



**6.5**  
MCLE hours

## **St. Louis**

August 22, 2008  
Crowne Plaza Hotel  
St. Louis Airport

## **Kansas City**

August 28, 2008  
Crowne Plaza  
Kansas City Downtown

### **Why You Should Attend**

Recent trends in the real estate market brought nationwide attention to mortgage delinquencies and foreclosures. Join our faculty of mortgage professionals and commercial law attorneys for an overview of the foreclosure process in Missouri and a timely discussion of related issues from multiple perspectives.

Get tips for working with title companies and banks during delinquency and through the foreclosure process. Also, take away information you and your client will need to address tax issues that can accompany a foreclosure action. Register today!

# Foreclosure: Issues, Trends, and Perspectives in Commercial Law





## **Program Planning and Committee Chair:**

Hon. Charles E. "Sketch" Rendlen III, *U.S. Bankruptcy Court, Eastern District of Missouri*

## **Moderators:**

Robert J. Blackwell, *Blackwell & Associates, PC (St. Louis)*

Cara L. Detring, *Preferred Land Title Company, A Landchoice Company (Kansas City)*

8:30 – 9:00 a.m.

### **Registration**

9:00 – 10:40 a.m.

### **Foreclosure Overview and the Mortgage Relief Act**

In this nuts and bolts presentation, learn how the Missouri non-judicial foreclosure process works and examine issues that can arise at the foreclosure sale. The discussion will include the handling of surplus funds, redemption, and the REO process. Explore common myths regarding mortgage foreclosures and get an update on the status of the Federal Mortgage Relief Act.

#### **Speakers:**

Vernon D. Singer, *Milsap & Singer, LLC (Both Locations)*

Alan E. South, *South & Associates, PC (Both Locations)*

10:40 – 10:55 a.m.

### **Refreshment Break**

10:55 – Noon

### **Title Issues in Foreclosure Actions**

How do you handle mechanics' liens and junior liens that may or may not be wiped out? Examine this and the other title problems that can arise in connection with a foreclosure and get practical tips for working with a title company to address those problems.

#### **Speakers:**

Nancy Eisenschiml, *First American Title Insurance Company (Both Locations)*

Cara L. Detring (Kansas City)

Noon – 1:15 p.m.

### **Lunch *(On Your Own)***

1:15 – 2:05 p.m.

### **Foreclosure: A Banker's View**

What are the bank's options and obligations? Get a banker's perspective on the business, regulatory, and tax issues surrounding delinquencies and foreclosures.

#### **Speakers:**

Melany H. Kniffen, *Southern Commercial Bank (St. Louis)*

TBA (Kansas City)

2:05 – 2:20 p.m.

### **Refreshment Break**

2:20 – 3:20 p.m.

### **Panel Discussion**

The seminar speakers will join in a panel discussion to offer their insight and perspectives of current foreclosure issues, common questions facing attorneys who practice in this area, alternatives to foreclosure, and other issues including deficiencies and bankruptcy protections.

3:20 – 4:10 p.m.

### **Dealing with the Bankrupt Property Owner**

What are the tax aspects of foreclosure? Can the property owner discharge taxes? Get important information you and your client will need to know about the tax consequences that can follow a foreclosure sale.

#### **Speaker:**

Harry Charles, *Attorney at Law (Both Locations)*