

# CLE Registration Details



## Rhode Island foreclosures are reaching epidemic proportions.

....Homeowners are feeling a sense of desperation.

....Neighborhoods and communities are being adversely affected.

....Is there any hope for homeowners?

### A well informed Rhode Island Bar Association can help make the difference.

#### At this seminar you will learn:

- What federal housing programs are available, how they work and eligibility requirements
- When loss mitigation is the right choice.
- How to choose the most appropriate program for your client
- What the lender looks for in the application process
- Details about the RI Bankruptcy Court Loss Mitigation Program
- Required forms and timeline for completing the bankruptcy program
- How to obtain a successful loan modification for your client

#### DATE/TIME/PLACE

Tuesday, November 16, 2010

9:00 a.m. – 4:00 p.m.

Rhode Island Law Center, 115 Cedar Street, Providence  
*In the event of inclement weather which causes severe or hazardous driving conditions, call the RIBA CLE program at 401-421-5740 for cancellation information. You will receive written notification of the new seminar date.*

#### TUITION

\$165.00 for attorneys admitted before January 1, 2005.

\$145.00 for attorneys admitted after January 1, 2005.

Ten dollars will be added to registrations received at the door. You may register by fax (401- 421-2703) or online (www.ribar.com) with a credit card or by mail with check or credit card. Payment must accompany registration. You will receive an email confirmation of your registration.

#### WALK-IN REGISTRATION

Pre-registration is strongly recommended. We cannot guarantee seats if the program sells out. Materials for walk-in registration will be available in limited supply. If you have not pre-registered, please call before the seminar to confirm that there have been no schedule changes and that seats are still available. Call 401-421-5740.

#### CANCELLATION POLICY

A full refund less a \$10.00 administrative fee will be given to registrants whose cancellations are received by 12:00 noon the day before the seminar. There will be no refunds for “no shows”; however, the program materials will be shipped after the program or a substitute may attend for someone unable to do so.

#### SPECIAL ACCOMMODATION

Please indicate on the registration form any special accommodation you may require or call the CLE office at 401-421-5740 (TTY 401-421-1666).

#### FOR FURTHER INFORMATION

Call the CLE Office at the Rhode Island Bar Association 401-421-5740, fax 401-421-2703 or www.ribar.com.

## A Rhode Island Bar Association CLE Seminar

# Avoiding Foreclosure with Successful Loan Modifications

Timely & Informative  
Don't miss it!

November 16, 2010

9:00 a.m. – 4:00 p.m.

Rhode Island Law Center, Providence

Subject to Supreme Court Rule IV 3 this course has been approved by the MCLE Commission for 7.0 RICLE credits, 1.0 of which will apply to ethics.

# CLE



# Registration Form

Please complete a separate form for each registrant. Please print.  
(Please do not staple checks)

*In the current economic climate, loss mitigation is a booming practice area but what is the truth about loan modifications? We have the experts who will decode the federal requirements and walk you through the Rhode Island Bankruptcy Court's loss mitigation program from both the debtor's and lender's counsel perspective.*

Special guest speakers, Erin Sagransky, from the Department of the Treasury and Doreen Solomon, from the Justice Department, will take you step by step through the Making Homes Affordable programs including HAMP, HAFA, and the "second lien modification" program. They will provide a concise analysis of the programs, guidance on how to navigate the process and advice on choosing the best option for your client. They will also highlight the most recent changes in these programs and where to find the right resources to help your clients save their homes.

Our Rhode Island experts will review the RI Bankruptcy Court's loss mitigation program – now approaching its one year anniversary – its eligibility requirements, statistics, step by step procedures, necessary forms, and best practice tips. They will provide useful advice on: recognizing when loss mitigation is the right choice for your client, gathering the necessary information from clients, choosing the right federal program, negotiating with lenders and payment of fees.

The speakers will wrap up the day with a discussion of the special ethical considerations and traps for the unwary encountered in the mitigation process.

Join us for this practical and instructive program to learn more about the federal "Making Homes Affordable Program", and loss mitigation.

## Special Guest Speakers

**Doreen Solomon, Esq.**  
*Justice Department  
U.S. Trustees Program*

**Erin Sagransky, Esq.**  
*Department of the Treasury*

## Speakers

**Joseph M. Dolben, Esq.**  
*Nicholas Barrett & Associates*

**Christopher M. Lefebvre, Esq.**  
*Law Offices of Christopher M. Lefebvre*

**Susan M. Thurston, Esq.**  
*Clerk of the Court  
U.S. Bankruptcy Court, D.R.I.*

### Loss Mitigation (11/16/10)

NAME \_\_\_\_\_

FIRM/ORGANIZATION \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY/STATE \_\_\_\_\_ ZIP \_\_\_\_\_

TELEPHONE \_\_\_\_\_ BAR ID# \_\_\_\_\_

DATE ADMITTED TO PRACTICE \_\_\_\_\_

EMAIL \_\_\_\_\_  
*(You will receive an email confirmation of your registration)*

### TUITION

Admitted to the Bar BEFORE January 1, 2005  
\_\_\_\_\_ \$165.00 \_\_\_\_\_ \$175.00 at the door

Admitted to the Bar AFTER January 1, 2005  
and Associate Members of RIBA  
\_\_\_\_\_ \$145.00 \_\_\_\_\_ \$155.00 at the door

\_\_\_\_\_ Enclosed is my check payable to the  
Rhode Island Bar Association/CLE

AMX  M/C  Visa  Discover Exp. Date   
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Signature \_\_\_\_\_ Date \_\_\_\_\_

Mail to: CLE Seminar Rhode Island Bar Association 115 Cedar Street Providence, Rhode Island 02903 Or fax to 401-421-2703 Or register at www.ribar.com	FOR OFFICE USE Check no. _____ Amount _____ Date received _____ Cancellation received _____ Date sent _____
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