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Minnesota State Bar Association
Continuing Legal Education

The Basics of

Mortgage Foreclosures

in Minnesota

What you need to know to handle a
mortgage foreclosure action

*covering all new
foreclosure laws*

Mortgage Scams Send Home
Foreclosures Skyrocketing

Record High Foreclosure
Sales in Hennepin County

Rising Foreclosures Threaten
National Economy

Foreclosures
Expected To Surge

Monday, March 2, 2009

Minnesota CLE Conference Center
Seventh & Nicollet • Third Floor City Center • Minneapolis
Replay details inside.

X Whether you represent creditors or debtors,
mortgagors or mortgagees...

X Whether you're beginning to practice in the
foreclosure area or an experienced practitioner
who wants to refresh your knowledge...

**this seminar is a
"must" for your practice!**

Find out what you need to know to successfully and
efficiently handle a mortgage foreclosure action and
avoid the most common pitfalls in the process.

COURSE INFORMATION

LIVE PRESENTATION

Minneapolis
Monday, March 2, 2009
Minnesota CLE Conference Center
Seventh Street & Nicollet Mall
Third Floor City Center

VIDEO REPLAYS

Schedule times for replays may differ
from the live presentation. Start times
are as indicated below. Register at least
one week in advance to secure your
copy of the materials on the day of the
seminar.

Minneapolis – 3/18/09 & 4/3/09
(Registration 8:30; Replay 9:00)
Minnesota CLE Conference Center
Seventh Street and Nicollet Mall
Third Floor City Center

Albert Lea – 5/8/09
(Registration 8:30; Replay 9:00)
Christian & Peterson
314 South Broadway

Duluth – 5/28/09
(Registration 8:30; Replay 9:00)
Radisson Hotel Duluth – Harborview
505 West Superior Street

Mankato – 4/9/09
(Registration 8:15; Replay 8:30)
Farrish Johnson Law Office
Eastwood Industrial Centre
1907 Excel Drive

Moorhead – 4/16/09
(Registration 9:00; Replay 9:15)
Moorhead Public Library
118 Fifth Street South

Saint Cloud – 4/27/09
(Registration 8:45; Replay 9:00)
Kelly Inn
Highway 23 & Fourth Avenue South

CREDITS

Minnesota CLE is applying to the
Minnesota State Board of Continuing
Legal Education for **5.25 CLE credits**
and to the MSBA for **5.25 basic
real estate specialist credits**. The
maximum number of total credits you
may report for attending this course is
5.25 credits.

CANCELLATION/NO-SHOW POLICY

Paid registrants who cancel their
registration at least 72 hours before
the program will receive a full credit on
their account; if fewer than 72 hours, a
\$25 administrative fee will be deducted.
Paid registrants who do not cancel, yet
fail to attend, will receive the written
materials. Passholders may purchase
the materials for 50% of the full retail
price.

ACCOMMODATION

If you have a disability and need an
accommodation in order to attend,
contact Minnesota CLE at 2550
University Avenue West, Suite 160-S,
Saint Paul, MN 55114 or call us at
651-227-8266 or 800-759-8840.

QUESTIONS?

Call **651-227-8266** or **800-759-8840**
or visit www.minncle.org.

Minnesota Continuing
State Bar Legal Education
Association

2550 UNIVERSITY AVE W # 160-S, SAINT PAUL, MN 55114

DATED MATERIAL – PLEASE EXPEDITE!



The Basics of
**Mortgage
Foreclosures**
in Minnesota

Schedule and Faculty

8:30 – 9:00 a.m.

REGISTRATION, CHECK IN
AND CONTINENTAL BREAKFAST

9:00 – 10:00 a.m.

Overview – Decision Making for the Debtor or Lender

Practical tips for debtors and lenders for identifying problem loans, negotiating debt restructuring and debt recovery, and deciding when to pursue litigation or other action.

– Amy L. DuMond, Course Chair

10:00 – 10:15 a.m.

BREAK

10:15 – 12:00 p.m.

Foreclosures by Advertisement and Voluntary Foreclosures

Pre-foreclosure procedures, procedures by advertisement, title review, publication and service of notice, postponement, reinstatement, sheriff's sale.

– Paul Loraas

12:00 – 1:00 p.m.

LUNCH (on your own)

1:00 – 2:15 p.m.

Foreclosures by Action and Redemption

Action v. advertisement, default notice requirements, pleading and service mechanics, defenses to action, pre-sale and post-sale considerations, redemption procedures, post-redemption concerns.

– D. Charles Macdonald

2:15 – 2:30 p.m.

BREAK

2:30 – 3:45 p.m.

Helping Homeowners in Foreclosure

How to identify claims that may help your clients save their homes or provide leverage to negotiate for more favorable loan terms. Topics will include the Truth in Lending Act, the Real Estate Settlement Procedures Act, statutory and common law fraud claims, Minnesota's anti-predatory lending laws, and related provisions.

– Amber Hawkins

Amy L. DuMond
Course Chair
Winthrop & Weinstine PA
Minneapolis

Paul Loraas
Fryberger Buchanan Smith & Frederick PA
Duluth

D. Charles Macdonald
Faegre & Benson LLP
Minneapolis

Amber Hawkins
Legal Aid Society of Minneapolis
Minneapolis

To Register

MAIL TO: 2550 University Avenue W.
Suite 160-S
Saint Paul, MN 55114

FAX TO: 651-227-6262

GO ONLINE: www.minncle.org

OR CALL: 651-227-8266 or
800-759-8840

REGISTRATION / ORDER FORM

The Basics of
Mortgage Foreclosures
in Minnesota

Monday, March 2, 2009
Minnesota CLE
Conference Center
Minneapolis
599-09 | ccs

PLEASE "✓" APPROPRIATE BOX BELOW:

LIVE – 3/2/09:

\$245 MSBA member \$245 paralegal \$295 standard rate

VIDEO:

\$210 MSBA member \$210 paralegal \$250 standard rate

Location _____ Date _____

NEW LAWYER DISCOUNT!
 I was first admitted to the bar after March 2, 2006, and have deducted \$60 from the registration fee marked above.

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Can't Attend? Get the Program Materials!

I cannot attend. Please send me:
____ copy(ies) of the written materials at \$110 each.
(available 3/12/09)

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All other MN	6.5%
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