

# What We Know

## NEWS

### ABOUT THE AUTHORS



[Caren Enloe](#) leads Smith Debnam's consumer financial services litigation and compliance group. In her practice, she defends consumer financial service providers and members of the collection industry in state and federal court, as well as in regulatory matters involving a variety of consumer protection laws. Caren also advises fintech companies, law firms, and collection agencies regarding an array of consumer finance issues. An active writer and speaker, Caren currently serves as chair of the Debt Collection Practices and Bankruptcy subcommittee for the American Bar Association's Consumer Financial Services Committee. She is also a member of the Defense Bar for the National Creditors Bar Association, the North Carolina State Chair for ACA International's Member Attorney Program and a member of the Bank Counsel Committee of the North Carolina Bankers Association. Most recently, she was elected to the Governing Committee for the Conference on Consumer Finance Law. In 2018, Caren was named one of the "20 Most Powerful Women in Collections" by *Collection Advisor*, a national trade publication. Caren oversees a blog titled: [Consumer Financial Services Litigation and Compliance](#) dedicated to consumer

## Mortgage Servicing and the Current State of the Industry

May 17, 2017 | by

Attorneys [Caren D. Enloe](#) and [Jeff D. Rogers](#) will lead a live breakout session at the [2017 American Mortgage Conference](#) on the current state of the Mortgage Servicing Industry.

The American Mortgage Conference is hosted by the [North Carolina Bankers Association](#).

Mortgage servicing issues continue to be a focal point with both regulators and consumer protection groups. In August, the CFPB modified the Mortgage Servicing Rules expanding consumer protection. Meanwhile, mortgage servicing litigation continues to be a common foreclosure relief strategy and is increasing in frequency.

Ms. Enloe and Mr. Rogers will discuss recent litigation involving mortgage servicing claims and will provide tips for mortgage servicers on how to avoid litigation and enforcement actions.

financial services and has been published in a number of publications including the Journal of Taxation and Regulation of Financial Institutions, California State Bar Business Law News, Banking and Financial Services Policy Report and Carolina Banker.



[Jeff Rogers](#) is a partner in the firm and heads the firm's creditors' rights practice group. He concentrates his practice in the area of creditor representation, including collections, commercial litigation, real property litigation, foreclosure, collateral recovery, bankruptcy, and creditor defense. His clients include banks, credit unions, commercial lenders, finance companies, and businesses of all sizes.

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#### CONTACT US

919.250.2000  
mail@smithdebnamlaw.com

#### RALEIGH OFFICE

The Landmark Center  
4601 Six Forks Road, Suite 400  
Raleigh, NC 27609

Phone: 919.250.2000  
Fax: 919.250.2100

#### CHARLESTON OFFICE

171 Church Street  
Suite 120C  
Charleston, SC 29401

Phone: 843.714.2530  
Fax: 843.714.2541