

“Current Legal Issues in Foreclosure”
Presentation by Susan Janney
August 10, 2010 2at 6:00 pm, CVCC Auditorium

I. Introduction	
a. Factors contributing to widespread foreclosures	7 min
b. North Carolina and national statistics	6 min
II. Basic foreclosure procedures in North Carolina	10 min
III. Pre-foreclosure Analysis – Borrower options	
a. Budget	3 min
b. Income changes	4 min
c. Bankruptcy, mortgage modification	5 min
d. Other loss mitigation	6 min
e. Federal/state foreclosure prevention programs	6 min
IV. Other issues	
a. Foreclosure rescue scams	3 min
b. Lender, servicer, broker fraud	2 min
c. Predatory lending and servicing	3 min
d. Foreclosure fraud	3 min
V. Questions and answers	2 min