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REAL PROPERTY FORECLOSURE: A STEP-BY-STEP WORKSHOP

**Tampa, Florida
September 15, 2009**

A Hands-On Walk Through the Foreclosure Process
and its Legal Considerations

Presented by
Keith T. Appleby, J. Andrew Baldwin,
Clay A. Holtsinger and Andrew W. Lennox

Continuing Education:

CLE - 7.0

See inside for details!

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SEMINAR OUTLINE

UPDATE: CASE LAW AND LEGISLATION

9:00 - 9:30, *Clay A. Holtsinger*

- Federal Laws
- State Laws
- Recent Case Law

REAL PROPERTY FORECLOSURE:

AN IN-DEPTH WALK-THROUGH WITH LEGAL CONSIDERATIONS

9:45 - 12:00, *J. Andrew Baldwin*

- Pre-Foreclosure Process and Documents
- The Foreclosure Sale: Notices, Procedure and Documents
- Post-Foreclosure: Wrap-Up, Deficiency, Eviction and Other Legal Issues
- Keys to Spotting and Handling Issues That Typically Pop Up
- Insider Tips for a Smooth Foreclosure

ALTERNATIVES TO FORECLOSURE:

STEP-BY-STEP PROCEDURE AND LEGAL ISSUES

1:00 - 2:30, *Clay A. Holtsinger*

- Reinstatement, Forbearance and Repayment Plans
- Mortgage Modification
- Partial Claim
- Sale, Pre-Foreclosure Sale or Short Payoff
- Assumption by Qualified Buyer
- Deed-in-Lieu of Foreclosure

HOW BANKRUPTCY CHANGES THE LANDSCAPE

2:30 - 3:25, *Andrew W. Lennox*

- The Automatic Stay
- Chapter 7 and 13 Basics
- Post-Foreclosure Sale Bankruptcy Filings
- Protecting the Creditor's Position
- Noteworthy Foreclosure Litigation

ETHICS IN FORECLOSURE

3:40 - 4:30, *Keith T. Appleby*

- Attorney's Affirmative Duties in Foreclosure
- Conflicts of Interest
- Description of Property in Foreclosure Sale Advertising
- Wrongful Foreclosure, Abuse of Process and Frivolous Litigation

*If needed, the above agenda may be changed to best accommodate all of our attendees.

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SEMINAR OVERVIEW

ABOUT THIS SEMINAR

Learn Best Practices to Handle Foreclosures Confidently

If owning a home is the American dream, then losing it through foreclosure is the American nightmare. Learn how to make the foreclosure process as smooth as possible for your clients by taking a walk through the legal procedures. At this workshop, you'll gain hands-on experience of the entire real property foreclosure process with step-by-step example documentation. Don't miss this opportunity to build your skills. **Register today!**

6 BENEFITS OF ATTENDING

- Avoid legal missteps during the foreclosure process by staying up to date on foreclosure and bankruptcy legislation and case law.
- Discover effective strategies to avoid lengthy foreclosure action and let your clients get on with their lives as soon as possible.
- Gain insight on the foreclosure sale's legally-required notices, tax issues, deficiency bids and distribution of proceeds.
- Learn best practices for handling the post-foreclosure complications of deficiency judgments, sales pendente lite and tenant eviction.
- Find out what red flags to watch for during the foreclosure process and how to successfully "head them off at the pass."
- Study the alternatives to foreclosure in-depth, so you can advise your clients on their loan default options.

WHO SHOULD ATTEND

This **basic-to-intermediate level program** provides a hands-on walk through the foreclosure process for:

- Attorneys
- In-House Counsel
- Mortgage Brokers
- Loan Officers

CREDIT INFORMATION

The specific continuing education credit(s) listed are for attending the live seminar. The credits may or may not apply for the audio version of this seminar. Please check with your credit board for details.

For additional questions regarding continuing education credits, please contact us at **866-240-1890**.

CLE - 7.0 - Approved by The Florida Bar for a maximum of 7.0 general hours of CLER credit including 1.0 hour of ethics. Certifications: 5.0-Business Litigation; 5.0-Real Estate. Course #59538 8.

