



**NEW GUIDANCE FROM DEPARTMENT OF JUSTICE
ON STUDENT LOANS AND UPDATE ON MORTGAGE MODIFICATIONS**

9:00-9:20 a.m. **Dealing with Student Loans and Mortgage Modification in Chapter 13 Cases.** Review of Student Loan and Mortgage Modification Mediation Programs. Discussion on how new guidance from the Department of Justice might impact Chapter 13 cases and why mortgage modifications can make a difference completing plans. Laurie Weatherford, Chapter 13 Trustee, Middle District of Florida, Orlando Division. (20 minutes)

9:20-10:10 a.m. **New guidance from the Department of Justice on defending Student Loan Adversaries. This is a Big Deal!** Review of new guidance, step by step. Robert Branson, Tammy Branson, Christie Arkovich (50 minutes)

10:10 to 10:20 Break

10:20-11:00 a.m. **Understanding the Required Attestation Form and How to do the Math Using Tools that Work Efficiently.** What you need from your client. Review of necessary data for step-by-step analysis under new guidance. Tammy Branson and Robert Branson (40 minutes)

11:00 to 12:00 p.m. **Filing Adversary Complaints.** Determining when a client has a good shot at discharging student loans. Review of sample complaints to discharge student loans, step by step on filing, properly serving summons and review of the process. Christie Arkovich (60 minutes)

12:00-12:45 Break for lunch

12:45-1:25 p.m. **What if New Guidance Won't Work.** Income Based Repayment Plans are often the answer. Let's review how to use the products available to determine what is best. Robert Branson, Tammy Branson (40 minutes)

1:25-2:15 p.m. **What's New with Mortgage Modifications?** Mortgage modifications have gotten harder. Let's discuss why and strategies to qualify and what you do if debtor doesn't qualify. Liz McCausland and Laurie Weatherford (50 minutes)

2:15-2:30 p.m. Break

2:30-3:10 p.m. **Writing Chapter 13 Plan's for both Student Loans and Mortgage Modifications.** Review of how to formulate Chapter 13 plans and get paid! Robert Branson and Tammy Branson (40 minutes)

3:10-3:20 p.m. **Question and Answer time**—poll time -review information taught throughout the day. All speakers (10 minutes)

Speakers:

Laurie K. Weatherford, Standing Chapter 13 Trustee, Middle District of Florida-Orlando Division

Robert B. Branson, Esquire, BransonLaw, PLLC

Tammy Branson, Senior Paralegal, BransonLaw, PLLC

Christie D. Arkovich, Christie D. Arkovich, P.A.

Liz McCausland, Liz Lawfirm PA

Note: You will be provided the link prior to the event along with a Dropbox link with materials.