:30 a.m.** **Welcome and Introductions**
Meredith Smith
Associate Professor of Public Law and Government, School of Government
- 10:00 a.m.** **The Clerk's Role and the Players in a Foreclosure (1.5 hrs CLE)**
Meredith Smith
- 11:30 a.m.** *Break*
- 11:45 a.m.** **The Role of the Attorney Substitute Trustee (1.0 hr CLE)**
Meredith Smith
- 12:45 p.m.** *Lunch (provided by SOG)*
- 1:30 p.m.** **The Clerk's Findings: Holder of a Valid Debt (1.0 hr CLE)**
Meredith Smith
- 2:30 p.m.** *Break*
- 2:40 p.m.** **Loan Securitization and the Role of the Servicer (1.0 hr CLE)**
Meredith Smith
- 3:40 p.m.** *Break*
- 3:50 p.m.** **The Clerk's Findings: Notice (1.0 hr CLE)**
Meredith Smith
- 5:00 p.m.** *Recess for the day*

Friday, November 21

- 8:30 a.m.** *Recap*

- 8:45 a.m.** **The Clerk's Findings: Default and Right to Foreclose** (1.0 hr CLE)
Meredith Smith
- 9:45 a.m.** *Break*
- 9:55 a.m.** **The Clerk's Findings: Home Loans** (.75 hr CLE)
Meredith Smith
- 10:50 a.m.** *Break*
- 11:00 a.m.** **Home Loan Certificates and the Role of the NC Housing Finance Agency** (.75 hr CLE)
Mary Holder
Manager, Foreclosure Prevention Programs, NC Housing Finance Agency
- 11:45 a.m.** *Lunch (provided by SOG)*
- 12:30 p.m.** **The Clerk's Findings: The Servicemembers Civil Relief Acts and G.S. 45-21.12A** (1.25 hrs CLE)
Meredith Smith
Nicole Brinkley, Assistant General Counsel, NC Administrative Office of the Courts
- 1:45 p.m.** *Break*
- 2:00 p.m.** **Panel Discussion: Conducting a Foreclosure Hearing** (1.0 hr CLE)
Michelle Ball, Clerk of Superior Court & Ex Officio Judge of Probate, Johnston County
Mark J. Kleinschmidt, Clerk of Superior Court & Judge of Probate, Orange County
Nicole Brinkley
Meredith Smith, Moderator
- 3:00 p.m.** *Adjourn*

This program will have **10.25** hours of instruction.