

**Division of Human Relations/Commission and the  
Office of the State Bank Commissioner  
Present**

*15th Annual Fair Housing  
Training Conference  
Dover Downs Conference Center  
1131 N. DuPont Highway  
Dover, Delaware 19901*



**April 17, 2008**

**“Fair Housing: Keepers of the American Dream in the  
Face of Mortgage Foreclosures”**

**Conference Mission**

*To provide participants with the basic understanding of Discrimination and remedies relating to Fair Housing and Mortgage Foreclosures. The conference will offer participants the opportunity to strengthen their awareness of Fair Housing issues, earn Continuing Education Credits (requested) and network with other representatives.*

**Conference is designated for:**

*Mortgage Companies      Real Estate Attorneys  
Real Estate Industries      Housing Authorities  
Landlords, Tenants      Civic Organizations  
Concerned Private Citizens*

# Conference Agenda

- 9:00-9:30 **Registration and Continental Breakfast**
- 9:30-9:35 **DAFB Honor Guard, National Anthem**
- Welcome and Opening Remarks**  
*Calvin H. Christopher, Chairperson*  
*Harriet Smith Windsor, Secretary of State*
- 9:35-10:00 **Ruth Ann Minner, Governor**  
*John Carney, Lt. Governor*  
*John G. Bravacos, Director,*  
*HUD , Region III*  
*Juana Fuentes-Bowles, Director,*  
*Division of Human Relations*
- 10:00-10:55 **Training #1-Fair Housing Update & Disability Case Highlights**  
*Andy Taylor, Esq., Cooch and Taylor*  
*Daniel Atkins, Esq., CLASI*
- 10:55-11:05 **BREAK**
- 11:05-11:40 **Guest Speaker**  
*Thomas J. Curry, Federal Deposit*  
*Insurance Corporation (FDIC) Director*
- 11:40-12:30 **Training #2-Mortgage Foreclosure Defense**  
*Steve Tomkowiak, Esq.*
- 12:30 -1:30 **LUNCH**
- Invocation**  
**Outreach/Education**  
**Recognition of Sponsors**
- 1:30-2:15 **Mortgage Foreclosure Panel**  
*Robert Glen, State Bank Commissioner*  
*Keith Schuck, President of Chase Bank*  
*Tim Adams, NeighborWorks*  
*Sandy Johnson, Director,*  
*State Housing Authority*
- 2:15-2:30 **BREAK**
- 2:30-3:00 **Jam Session -Round Tables**
- Housing Counselors**  
*Gerry Kelley*
- Credit Scores**  
*Rashmi Rangan, Esq.*
- Mortgage Defenses**  
*Steve Tomkowiak, Esq.*
- Closing Remarks**

# Training Topics

## Fair Housing Update & Disability

### Case Highlights

The participants will be provided an overview of the Fair Housing Law and any new updates to the law. They will also be able to ask questions relating to the Fair Housing Law. In part two of this panel, Disability, as defined under the law, will be discussed. Emphasis will be placed on certain disability case highlights.

### Mortgage Foreclosure Defense

The participants will become familiar with key mortgage documents. In understanding certain documents participants will be able to uncover illegal lending practices. In addition, participants will learn how the illegal practices can be used as a defense in any mortgage foreclosure proceedings; and there isn't any statute of limitation on when defenses can be raised. Learn how these lending violation defenses can possibly release borrowers from their mortgage.

### Mortgage Foreclosure Panel

The participants will learn from a panel of leaders in the Federal and State arenas on what is happening in the foreclosure industry. They will also learn about the many opportunities available to assist with mortgage foreclosures. In addition, tips and fail safe measures to help prevent mortgage foreclosures will be discussed.

### Jam Session

The three topic areas focused on will be credit scores, mortgage foreclosure defenses, and housing counseling. The participants will be able to receive personal, small group discussions on any of these topics. They will also have the opportunity to have their specific questions answered. Lastly, they will be able to receive individual housing counseling.

Co-Sponsors will be recognized and honored during the conference

**Register Today– Attendance is Limited**

[Online Registration Form](#)