



New Haven County Bar Association - Continuing Legal Education

Helping Homeowners Save Their Homes: Loan Workouts, Modifications and Foreclosure Defenses

Wednesday, April 1, 2009

Superior Court, 235 Church St., 9th Fl., New Haven
Seminar 4:00 p.m.- 6:00 p.m.

Highlights

Because of declining economic conditions, more and more homeowners are either in imminent risk of default on their mortgages or are already facing foreclosure. On March 4, 2009, the U.S. Department of the Treasury issued guidelines for the Making Home Affordable program. These guidelines now require participating loan servicers to modify loans that meet the program's published criteria. The Making Home Affordable program also offers homeowners with a solid payment history and whose mortgages are owned by Fannie Mae or Freddie Mac the opportunity to refinance into lower rate mortgages despite otherwise insufficient equity. This seminar will explain how to use the judicial foreclosure mediation program in combination with the Making Home Affordable Program and other federal and state programs to help your clients save their homes. You will learn how to prepare for a foreclosure mediation session and how to properly present a loan modification request. You also will learn how to identify foreclosure defenses to strengthen your clients' negotiating positions.

Speakers

GARY P. SKLAVER, ESQ., Licari, Walsh & Sklaver, LLC

Gary is a member of the National Association of Consumer Advocates who devotes a considerable amount of his practice to assisting homeowners facing foreclosure. He currently serves as a member of the Connecticut Bar Association's Pro Bono Foreclosure subcommittee as well as the Connecticut Judiciary's Foreclosure Committee.

BRIDGETTE P. RUSSELL, Managing Director, Home Ownership Center at Neighborhood Housing Services of New Haven

Bridgette currently serves as the Managing Director for the Home Ownership Center (HOC) at Neighborhood Housing Services of New Haven (NHS). She manages program development for client services and staff training for HOC. She also directs operations of Pre- and Post-purchase curriculum, Credit counseling, Financial literacy and Full cycle lending. A graduate of the College of William and Mary with a degree in Political Science, Bridgette has also completed coursework with the NeighborWorks[®] Training Institute, Freddie Mac, Fannie Mae and HUD.

ROBERTA PALMER

Roberta Palmer is the Program Manager for the Judicial Branch's Foreclosure Mediation Program. Roberta is a graduate of Boston College and Hofstra University School of Law. She has been employed by the Judicial Branch for over 20 years. She was a housing mediator for the Hartford and New Britain Housing Courts for 18 years before being appointed to her present position.

COST: \$45 Members, \$75 Non-members

Reservations are recommended. Materials will be provided at the door. This seminar qualifies for two (2) hours of CLE practice area credit. Please call the office if you need special assistance or a certificate of attendance. Full refund with 48 hour cancellation notice.

The NHCBA has been certified by the New York State CLE Board as an Accredited Provider of continuing legal education in the State of New York. This course is appropriate for both newly admitted and experienced attorneys.

Pre-registration by March 31, 2009 is requested. Call 203-562-9652 with questions.

Please reserve _____ place(s) for the Foreclosure CLE seminar on April 1, 2009.

Enclosed is \$ _____. (\$45 Members, \$75 non-members)

Name: _____ E-mail: _____

Firm: _____ Telephone: _____

Make check payable and return by Tuesday, March 31, 2009 to:

New Haven County Bar Association, P.O. Box 1441, New Haven, CT 06506-1441 Attn: CLE Seminar

Visa/MC/Discover also accepted: include card number, expiration date and signature.