

Wednesday, June 20, 2012

5 p.m. to 7 p.m.

Naples Area Board of Realtors (NABOR)

1455 Pine Ridge Road, Naples

Who Should Attend?: Foreclosure is complex; and a panel of experts will provide critical information that **homeowners, HOA/Condo Association Board members, Realtors, and other interested community members** must know about this ever-changing process.

Overview: The panel will discuss recent developments on ‘hot topics’ pertaining to foreclosure, the latest news on Foreclosure Prevention Programs, and where to find free and reliable resources. The discussion will include:

(1) Alternatives to Foreclosure

- Loan modifications
- Short Sales
- Deed-in-Lieu of Foreclosure
- Federal Programs including HAFA, HAMP, HARP
- State Hardest Hit Fund program

(2) Foreclosure Proces, liquidation and collection

- Timing, procedure, and your rights and obligations
- Collection and impact on credit ratings
- Deficiency judgments and other personal obligations
- Asset protection, defenses to garnishment, consequences and how to limit impact

(3) Understanding Short Sales

- What homeowners need to know—including how/when deficiencies may be waived
- What Realtors need to know—including how to avoid liability and unlawful activity

(4) Resources—Where to find free, safe and reliable information

(5) Homeowners Associations and Condo Associations

- Hot topics regarding foreclosure and HOA’s/COA’s
- Rights and remedies—collecting unpaid fees

(6) Current foreclosure statistics, forecast, and discussion about the ‘shadow inventory’

(7) Local community-wide iniatives— “Coordinated Community Response”

- Collier County Foreclosure Task Force (www.collierftf.com)
- Blight Prevention—Collier County Code Enforcement
- Community Safety Teams—Collier County Sheriff’s Office

Visit www.collierftf.com for more information

Participating agencies include: Legal Aid Services of Collier County; Collier County Bar Association; Greater Naples Chamber of Commerce; Housing Development Corporation of SW Florida, Inc.; Collier County Code Enforcement; Collier County Sheriff’s Office; Collier County Clerk’s Office; Naples Area Board of Realtors (NABOR); and EK Consulting, Inc.

