

**Bernard E. Witkin  
Law Library  
ALAMEDA COUNTY**



## *Foreclosure Defense*

**Thurs., Nov. 19, 2009**

**7 pm—9 pm**

**Alameda County**

**Public Hearing Rm. 160**

**224 W. Winton**

**Hayward, CA 94544**

**\$ 5.00**

**Registration Fee**

**To reserve a seat call:**

**( 510 ) 670-5230**

**Paid registration is required**

**to hold your seat.**

**Space is limited—call early!**



**Worried about losing your home?  
Getting no-where with your  
lender?**

Come to this workshop given by Attorney Duane Tucker to learn about the options and solutions of foreclosure. Stop worrying and empower yourself with legal information.

### **DISCUSSION TOPICS:**

- **Foreclosure Prevention Options:** bankruptcy, deed-in-lieu, forbearance, loan modification, refinance, short sale, or litigation
- **Legislation:** the reality of Obama 's Home Affordable Program, Real Estate Settlement Procedures Act ( RESPA ), Truth-in-Lending Act ( TILA ), SB 1137 Foreclosure Procedures
- **Forensic Audits:** identifying predatory lending practices
- **Litigation Strategies:** forcing lenders/servicers to comply, home negotiation, lowering interest rates, work-out options, etc.