

## AGENDA

**Consumer Protection in Underserved Communities**  
**Monday, March 21, 2011**  
**University of Miami**  
**Storer Auditorium**

*This event is co-sponsored by the Federal Trade Commission (FTC), the University of Miami School of Law, Legal Services of Greater Miami, Florida Immigrant Advocacy Center (FIAC), and Neighborhood Housing Services of South Florida*

**8:30 – 9:00**      **Registration and Coffee**

**9:00 – 9:20**      **Welcome: Patrick Gudridge, Vice Dean and Professor of Law, University of Miami School of Law**

**9:20 – 9:40**      **Opening Remarks: FTC Commissioner Edith Ramirez**

**9:40 – 11:00**    **Panel on Debt Collection and Debt Relief**

- Reilly Dolan, Assistant Director, FTC Division of Financial Practices
- Jennifer Harley, Attorney, Legal Aid Service of Broward County
- Representative, University of Miami School of Law Health and Elder Law Clinic
- Osamudia James, Associate Professor of Law, University of Miami School of Law

This panel will discuss trends in unfair or deceptive debt collection practices and recent regulatory amendments dealing with debt relief services companies.

**11:00 – 11:15**    **Break**

**11:15 – 12:45**    **Panel on Immigration Services Fraud**

- Rachel Ellis, Chief of the U.S. Citizenship and Immigration Services (USCIS) Office of Public Engagement, Intergovernmental Affairs Division
- Monica Vaca, Assistant Director, FTC Division of Marketing Practices
- Cheryl Little, Executive Director, Florida Immigrant Advocacy Center
- JoNel Newman, Associate Professor of Clinical Legal Education, University of Miami School of Law

The panel will discuss the deceptive sale of products and services to immigrants who are seeking to adjust their immigration status. Conference participants will also learn about the USCIS Initiative to Combat the Unauthorized Practice of Immigration Law.

**12:45 – 2:15**      **Lunchtime Small Group Discussions on Issues Affecting Underserved Populations**

During this informal lunch, conference participants will be invited to come together in small groups to discuss the particular consumer fraud issues their clients regularly face and to brainstorm ways to work collectively with law enforcement and other organizations to address these problems.

**2:15 – 2:40**      **Collaboration between the FTC and Legal Services Providers: David Vladeck, Director, FTC Bureau of Consumer Protection**

**2:40 – 3:15**      **Overview of FTC Resources and the FTC’s Legal Services Initiative**

- Tracey Thomas, Staff Attorney, FTC Division of Marketing Practices
- Cindy Liebes, Regional Director, FTC Southeast Regional Office
- Reilly Dolan, Assistant Director, FTC Division of Financial Practices

This panel will provide an overview of the FTC’s Legal Services Initiative, including FTC resources available to assist legal services providers and others working to prevent consumer fraud in underserved communities.

**3:15 – 3:30**      **Break**

**3:30 – 4:45**      **Panel on Foreclosure Assistance, Loan Modification Fraud, and Other Predatory Lending**

- Reilly Dolan, Assistant Director, FTC Division of Financial Practices
- Lissette Labrousse, Senior Staff Attorney, Legal Services of Greater Miami
- Ana Cruz-Taura, Regional Community Development Director, Community Affairs, Federal Reserve Bank of Atlanta, Miami Branch

Panelists will discuss recent amendments to the FTC’s Mortgage Assistance Relief Services (MARS) Rule and offer information and advice about how to aid consumers threatened by foreclosure assistance scams, loan modification fraud, and predatory lending in other contexts.

**4:45**              **Closing Remarks: Cindy Liebes, Regional Director, FTC Southeast Regional Office**