

Foreclosure Hearings for Clerks

January 27-28, 2020

School of Government, Chapel Hill, NC

Monday, January 27

- 9:30 a.m. **Arrival and Check-in**
- 9:45 a.m. **Welcome & Introductions**
Meredith Smith, Associate Professor of Law & Government, UNC School of Government
- 10:15 a.m. **The Clerk's Role and the Players in a Foreclosure** *(75 mins)*
Meredith Smith
- 11:30 a.m. **Break**
- 11:45 a.m. **Loan Securitization and the Role of the Servicer** *(45 mins)*
Meredith Smith
- 12:30 p.m. **Lunch** *(provided)*
- 1:15 p.m. **The Six Findings: Debt, Default, Notice, Right to Foreclose, Home Loan, and Military Status**
Meredith Smith *(150 mins)*
- 3:45 p.m. **Break**
- 4:00 p.m. **The Role of the Attorney Substitute Trustee** *(45 mins)*
Meredith Smith
- 4:45 p.m. **Recess**

Tuesday, January 28

- 9:00 a.m. **Recap**
- 9:15 a.m. **Special Issues in Homeowner and Condominium Owner Association Foreclosures** *(60 mins)*
Nicole Brinkley, Office of General Counsel, NC Administrative Office of the Courts
- 10:15 a.m. **Break**
- 10:30 a.m. **Home Loan Certificates and the Role of the NC Housing Finance Agency** *(45 mins)*
Mary Holder, Manager, Foreclosure Prevention Programs, NC Housing Finance Agency

11:15 a.m. **Break**

11:30 a.m. **Panel Discussion: Conducting a Foreclosure Hearing** *(60 mins)*
Nicole Brinkley
Johanna Finkelstein, Assistant Clerk of Superior Court, Buncombe County
Kimberly Briggs, Assistant Clerk of Superior Court, Onslow County
Meredith Smith, Moderator

12:30 p.m. **Lunch** *(provided)*

1:15 p.m. **Mock Hearing** *(120 mins)*
Meredith Smith

3:15 p.m. **Adjourn**

CLE Total: 10.00 hrs