



BPE Law Group
A Professional Corporation

SEMINAR OUTLINE FOR PROPERTY OWNERS

COPING WITH UPSIDE DOWN REAL ESTATE

January, 2011

THE BPE \$200 CONSULT

Learn Risk exposure to:

- (1) Deficiency Judgment
- (2) Debt Forgiveness Tax
- (3) Credit Damage
- (4) Career Damage

*Find best risk avoidance strategies.
Call BPE for an appointment today.*

*Want the latest news about changes
in Real Estate and Business law?*

*Check out Steve's Blog at
www.stevebeede.com*

Recent Topics:

- Debt Forgiveness Tax Update
- Real Estate Outlook for 2011
- National Foreclosure Reform
- Good News in Housing Mess
- Robo-signing Issues

NEED LEGAL HELP NOW?

Contact Steve at:

BPE Law Group, Inc.
11140 Fair Oaks Bl., Suite 300
Fair Oaks, CA 95628
(916) 966-2260
www.bpelaw.com
sjbeede@bpelaw.com

SEMINARS

BPE Law's attorneys are available for legal update training for Realtors and real estate professionals

(1) **INTRODUCTION**

- Historical Background of Market crashes
- What to expect going forward

(2) **OPTIONS FOR KEEPING THE PROPERTY**

- Costs & Benefits of Doing Nothing
- Loan Modification & Related Issues
- Government Programs

(3) **SELLING THE UPSIDE DOWN PROPERTY**

- Equity Sale - Equity Sales Act
- Short Sale
 - Process & Timing
 - Hardship Package
 - Lender Recourse
- Finding Legal Leverage

(4) **GIVE IT BACK TO THE LENDER**

- Deed in Lieu of Foreclosure

(5) **FORECLOSURE (California)**

- Non-Judicial - (Trustee Sale)
- Judicial - (Sheriff's Sale)
- Deficiency Judgment Risks
- Debt Forgiveness Tax
- Impact on FICO Score & Career
- Rent Collection during Foreclosure
- Owner / Tenant Post-Foreclosure Rights

(6) **BANKRUPTCY - Getting a "Fresh Start"**

- Chapter 7 Liquidation
- Chapter 13 Debt Reorganization
- Automatic Stay

(7) **MOVING FORWARD**

- Getting back to Real Estate Ownership

Areas of Legal Practice:

Transactions & Litigation

- *All Real Estate Areas*
Including Landlord - Tenant
- *Business formation & operation*
- *Estate Plans & Probate*
- *Personal Injury*
- and many other areas -

Recent Successes for our Clients:

- \$580,000 for property owner
- \$215,000 for non-disclosure
- \$300,000 for contractor
- and many more -

Have Questions on any real estate or business legal issues...

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Get a confidential attorney review of your financial exposure and plan strategies to protect your assets.

Call BPE for an appointment today.

MEET THE BPE LAW PROFESSIONALS



STEVE BEEDE - Since founding the law firm in 1995, Steve has personally handled over 1,000 cases from contract reviews to complex multi-party litigation. With over 30 years of experience in real estate investing, management, brokerage, and law, including guiding his clients through the market crashes of 1981, 1986, 1990, and 2006. Steve has the knowledge to help upside down owners find direction through this present recession.

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ROBERT ENOS - Robert has been handling construction defects, business disputes, and personal injury cases since 1996. His expertise in complex business and technical litigation involves cases from Alaska to Florida to China. Rob serves on the Placer County Tax Appeals Board. rjenos@bpelaw.com



KEITH DUNNAGAN - Keith is licensed to practice law in California and Washington and focuses on complex real estate and business civil litigation in both State and Federal Court. He further represents creditors and debtors in collection actions. kbdunnagan@bpelaw.com



ALEX MUNN - Alex focuses on civil law primarily working with lenders and insurance companies in settling claims and litigating disputes. He's been called a miracle worker for his success in negotiating away recourse on upside-down loans. awmunn@bpelaw.com

BPE LAW GROUP, INC., is a Sacramento law firm based in Fair Oaks providing advice, negotiation, and legal representation for clients world-wide. The firm focuses primarily on **Real Estate, Business, and Estate Planning** and handled over 1,300 cases in 2010 alone. You can reach the firm at BPE Law Group, Inc., 11140 Fair Oaks Blvd., Suite 300, Fair Oaks, California 95628, Ph: (916) 966-2260 Fax: (916) 966-2268, e: sjbeede@bpelaw.com. Join us on the web at www.bpelaw.com.

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