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- August 25** The ADA Amendments Act of 2008: New Definitions and Challenges (51064ER)
- September 2** Employee Discharge & Documentation: How Not To Become A Defendant (51060ER)
- September 17** Helping Your Client Buy or Sell a Small-to-Medium Sized Business (51062ER)
- September 23** Human Resources: Advanced Issues and Answers (51120ER)

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manual — \$99 cd and manual — \$199 Note: Prices may vary by topic when looking online.

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© February 2009 - 160 Pages (FP47715)

By: Brett M. Amron, Allison R. Day, Laila S. Gonzalez, Joan M. Levit, Robert C. Meyer, Robert Reynolds and David N. Stern.

COLLECTION LAW FROM START TO FINISH

© January 2009 - 147 Pages (FP47884)

By: Robert A. Duchemin Sr., Joseph E. Foster, Ernest H. Kohlmyer and Erika Nikla Quartermaine.

REAL ESTATE CLOSINGS A-Z:

NAVIGATE YOUR CLOSINGS WITH CONFIDENCE

© January 2009 - 91 Pages (FP47886)

By: Marshall C. Deason, Michelle G. Gilbert and Philip S. Kaprow.

WINNING YOUR FIRST CIVIL TRIAL

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KEITH T. APPLEBY is an attorney with Fowler, White & Boggs P.A., in Tampa, Florida, where he practices in the areas of bankruptcy, creditors' rights and commercial litigation. He has experience in bankruptcy and creditors' rights, foreclosures, commercial, corporate and general business litigation. He earned his B.S. degree from the University of Central Florida and his J.D. degree from Stetson University College of Law. Mr. Appleby is admitted to practice in Florida.

J. ANDREW BALDWIN is an attorney with The Solomon Law Group, P.A., in Tampa, Florida, where he practices in the areas of civil and commercial litigation. He earned his B.A. degree from the University of Central Florida and his J.D. degree from Stetson University. Mr. Baldwin is a member of the Hillsborough County and American bar associations.

CLAY A. HOLTSINGER is an attorney with Kass, Shuler, Solomon, Spector, Foyle & Singer, P.A., where he practices in the areas of mortgage foreclosure, real property, civil litigation, creditor bankruptcy and probate. He earned his B.S. degree from Georgia Institute of Technology and his J.D. degree from Cumberland School of Law of Samford University. Mr. Holtsinger is a member of The Florida Bar.

ANDREW W. LENNOX is an attorney with the law firm of Hill Ward Henderson, where he works in the firm's bankruptcy and creditors' rights section. He is also a member of the firm's litigation group. His practice is concentrated in the areas of business bankruptcy, creditors' rights litigation (including mortgage foreclosures, receiverships, replevins, proceedings supplementary) and general commercial litigation. Mr. Lennox represents financial institutions, private lenders, private and public companies, and other creditors, as well as debtors, trustees, official committees and other commercial litigants in bankruptcy, state and federal courts throughout the state of Florida. He is active in the Hillsborough County and Tampa Bay Bankruptcy bar associations, and is a member of the Ferguson White Inn of Court, an organization dedicated to foster the highest level of professionalism, ethics and integrity in the legal profession.

TAMPA SEPTEMBER 15

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AUDIO RECORDINGS

This seminar will be recorded in its entirety. If you can't attend, you can still obtain the benefits of the information provided by purchasing the manual and CD. See the registration form to order.

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*Pre-registration is encouraged. If you need to register at the door, you may wish to call us first to confirm availability and to receive information regarding schedule or location changes.

SCHEDULE

REGISTRATION TIME 8:30 — 9:00 am

SEMINAR TIME 9:00 am — 4:30 pm

Complimentary snacks and refreshments are provided.
Lunch is on your own.

TUITION

\$329 for the first registrant

\$319 for each additional registrant

\$309 for new professionals - save \$20!*

*A new professional is anyone with three or less years of professional work experience.

REAL PROPERTY FORECLOSURE: A STEP-BY-STEP WORKSHOP

September 15
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