

What Servicers Can Expect as Forbearances Expire: Defending Against Litigation and Enforcement Over Inadequate Loss Mitigation Measures and Preparing for a Possible Foreclosure Crisis

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Kim Israel (Jacksonville) will participate in a panel discussion titled “What Servicers Can Expect as Forbearances Expire: Defending Against Litigation and Enforcement Over Inadequate Loss Mitigation Measures and Preparing for a Possible Foreclosure Crisis” on Tuesday, November 17, 2020, during the [ACI 27th National Forum on Residential Mortgage Regulatory Enforcement & Litigation](#).

As homeowners continue to be unable to meet their obligations in the pandemic and beyond, servicers must contend with important challenges in preventing potential foreclosures. In light of new consumer protection frameworks and increased regulatory scrutiny of industry practices in an emergency situation, much is at stake in how these loss mitigation measures are carried out. This session will address:

- Barriers to loan modification as borrowers remain unemployed
- New guidance issued by the CFPB and state regulators
- Broader implications for the industry as forbearances turn into defaults

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