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
Meredith Smith  (75 mins)
10:45 a.m. Break
11:00 a.m. Loan Securitization and the Role of the Servicer
Meredith Smith  (45 mins)
11:45 a.m. The Role of the Attorney Substitute Trustee
Meredith Smith  (30 mins)
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
Jason Pikler, Senior Attorney, North Carolina Justice Center  (50 mins)
1:50 p.m. Break
2:00 p.m. The Clerk’s Findings: Holder of a Valid Debt, Default, Notice, and Right to Foreclose
Meredith Smith  (105 mins)
3:45 p.m. Break
4:00 p.m. Special Issues in Timeshare, Homeowner Association, and Condominium Owner Association Foreclosures
Nicole Brinkley, Office of General Counsel, North Carolina Administrative Office of the Courts  (50 mins)
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