



Attend our free seminar:

THE TIMES...

...they are a-changin'

Co-sponsored by Scheer law Group., LLP

and

National Asset Management Group,

a member of the Orange Coast Title family of companies

Navigating the Process of Loss Mitigation through Eviction

To keep up you need to do more than cover the basics!

Date and Time: Friday, April 22, 2011. 8:30 am to noon. Continental breakfast will be served.

Location: The Hilton Garden Inn, 1800 Powell Street, Emeryville CA 94608

[Click for directions](#)

Registration: No charge; however, there is limited seating available. This seminar is underwritten by Scheer Law Group, LLP and National Asset Management Group.

To Register: [Click here](#) or visit our registration page at <http://lenderseminar.eventbrite.com>

For more information [e-mail Krisi Borini](mailto:krisib@namg.com) at krisib@namg.com or call 916.921.5072 .

Overview

Navigating the process of loss mitigation through eviction.

- Loan work-out issues, from loss mitigation through to eviction. You need to do more than cover the basics.
- Legislative review: Blockbusters, Pending Bills and "Dead Ducks"
- Lender litigation issues: Keeping up with an onslaught of new cases.

Speakers

- Barbara L. Koorey, Sr. Vice President & General Manager, Orange Coast Title
- Randy Fernando, Assistant Vice President, Orange Coast Title
- Loretta Echols, National Asset Management Group
- Spencer Scheer, Scheer Law Group, LLP

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Seminar Outline

8:15–9:00 Registration and continental breakfast

9:00-9:10 Introduction
Barbara L. Koorey, Sr. Vice President & General Manager, Orange Coast Title

9:10-9:30 Default-related Title Production Issues
Randy Fernando, Assistant Vice President, Orange Coast Title

9:30-10:00 Foreclosure Issues and Topics
Loretta Echols, Operations Manager, National Asset Management Group

10:00–12:00 Loan Workout Issues: From Loss Mitigation to Foreclosure
Spencer Scheer, Scheer Law Group, LLP

An AV-rated litigator and advocate of lenders for more than 20 years, Spencer offers practical guidance that can be forged into strategies that protect lender interests. Specializing in loss mitigation strategies, the effects of bankruptcy law on foreclosure proceedings, predatory lending, TILA and tenant-in-common lending issues, Spencer is frequently called upon to speak at lender and creditor trade associations. His presentation will cover:

- Pre-commitment and detrimental reliance: These are “buzz words “ for lender liability. Protect yourself during the loss mitigation process. How far do you have to go with loss mitigation?
- Short sales, fraud and deficiency liability:
 - There is new legislation in effect.
 - When should your borrower pay the difference?
- Borrower lawsuits challenging the foreclosure process:
 - SB 1137 claims.
 - MERS: “Show me the note”,
 - Fraudulent reconveyance of deeds of trust.
 - What are the trends? How to respond?
- Bankruptcy Impact: From cash collateral to confirmation. Know the process and protect your rights — or face reduction in payments and loss of security.
- Pre-foreclosure inspections: cash for keys and eviction. Don’t just foreclose; be strategic and save yourself time and money.

Legislative Review of Selected Issues:



What is in store for 2011? Will a Monitored Loan Workout program be implemented in CA in 2011? Yes if SB 729 in passed. Be prepared!



SBX2 7 (California Civil Code §2923.53. Foreclosure Delay Statute). It’s gone. Now what?



(Short Sales and Anti-deficiency). SB 931(Amends CCP §580(e): Can you still condition a short sale on the borrower paying all or a portion of the difference?



SB 1427 (Adds Civ. Code § 2929.4 & 2929.45). Lender duties to maintain foreclosed properties are expanding. In some instances, pre-foreclosure duties are imposed. Don’t foreclosure your way into liability. .



Eviction Bill of Rights. SB 1149 (Adds CCP § 1161c): Evictions are not and may never be the same. Learn what to do before it is too late.



More punitive foreclosure legislation may be on the way! SB 729 (follow up to SB 1275 Leno Bill from last year), will slow down and complicate the foreclosure process if passed). Stay informed on this important and controversial bill.

- Lender litigation Issues: There has been an onslaught of new cases. Foreclosure, bankruptcy, lender liability, title, escrow and eviction are all affected. You must be prepared to respond effectively.