

Foreclosure Hearings for Clerks of Superior Court

December 9-10, 2021

School of Government, Chapel Hill, NC

Thursday, December 9

- 8:45 a.m. **Arrival and Check-in**
- 9:00 a.m. **Welcome & Introductions**
Meredith Smith, Associate Professor of Public Law and Government, School of Government
- 9:30 a.m. **The Clerk’s Role and the Players in a Foreclosure** (75 mins)
Meredith Smith
- 10:45 a.m. *Break*
- 11:00 a.m. **Loan Securitization and the Role of the Servicer** (45 mins)
Meredith Smith
- 11:45 a.m. **The Role of the Attorney Substitute Trustee** (30 mins)
Meredith Smith
- 12:15 p.m. *Lunch (SOG Dining Room)*
- 1:00 p.m. **COVID-19-Related Mortgage Protections and Relief Options for Homeowners and the Impact on Foreclosure Proceedings in North Carolina** (50 mins)
Jason Pikler, Senior Attorney, North Carolina Justice Center
- 1:50 p.m. *Break*
- 2:00 p.m. **The Clerk’s Findings: Holder of a Valid Debt, Default, Notice, and Right to Foreclose** (105 mins)
Meredith Smith
- 3:45 p.m. *Break*
- 4:00 p.m. **Special Issues in Timeshare, Homeowner Association, and Condominium Owner Association Foreclosures** (50 mins)
Nicole Brinkley, Office of General Counsel, North Carolina Administrative Office of the Courts
- 4:50 p.m. *Recess*

Friday, December 10

- 9:00 a.m.** **Home Loan Certificates and the Role of the NC Housing Finance Agency** *(60 mins)*
Mary Holder, Manager, Foreclosure Prevention Programs, North Carolina Housing Finance Agency
- 10:00 a.m.** *Break*
- 10:10 a.m.** **The Clerk's Findings: Home Loans** *(35 mins)*
Meredith Smith
- 10:45 a.m.** **The Clerk's Findings: The Servicemembers Civil Relief Acts and G.S. 45-21.12A** *(60 mins)*
Meredith Smith
- 11:45 a.m.** **Panel Discussion: Conducting a Foreclosure Hearing** *(45 mins)*
Michelle Ball, Clerk of Superior Court, Johnston County
Johanna Finkelstein, Assistant Clerk of Superior Court, Buncombe County
Terri Lawson, Assistant Clerk of Superior Court, Catawba County
Meredith Smith, *Moderator*
- 12:30 p.m.** *Lunch (SOG Dining Room)*
- 1:15 p.m.** **Mock Hearing** *(135 mins)*
Meredith Smith
- 3:30 p.m.** *Adjourn*

CLE Hours Total: 11.50 General Credit

**CLE credit pending approval by the NC State Bar*