

**Around Town Realty**

Date: 03/24/2010

Time: 6:30pm

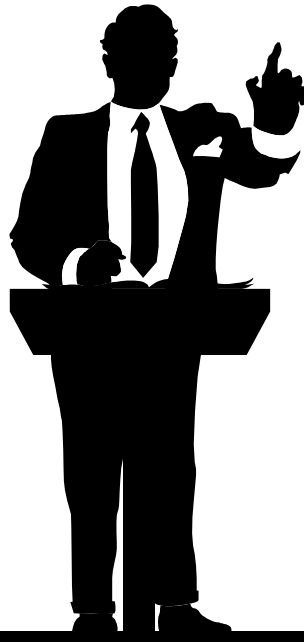
*First Street Café Upstairs  
440 First Street  
Benicia, Ca 94510*

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## *Short Sale & Foreclosure Seminar*

# Facts & Strategies



- *Understand how the foreclosure process works including the order of events. Time is not on your side.*
- *Learn about Short Sales and how a Short Sale will have less impact on your credit scores and potentially on your employability. A Short Sale will also decreased the waiting period needed to purchase again in the future.*
- *A discussion of Bankruptcy and how this process can help foreclosure and force your lender to reduce principal through a cramdown.*
- *An overview of taxation on foreclosure and Short Sales. A discussion of insolvency which may eliminate or reduce taxation.*
- *"Pick up the pieces" Many of us lost most of our net worth from the decline of the Real Estate and Stock market and can not afford to lose again.*

### **Guest Speakers**

- Robert McConnell– Bankruptcy Attorney, McConnell Law Offices
- Patrick Polo– CPA, Shwiff, Levy & Polo LLP
- Mark Porter– Financial Advisor, Ameriprise Financial
- Mark Mitchell– Attorney, Gizzi & Reep

### **Moderator**

- Paul R. Winders

A representative of Wells Fargo Home Mortgage and Bank of America will attend to answer modification & Short Sale questions.



**Around Town Realty**

**Paul R. Winders**

**Broker / Owner / REALTOR®**

**DRE # 01213198**

560 First Street C103  
Benicia, CA 94510

*Please join us for drinks & appetizers (no host bar)*

***Please R.S.V.P seats are limited!***

