

CREDIT ABUSE AND PREDATORY LENDING CLE

PRESENTED BY



2008 WLI FELLOWS

SPONSORED BY



FRIDAY SEPTEMBER 5, 2008

8:30 AM TILL 4:00 PM

CLE Topics



Credit Abuse and Predatory Lending CLE

- The Washington State Bar Association 2008 Institute Fellows (WLI) will sponsor a Credit Abuse and Predatory Lending CLE hosted by the Seattle University Law School. Housing foreclosures have resulted from predatory home lending and are causing a significant financial burden for Washington State residents. Coupled with the economic downturn these loans have forced many local area citizens out of their homes.
- Additionally, as the state and the nation brace for what appears to be a persistent economic downturn collection agencies are stepping up efforts to collect on overdue payments.
- In these difficult economic times clients are seeking protection from unfair consumer practices. Legal practitioners, community agencies, and local support groups can benefit from learning the legal consequences associated with subprime home loans, college credit card debt, and high interest/payday loans.
- This CLE will review strategies for representing clients that are facing foreclosure of their home, seeking to purchase a new home in this new market and debt relief alternatives to restore their credit. Additional topics will address the legal issues associated with college loans and credit card debt and offer relief strategies. Finally, this CLE will offer practitioners strategies for assisting clients facing collections and garnishment.



Approved for 5.75 CLE

Registration via Seattle University Law School website

<http://www.law.seattleu.edu/cle/events?mode=standard>

Registration Information

The registration fee includes seminar tuition, materials and lunch.

Early Registration Fee (on or before Aug. 15): \$25

Standard Registration: \$35

SU Law Alumni Registration: \$25

Agenda



TIME	SUBJECT	PRESENTERS
9:00 – 10:00	Predatory Lending background	Shelly Crocker
10:00 – 11:30	Predatory Lending and the Housing Debacle	Melissa Huelsman
12:00 - 12:30	Keynote Luncheon	David Huey
12:30 – 1:30	High Interest/Short-term and Payday Loans	Julia Kellison
1:45 – 2:45	Collections, Garnishments and Debt Relief	Diana Singleton
3:00 – 3:45	College Loans and the “Care” Program	Karla Kane Sheley Secret



- What Is the WSBA Leadership Institute? Many young lawyers, particularly women, those of color, and those from traditionally under-represented groups, have not been recruited for leadership positions or made aware of opportunities for skill development, professional growth, and leadership training available through the WSBA. In response, the WSBA Board of Governors decided in 2004 to create a leadership development program for a select group of young lawyers, and the WSBA Leadership Institute was born.

- The mission of the WSBA Leadership Institute is to recruit, train, and retain Washington attorneys who have been admitted to practice for three to 10 years for leadership positions in the legal community and in the WSBA. Program participants ("fellows") will be selected with an emphasis on diversity (racial, ethnic, gender, sexual orientation, disability, cultural, and geographic). An additional benefit of this program will be expansion of leadership potential for local, minority, and specialty bar associations. Although diversity is the emphasis, no one will be left out or excluded from consideration if they meet the selection criteria and submit an application.

- 2008 WSBA Leadership Institute Fellows

- [Camara Banfield, Clark County Prosecuting Attorney's Office, Vancouver, WA](#)

- [Margaret "Tina" Bondy, Starbucks Coffee Company, Seattle, WA](#)

- [Natasha Coleman, Associated Counsel for the Accused, Seattle, WA](#)

- [Dolly Hunt, Pend Oreille County Prosecuting Attorney's Office, Newport, WA](#)

- [Thi Huynh, Huynh Law Office, P.L.L.C., Everett, WA](#)

- [Karla Kane, Associated Counsel for the Accused, Seattle, WA](#)

- [Horace Lee, Attorney at Law, P.L.L.C., Seattle, WA](#)

- [Kammi Mencke, Winston & Cashatt, Spokane, WA](#)

- [Anhkiet Ngo, City of Oak Harbor, Oak Harbor, WA](#)

- [Kevin O'Rourke, Southwell & O'Rourke, P.S., Spokane, WA](#)

- [Sheley Secrest, Law Office of Sheley Secrest, Tacoma, WA](#)

- [Juliana Wong, McKinley Irvin P.L.L.C., Seattle, WA](#)

Presenter's Bios

SHELLY CROCKER

Shelly Crocker is a founding member and managing partner of Crocker Kuno LLC. She practices in the areas of reorganization, insolvency, and bankruptcy issues. Her practice frequently involves intellectual property transactions. She also appears regularly in state court receivership proceedings, representing receivers and creditors seeking receiverships. Ms. Crocker is active in a number of legal and civic organizations, and a frequent speaker at seminars. She has been named a Super Lawyer by Washington Law and Politics magazine for several years, and was recently named a top lawyer by Seattle Magazine. Ms. Crocker is a contributing author to Collier Bankruptcy Practice Guide. Prior to founding CK, Ms. Crocker practiced in the Commercial Law and Bankruptcy Group of Perkins Coie. She also served as law clerk to the Honorable Barbara Durham, Washington State Supreme Court.

