

Presents

The U. S. Housing Crisis Options for CA Homeowners

Tuesday, October 4, 2011

1:00-2:00 pm

San Diego County Library- El Cajon Branch

201 E. Douglas, El Cajon, CA 92020

Community Room

This **FREE** program for attorneys, realtors, and the public will cover the options homeowners have when they owe more than their home is worth and/or when they are in financial distress.

Topics covered:

- Loan Modifications
- Short Sales
- Bankruptcy
- Tax Ramifications

Also discussed: Deeds in Lieu, Refinancing, Litigation, Voluntary Foreclosure, Deciding When to Stay; Deciding When to Leave, "Buying & Bailing", Lessons Learned.



About the Speaker:

Gary Laturno, President & General Counsel, Laturno Kuick Realty, is a frequent speaker at the San Diego County Bar Association and other CEB Seminars on current issues in real estate. Since 2007, his law practice has focused on counseling homeowners in financial distress, as well as training volunteer attorneys, housing counselors and Realtors on options to avoid foreclosure. In 2009, Gary was the recipient of the Housing Opportunities Collaborative Distinguished Pro Bono Attorney Service Award. He is Co- Chair of the county bar's Real Property Law Section. See www.LandKRealty.com; www.GaryLaturno.com

1 hour MCLE general participatory credit

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Reserve your attendance by calling: **619 441-4451** or emailing **Refdesk@sdcpll.org**