



Outline – Bankruptcy Hot Topics and Advanced Issues

1. New CFPB Statements
 - a. Exemptions- reverse mortgages
 - b. Overview of the requirements for statements
 - c. Dealing with seriously delinquent loans and the statement requirements
 - d. Charged off loan – conditions allowing discontinuation of sending periodic statement;
 - e. Sending periodic statements in Bankruptcy
 - i. Exceptions
 - ii. Modified statement
 - iii. Model form by Chapter
2. Model Plan – Impact of the new form plan and lessons learned so far
3. Bankruptcy Trends and Hot Topics
 - a. Escrow Issues
 - i. Does your statement match your 410A?
 - ii. Collection on Crammed Down Loans
 - iii. Second Year Escrow Analysis and Notice of Payment Change
 - b. What to do when only arrears are Escrow Arrears?
 - c. Issues with the Notice of Fees, Costs and Expenses
 - d. Issues with the Notice of Final Cure
 - e. Our friends at the US Trustee's Office
4. Litigation Trends
5. Loss Mitigation in Bankruptcy
6. Successors in Interest filing of Chapter 13 Cases
7. Wrap Up / Q & A