MELISSA A. HUELSMAN

Melissa A. Huelsman is a Seattle-based attorney admitted to practice in California and Washington, and before the Ninth Circuit Court of Appeals, United States District Courts for the Western and Eastern Districts of Washington, and the United States District Court for the Central District of California. Her practice involves plaintiff's civil litigation in the areas of predatory lending and mortgage loan servicing, fraud and foreclosure rescue scams. She also practices in the United States Bankruptcy Courts. Ms. Huelsman is a Board member for CENTS, a financial literacy program and Chairperson of the PLACE Subcommittee of the Seattle-King County Coalition for Responsible Lending. Ms. Huelsman has been awarded the King County Bar Association's 2006 Pro Bono Lawyer of the Year and was previously recognized as a Volunteer of the Year. She also received an "Unsung Hero" award from the Urban League of Seattle/Metropolitan King County. Ms. Huelsman is a proud member of the National Association of Consumer Advocates ("NACA") and supports its work on behalf of consumers. Ms. Huelsman received her Bachelor's Degree in English from California State University at Fullerton and her Juris Doctorate from Southwestern University School of Law in Los Angeles.

JULIA KELLISON

Julia Kellison is a staff attorney at Northwest Justice Project (NJP). From 1999-2005, Julia practiced in the areas of consumer law, education law, housing, benefits and family law at NJP's Everett office. Since 2005, she has practiced in the areas of consumer and education law at NJP's Seattle office. Her consumer practice includes representing victims of predatory lending (mortgages, payday loans, fraud in auto sales & financing), foreclosure rescue scams, and debt collection abuses, among other areas. Julia received her J.D. in 1998 from Temple University School of Law and her B.A. in 1990 from Brown University. Julia was born and raised in Washington, D.C.

DIANA K. SINGLETON

Diana K. Singleton is the Director of the Access to Justice Institute (AtJI) at Seattle University School of Law. Prior to joining AtJI in June 2007, she was a staff attorney at the Northwest Justice Project (NJP). She represented low-income people in a variety of matters ranging from foreclosure rescue scams to denials of government-subsidized in-home care services to interstate child custody disputes. She also served as a staff attorney for CLEAR, Washington's centralized intake hotline. In addition to serving on several state and national committees, Ms. Singleton co-founded the Legal Services Consumer Law Task Force and also collaborated with other advocates to develop an immigrant financial justice project. She also served on the Washington State Collection Agency Board. She earned a J.D. at Seattle University School of Law and a B.A. in Communication Studies at Westmont College.

DAVID W. HUEY

David W. Huey is an assistant attorney general with the Consumer Protection Division of the Washington State Attorney General's Office. He joined that office in 2001 after 14 years with the Consumer Protection and Antitrust Division of the North Dakota Attorney General's Office.

Mr. Huey specializes in high profile consumer protection cases involving significant economic, public policy, and legal issues. He has been a national leader in the fight against predatory lending. He played a substantial role in the investigation, negotiation and administration of the landmark multistate consumer lending settlements with Ameriquest Mortgage Company (\$325 million) and Household International (\$484 million). Mr. Huey also represented Washington in a \$1 million consumer protection settlement with the Denver-based telecommunications company, Qwest.

David Huey cont...

In 2006, his work was recognized by the National Association of Attorneys General (NAAG) when he received the prestigious Marvin Award. The award, named after the group's first executive director, is presented annually to "the individual who has demonstrated outstanding leadership, expertise and achievement in advancing the goals of the National Association of Attorneys General."

- Prior to joining the North Dakota Attorney General's Office, Mr. Huey spent seven years in private practice in Minnesota. He is a *cum laude* graduate of the University of Minnesota Law School. He has a B.A. in Economics from the University of North Dakota. Mr. Huey is a US Navy submarine veteran.

SHELEY J.M. SECREST (2008 WSBA LEADERSHIP FELLOW)

Sheley J.M. Secrest is a solo practitioner serving Pierce and King County in the areas of family, criminal, and civil rights law. Ms. Secrest also serves on the City of Seattle's Office of Professional Accountability Review Board which holds a two-fold purpose; first, to advise city officials on policies and procedures to strengthen the Police Department's accountability system, and second, to review specific police misconduct investigations. She has also served as a public defender with The Defender Association. Ms. Secrest is a former law clerk to United States District Court of Western Washington Judge Franklin D. Burgess, and former intern to Harold Moss with the Pierce County Council, and Senator Rosa Franklin in the Washington State Legislature. She also worked in administrative support to the Washington State Commission on African American Affairs.

Ms. Secrest received her bachelor's degree from The Evergreen State College (Tacoma) and law degree from Seattle University School of Law. She is a former president of the local Seattle King County NAACP chapter, and currently serves on boards of several non-profit organizations.

KARLA V. KANE (2008 WSBA LEADERSHIP FELLOW)

Karla V. Kane is an attorney for Associated Counsel for the Accused, a non-profit agency contracting with King County and the City of Seattle to provide criminal defense services for the indigent. Karla is currently assigned to represent those clients who are eligible and have elected to enter King County Drug Diversion Court. She also has experience representing adult and juvenile clients facing misdemeanor and/or felony charges. She has tried over 40 jury trials.

Karla started her studies at Seattle University knowing that she wanted to work in the criminal justice field. While earning her Bachelor of Criminal Justice she volunteered at the Monroe State Penitentiary working directly with the inmates involved with the Lifer's Club and Creative Expressions. This experience made it apparent to her that she wanted to pursue indigent criminal defense. She earned her Juris Doctorate in 2001 from Seattle University School of Law.