



You need to know what's coming.

## More sweeping changes are on the way for mortgage lending.

***New TILA/RESPA will be effective August 2015 and January 2016. Those unprepared will be hit the hardest.***

Attend our event and learn what it takes to avoid punishing litigation that robs profitability. An ounce of preparation will prevent a tidal wave of lawsuits.

Property owners and managers are not immune from this litigation. Faulty eviction notices, rent control problems and poorly drafted leases can result in legal challenges and endless delay. Learn how to combat these problems.

**Date and Time:** Thursday, May 21, 2015, 8:00 a.m. to 12:00 p.m. (Pacific)

**Location:** Fairmont Hotel 4500 MacArthur Blvd, Newport Beach, CA 92660

**Registration:** Register at [entra-seminar.eventbrite.com](http://entra-seminar.eventbrite.com) to attend this free seminar in person and network with your peers.

**Designed for:** Banks and credit unions; Loan originators and servicers; property investors; landlords and property managers doing business in California

## Overview

This unique seminar provides market insights combined with practical approaches for managing risk, avoiding real estate-related litigation and strategies for resolving non-performing loans.

## Presenters

### Spencer Scheer, Scheer Law Group, LLP

An AV-rated attorney with over 25 years of experience, Spencer Scheer is the Managing Partner of Scheer Law Group, LLP. Spencer has a diverse legal background that allows him to represent and advise SLG lender, mortgage broker, business and investor clients on a wide variety of legal matters. He is well known for successfully representing his clients in consumer and commercial creditor bankruptcy litigation, real estate transactions and litigation matters, lender foreclosure defense matters and advising on TILA/RESPA and HOBR foreclosure regulations. He is a frequent speaker for lender trade groups throughout the state of California and has been a frequent speaker on lender foreclosure issues for the California State Bar real property section.

### June Christy, Senior Vice President, Entra Default Solutions

As Senior Vice President of Operations for Entra Default Solutions, June is responsible for all aspects of residential and commercial loan foreclosure. She joined Entra Default Solutions in 2011 following employment by Standard Trust Deed, where she was Vice President of Operations for Standard Trust Deed and RSVP, a posting, publishing and auctioneering company. She has 30 years of experience in default and foreclosure management.

### Jonathan Seigel, Scheer Law Group, LLP

Appointed by the State Bar of California as an Arbitrator of attorney-client fee disputes and as a Settlement Panelist by the Marin County Superior Court, Jonathan Seigel's litigation experience includes real property disputes, broker claims and liability, landlord-tenant, foreclosure litigation, prejudgment attachment of assets, and receiverships. His transactional experience includes drafting purchase and sale agreements for office, retail, industrial and raw land; drafting of commercial leases and loan documents.

### Dave Ross, Advanced Data Mining & Research

The former research director of the *Orange County Register*, Glendale Federal Bank and TRW Real Estate Information Services, Dave has been studying the California economy for nearly four decades. He brings insight into economic and social trends that will shape California's real estate economy and influence consumer behavior.

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# Foreclosure, Bankruptcy and Eviction Practices • The California Economy • Current Issues in Property Management • Trends in Legislation and Litigation

## Seminar Agenda

### 8:00 to 8:20 Foreclosure Questions and Answers

- CA SB 900 / CA AB 1599 Compliance
- Legal notice: language and recording practices

### 8:20 to 8:40 California Outlook: Is Continued Growth Sustainable?

- Current economic indicators: has the economy reached a plateau?
- Consumer confidence and the California economic picture
- Obstacles to growth: water, education, the aging infrastructure

### 8:40 to 9:40 Property Management: Current Issues and Real Solutions

- Poorly drafted leases: A big problem with even bigger consequences. Plan ahead, avoid problems now.
- Three mistakes commercial landlords commonly make in eviction notices. Avoid spending thousands of dollars in needless attorney's fees by avoiding these common mistakes.
- Security deposit disputes and how to avoid them. A minefield for the unwary. Treble damages for those who fail to comply.
- Personal property wars: What to do when a tenant vacates and leaves personal property behind.
- Traps in buying and selling Commercial Property. Concealment and invalid estoppels are only a few of the problems to look out for.
- Federal Tenant Protection (PTFA) is expiring soon. What will California law provide when this occurs?

### 9:40 to 10:00 Break and Networking Opportunity

### 10:00 to Noon California Foreclosure, Bankruptcy and Eviction Trends: Legislation & Litigation

- RESPA/TILA mortgage service changes. Changes start in August of this year. Much more on the way in 2016. Prepare now!!
- Review of significant "hot topic" issues from recently enacted Dodd-Frank and HOBR foreclosure legislation.
  - ⇒ Qualified Requests/Error Resolution Notices/Information Requests. What are the differences and why not knowing will result in borrower claims. Borrower's counsellors are learning quickly. Learn how to respond properly and timely.
  - ⇒ Loan Modifications: While you are not required to modify loans, new court cases impose a new duty when you process them. Learn what you need to do to avoid suits for violation.
  - ⇒ How long do you have to wait to initiate foreclosure under Dodd-Frank and HOBR... 30? 90? 120 days? There are existing exemptions and more are coming. Learn them so you don't waste time.
  - ⇒ Loan Modifications: When do you have to stop or cancel a foreclosure under the new HOBR and Dodd-Frank Mortgage Servicing Rules? Learn the legal requirements and avoid lawsuits.
- The CFPB is active and on the move. What are they doing and what will they require of you?
  - ⇒ Review of the new CFPB interpretive ruling on "successor rights." You may have to treat a surviving boyfriend or girlfriend as your borrower. Learn why and how to respond to successors properly.
  - ⇒ Review of pending TILA/RESPA error resolution and mortgage servicing changes. They are extensive and change the servicing/collection world you live in. Smaller and larger lenders are affected.
  - ⇒ New requirements for policies and procedures. You must have them and you will be judged by what is in them.
  - ⇒ CFPB audit Issues: Focus on some very interesting CFPB audit hot topics. Prepare now for your time in the spotlight and avoid problems.
- Bankruptcy (including recent and upcoming CFPB mandates).
  - ⇒ Review of current bankruptcy trends. Learn now to address "bankruptcy hijackings" and repeat filers.
  - ⇒ CFPB changes to period statements to be provided to borrowers in bankruptcy and after a bankruptcy discharge. Your notion of bankruptcy communications will be "rocked". Prepare now.

### About the Sponsors:

Scheer Law Group combines superior knowledge with a full range of services, specializing in creditor bankruptcy and real estate litigation and transactions. SLG takes pride in providing its clients personalized attention and extraordinary value..



Entra Default Solutions provides boutique foreclosure management services for complex residential and commercial transactions in Arizona, California, Nevada and Texas, specializing in high-liability residential and commercial



Established in 1986, BSI Financial Services employs cloud-based technology and a global workforce, and specializes in loan servicing and subservicing, loan quality control, and default management services.



Entra Escrow Services professionals apply experience earned from participating in one of the world's most fast-paced and competitive real estate markets. From start to finish, applying knowledge and foresight to ensure a successful and uneventful close.

