

**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