

# 2017 Housing & Consumer CLE - June 23rd



## Event Details

Friday, June 23, 2017 | 9am-3:15pm CDT

[Register for the Housing & Consumer Task Force Training Here.](#)

## Agenda

**9am: Registration**

**9:30am - 10am: Session**

2017 Legislative Update

This session will review bills and budget items which passed this year, specifically those which would be important for lawyers and others working on behalf of low income and senior Tennesseans. We will also mention some bills and issues which did not pass but which may be part of the 2018 session.

Presenter: Stewart Clifton, Clifton Government Relations

### **10am - 10:15am: Break**

### **10:15am - 11:45am: Session**

The Cost of Credit

This session will include the terminology that is commonly used in credit regulation – what the terms mean, and how they relate to each other. We will go through a brief history of credit regulation, from antiquity to the present day. We will discuss the various classifications of lenders and credit sellers in Tennessee – what they can charge, how their charge limits are structured in the law, and how the governing laws do not always reveal the actual cost of those credit transactions.

Presenter: Dave Tarpley, Lead Attorney for Housing and Consumer Law, Legal Aid Society of Middle Tennessee and the Cumberlandands

### **11:45am - 1pm: Lunch from Calypso Café**

### **1pm - 2pm: Session**

Defending Junk Debt Buyer Lawsuits

The session will focus on the various defenses that can be raised in third-party debt buyer lawsuits in General Sessions and Circuit Courts. We will cover applicable Rules of Evidence, discovery procedure in Circuit Court, and other techniques to challenge the debt buyer's proof of the debt. We will also discuss important considerations when facing debt buyers in repossession and private student loan cases.

Presenter: Ashley Holliday, Managing Attorney at West Tennessee Legal Services, Inc.

## **2pm - 2:15pm: Break**

## **2:15pm - 3:15pm: Session**

### Introduction to Land Sale Contracts

Land sale contracts, also known as contracts for deeds, have become increasingly common in recent years, particularly in rural areas. In these home purchase transactions, buyer and seller enter into a contract wherein payments are made directly to the seller. Legal title is not conveyed until the full purchase price is paid. Often, buyers default in payment prior to the transfer of legal title and seller attempts to evict. This session will give a review land sale contracts; advantages and disadvantages to entering into these contracts; and, explore remedies and claims that may be raised in the event of a breach.

Presenter: Marla K. Williams, Managing Attorney of the Cookeville office of the Legal Aid Society of Middle TN and the Cumberlandands.

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## **Event Logistics**

### **Location**

TALS' Office located at 50 Vantage Way, Suite 250, Nashville, TN 37228

### **Parking**

Parking is free in all parking lots touching 50 Vantage Way

### **Lunch**

Lunch is provided from Calypso Cafe

### **Rates**

\$0 - Legal Aid Staff

\$15 - Advocates

\$75 - Private Attorneys

## **CLE Accreditation**

4 GEN CLE credits have been approved for this training

Last updated on May 23, 2017.

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