



Spring / Summer 2010

Neighborhood Economic Development Advocacy Project  
*presents the 12<sup>th</sup> Annual*

# COMMUNITY REINVESTMENT WORKSHOP SERIES

★ *for community groups and advocates* ★

## Ins and Outs of Student Loan Debt

**Thurs, June 10**  
9:30 am - 12:30 pm  
520 Eighth Ave, 22nd Fl  
(North Star Fund conf. rm.)

## Foreclosure Prevention Strategies: Addressing Second Liens

**Tues, June 29**  
10 am - 1 pm  
NEDAP  
176 Grand St., Ste 300

## Intro to the Debt Buying Industry: Overview & Issue-Spotting

**Wed, July 14**  
10 am - 1 pm  
NEDAP  
176 Grand St., Ste 300

**Registration required.** Register by email: [rsvp@nedap.org](mailto:rsvp@nedap.org) or see reverse page.

**\$30 per session. Attend all three workshops for \$75!**

Scholarships available. Light breakfast provided.

For more info, contact Luis Caridad at [luis@nedap.org](mailto:luis@nedap.org) or 212.680.5100, ext. 209.

### Comments from past participants:

"Wonderful workshop. Tools provided are extremely useful and presented in a manner that is easy to digest." -ML

"My community is in desperate need of this information!" -CD

"All presenters were very knowledgeable and the info was clearly presented. Thank you!" -SS



**Workshop descriptions and registration form on reverse →**

## 2010 WORKSHOP SERIES DESCRIPTIONS

### **Ins and Outs of Student Loan Debt – June 10, 2010**

More low income New Yorkers are struggling with student loan debt than ever before, including from sham trade schools that target people and communities of color. This session will expose participants to the ins-and-outs of student loan advocacy. Presenters from NEDAP and the National Consumer Law Center will describe different types of student loans and explain how to help clients avert and resolve student loan issues. Presenters will provide information on key resources, including student loan debt cancellation/repayment/settlement programs. Guest Presenter: Deanne Loonin, NCLC

### **Foreclosure Prevention Strategies: Addressing Second Liens – June 29, 2010**

Second lien (“piggy-back”) mortgages became a widespread problem during the subprime lending boom, and now present a major obstacle in the loan modification process. Presenters from South Brooklyn Legal Services and NEDAP will provide an overview of second lien mortgages and strategies for negotiating and settling them with lenders, servicers, and debt buyers. They will cover proof of ownership issues and explain how groups can tap into NEDAP’s Foreclosure Prevention Gap Loan Fund and other vital foreclosure prevention tools.

### **Intro to the Debt Buyer Industry: Overview & Issue Spotting – July 14, 2010**

This session will provide an overview of the debt-buying industry — a fast-growing segment of the debt collection industry, which has become a plague for lower income New Yorkers. MFY Legal Services and NEDAP will discuss the emergence of the debt buying industry, its rampant abuses, and implications for lower income communities and communities of color in NYC and beyond. Participants will then work with small break-out groups to review case examples, and discuss issue-spotting strategies and identify options and solutions for lower income New Yorkers aggrieved by debt buyers’ abusive practices.

#### **CLE CREDIT MAY BE AVAILABLE.**

*Application for Accredited Provider status in New York is currently pending. Call for more information.*

The Workshop Series is geared to community groups and legal services advocates.  
All sessions will include ample time for questions and discussion.



## WORKSHOP REGISTRATION FORM

**REGISTER** by email: [rsvp@nedap.org](mailto:rsvp@nedap.org), or fax/mail back this form to NEDAP:

**Fax:** 212.680.5104 / **Address:** NEDAP, 176 Grand St., #300, NY, NY 10013

Name(s): \_\_\_\_\_

Organization: \_\_\_\_\_

Tel./Email: \_\_\_\_\_

#### **Please check the workshops you wish to attend - \$30 per workshop:**

- June 10 :: Ins and Outs of Student Loan Debt
- June 29 :: Foreclosure Prevention Strategies: Addressing Second Liens
- July 14 :: Intro to the Debt Buying Industry: Overview & Issue-Spotting
- SIGN ME UP FOR ALL THREE WORKSHOPS FOR \$75!

#### **Please select your method of payment:**

- Check enclosed (Payable to NEDAP)
- Bill me later
- Request scholarship (Contact [luis@nedap.org](mailto:luis@nedap.org))