

# Residential & Commercial Foreclosures: Before, During & After

WEBINAR – ON DEMAND WEB LINK & FREE CD ROM

**Thursday, July 29, 2010**

12 - 1:30 pm PT  
1 - 2:30 pm MT  
2 - 3:30 pm CT  
3 - 4:30 pm ET

**A mistake during foreclosure can cause damages that exceed the amount of the loan!**

Residential and commercial foreclosures impose increased risk exposure for financial institutions. Making a mistake in the foreclosure process can cause your bank to lose its right against the debtor for a deficiency and cause substantial damages which far exceed the amount of the loan. This webinar will explain all aspects of the process, starting with the decision to foreclose on the real estate and ending with holding the foreclosed real estate on the bank's books. Learn the steps to evaluate whether a foreclosure is prudent, the proper way to handle foreclosures, and the most common mistakes made by financial institutions.

Continuing Education: Attendance verification for CE credits provided upon request.



## HIGHLIGHTS

- Evaluating the alternatives – workout, foreclosure, deed in lieu of foreclosure, receivership
- Policies and procedures to follow before your bank takes possession of the real estate
- Proper steps in the foreclosure process
- Determining the appropriate credit bid at the foreclosure sale
- Protecting Tenants at Foreclosure Act of 2009
- When the bank is required to issue IRS Form 1099-A and 1099-C

## WHO SHOULD ATTEND?

This informative session is designed for bank personnel involved with real estate foreclosures, such as loan officers, workout officers, collectors, attorneys, compliance officers, and managers.

**MEET THE PRESENTER**

**Elizabeth Fast, JD, CPA  
Banker's Choice**



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