



Short Sales Part 1: Recorded Tuesday, April 12th, 2011 (1.5 hour presentation)

Presenters: Linda Hamilton, CSEO - Chicago Title Co., and Jonathan Zak, Esq. - Wright, Finlay & Zak

Moderator: Tyrone Anub - Vice Chair, CLTA Education Committee (Placer Title Company)

- Definition of short sale and compromise sale
- Parties to a short sale
- HAFA
- Short Sale process and documentation
- Agent authorization forms for escrow to communicate with Lenders
- Licensing of processors and negotiators
- Preliminary Estimated HUD-1 details
- Short sale approval letter
- Short Sale Addendums
- Working with First Lender and Junior Lienholders
- Addressing conflicting demands of first and junior lienholders
- Notice of Default Purchase Agreement Details
- Disclosure of renters as buyers and family members and Arm's Length Transaction
- FRAUD - Agents writing up contacts to postpone Trustee Sale, other issues
- Understanding the provisions of SB 306 (2009) regarding short sale demand procedures, if utilized

Short Sales Part 2: Recorded Tuesday, April 19th, 2011 (1.5 hour presentation)

Presenters: Linda Hamilton, CSEO - Chicago Title Co., and Jonathan Zak, Esq. - Wright, Finlay & Zak

Moderator: Tyrone Anub - Vice Chair, CLTA Education Committee (Placer Title Company)

- Obtaining Pre-Closing/Final HUD-1 approval
- Obtaining updates of short sale letters/agreements
- Second lien holders service agreements
- Role of MERS and obtaining servicer information online
- Sale of loan by lender mid-transaction
- Equator - liability and issues
- How escrow and title can avoid contested short sales
- Types of Short Sale disputes
- How disputes occur and how to avoid them
- Events that may trigger rescission/cancellation by the lender
- Effect of foreclosure and/or bankruptcy
- What happens when Short Sale declares sale is void
- Potential issues in Short Sale litigation
- Potential plaintiffs/defendant in Short Sale litigation



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REGISTRATION AND CANCELLATIONS: Registration fee is for one single connection (one computer). **NO REFUNDS** will be granted after access information is sent.

STEP 1. Complete Your Registration Information *(Please use one form per registrant.)*

Registrant Name: _____ Company: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Phone: _____ E-mail (required): _____
 Member of (please check one): California Escrow Association California Land Title Association Neither

STEP 2. Choose Recording (circle one)	Part 1 Only	Part 2 Only	BOTH
Member Rate (CEA and CLTA Members only)	\$25.00	\$25.00	\$50.00
Non-Member Rate	\$45.00	\$45.00	\$90.00

STEP 3. Complete Your Payment Information

TO PAY BY CHECK COMPLETE FORM, MAKE CHECK PAYABLE AND MAIL TO: CALIFORNIA LAND TITLE ASSOCIATION PO BOX 13968, SACRAMENTO, CA 95853-3968 1215 K STREET, SUITE 1816, SACRAMENTO, CA 95814 **REGISTRATION CONTACT INFORMATION** CYNTHIA GROOM <CG@CLTA.ORG> TELEPHONE: 916-444-2647	TO PAY BY CREDIT CARD COMPLETE FORM & RETURN TO: FAX: 916-444-2851 OR EMAIL: CG@CLTA.ORG		
	MasterCard <input type="checkbox"/>	VISA <input type="checkbox"/>	American Express <input type="checkbox"/>
	Credit Card #: _____ Exp. Date: _____ Security Code: _____ Signature: _____		