

**COMMON GROUND: FIGHTING SCHEMES  
AND SCAMS IN A TOUGH ECONOMY**

Bayer Learning Center, Wolfe Lecture Hall

Duquesne University, Pittsburgh, PA

Friday, May 3, 2013

12:30 - 12:40 p.m. **WELCOME**

Charles A. Harwood, Acting Director, Bureau of Consumer Protection,  
Federal Trade Commission

12:40 - 12:50 p.m. **OPENING SPEAKERS**

Jon Miller Steiger, Regional Director, East Central Region,  
Federal Trade Commission

Larissa L. Bungo, Assistant Regional Director, East Central Region,  
Federal Trade Commission

12:50 - 2:20 p.m. **MORTGAGE MADNESS**

Case studies and discussion of foreclosure rescue schemes, defending  
foreclosure cases, and housing-related scams.

Moderator: Maria Del Monaco, East Central Region, Federal Trade  
Commission

- Nicole R. Beck, Consumer Protection Agent, Mortgage Unit,  
Pennsylvania Attorney General's Office
- Sara Bird, Esq., Mountain State Justice, Clarksburg, WV
- Brendan C. Conway, Assistant United States Attorney, Western  
District of Pennsylvania
- Michael P. Malakoff, Esq., Michael P. Malakoff, P.C., Pittsburgh,  
PA
- Dan Sullivan, Mortgage Foreclosure Prevention Specialist,  
ACTION-Housing, Inc., Pittsburgh, PA

2:20 - 2:30 p.m. **Break**

2:30 - 3:30 p.m.

### **CASH STRAPPED, DEBT RIDDEN**

Case studies and discussion of payday loans and other lending schemes, credit repair, and debt collection.

Moderator: Lisa Rothfarb, Division of Financial Practices, Federal Trade Commission

- John Abel, Senior Deputy Attorney General, Pennsylvania Attorney General's Office
- Jesse F. Harvey, Senior Deputy Attorney General, Pennsylvania Attorney General's Office
- Eileen Yacknin, Litigation Director, Neighborhood Legal Services Association, Pittsburgh, PA

3:30 - 3:40 p.m.

Break

3:40 - 4:55 p.m.

### **ROUNDTABLE DISCUSSION**

Introduction and Wrap-Up by Larissa L. Bungo, Assistant Regional Director, East Central Region, Federal Trade Commission

Speakers and attendees will break into small groups to discuss:

- Scams against vulnerable populations, such as senior citizens, military families, teenagers, and minority and immigrant populations;
- Internet and telephone scams, including robocalls, prize promotion scams, and identity theft;
- Employment and education-related scams, including those involving business opportunities, for-profit schools, and educational loans;
- Ways to collaborate by sharing information and resources without breaching confidentiality;
- Outreach to hard-to-reach consumers; and
- Innovative techniques for being effective with limited resources.

4:55 - 5:00 p.m.

### **CLOSING REMARKS**

Larissa L. Bungo, Assistant Regional Director, East Central Region, Federal Trade Commission