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MCRC Honors Consumer Advocates Protecting Families from Foreclosure Crisis

Baltimore MD: Former Maryland Commissioner of Financial Regulation Mark Kaufman, Delegate Steve Lafferty, and the federal Consumer Financial Protection Bureau lead the list of advocates who will be honored at the Maryland Consumer Rights Coalition's (MCRC) 14th Annual Consumer Awards Dinner on Thurs. Nov. 13, from 6 pm to 9 pm, at the Gathering Place, 6120 Day Long Lane, Clarksville, MD 21029.

"Former Commissioner Kaufman and Delegate Lafferty have done exceptional work to protect families facing the loss of their homes," MCRC Executive Director Marceline White notes. "We think it's important to honor those working to protect the many Maryland families still struggling to survive the foreclosure crisis."

"At the federal level, the CFPB has taken important steps to protect consumers from abusive mortgage lenders, predatory payday lenders, high-cost student lenders, credit card abuses, and unscrupulous debt collectors," Marceline White continued. "We're very glad to have a chance to honor the agency that's standing up for consumers across the country."

MCRC's 2014 award winners are:

- **Consumer Advocate of the Year – Mark Kaufman:** As Commissioner of Financial Regulation from 2010 to 2014, Mr. Kaufman led vigorous state efforts to shut down foreclosure scams, illegal online payday lending, and abusive debt collectors. He also played a key leadership role in pushing state regulators across the country to address the foreclosure crisis and to fashion the National Mortgage Settlement.
- **Legislative Achievement of the Year – Del. Steve Lafferty:** As sponsor of MCRC-backed legislation to protect families that have lost their homes to foreclosure from being hit with huge debts for the outstanding mortgage balance as they try to rebuild their lives, Delegate Lafferty led the successful fight in the House of Delegates last spring to cut the time banks have to file deficiency judgments from 12 years to 3 years.
- **Federal Champion of the Year – The Consumer Financial Protection Bureau:** Since opening its doors just three years ago, the bureau has established new rules to protect consumers against predatory mortgage lending and credit card, student loan, debt collection, and credit reporting abuses. It has also won more than \$4.6 billion in relief for consumers.

harmed by illegal lending practices and taken more than 400,000 complaints from consumers victimized by financial misconduct.

- **Legal Champion of the Year – Louise Carwell:** As Senior Attorney for Consumer Affairs at the Maryland Legal Aid Bureau, Ms. Carwell has devoted her 30-year career to helping thousands of low-income consumers save their homes from foreclosure, avoid having their wages garnished, improve their credit, and handle debt and bankruptcy cases.
- **Consumer Volunteer of the Year – Tisa Silver:** As a financial educator at the University of Maryland at Baltimore, an author, and a financial education volunteer, Ms. Silver has worked long and hard to show students and Maryland residents the value of financial education and help them understand how to protect themselves in the marketplace.

Every year, MCRC's awards celebration brings together 140 to 175 leading consumer attorneys, state regulators, activists, and grassroots advocates to celebrate our consumer protection achievements over the last year, honor some of MD's outstanding advocates, and discuss what more consumer advocates need to do in the year to come to make sure working families have the protections they need.

The event has grown into Maryland's largest annual celebration of consumer rights, and this year's awards dinner promises to be one of the largest MCRC has hosted.

Tickets for the event are \$75/each (or \$40 for students and low-income adults). They can be purchased online here: <http://consumerawards.bpt.me/>

MCRC thanks event sponsors, including AARP-Maryland, the Center for Responsible Lending, Civil Justice, Inc., Fitzgerald Auto Malls, the National Association of Consumer Advocates (NACA), the Maryland CASH Campaign, the Maryland Department of Housing and Community Development, the Maryland Legal Aid Bureau, the St. Ambrose Housing Aid Center, Tracfone Wireless, Inc., Williams & Santoni, LLP, and Work Printing and Graphics, for their generous support of our 2014 awards dinner.

The Maryland Consumer Rights Coalition (MCRC) is a statewide advocacy groups that protects and advances the interests of Maryland consumers through research, education, and advocacy. Find MCRC on the web at www.marylandconsumers.org, on Facebook at [facebook.com/mdconsumers](https://www.facebook.com/mdconsumers) and on Twitter at twitter.com/mdconsumers.