



What's Best For Your Family?

Facing foreclosure? Upside down? Worried about an adjustable rate mortgage? Considering bankruptcy?



Upcoming Seminars

MESA – La Quinta Inn & Suites
May 24, 2008: 10 am, 1 pm, or 4 pm
May 25, 2008: 10 am or 1 pm

PEORIA – La Quinta Inn & Suites
June 10, 2008: 6 pm
June 21, 2008: 2 pm or 4 pm

PHOENIX – Hyatt Place Metrocenter
June 14, 2008: 10 am, 1 pm, or 4 pm
June 17, 2008: 6 pm
June 28, 2008: 10 am, 1 pm, or 4 pm

Register online today at:
www.professionalsforhomeowners.com

Additional information and our complete seminar calendar are posted on our website.

LEARN YOUR FORECLOSURE ALTERNATIVES FROM EXPERIENCED PROFESSIONALS

Enjoy one-stop access to attorneys, mortgage brokers, and realtors in an informative 2-hour presentation. **The seminar includes a 30-minute breakout session to talk to the professionals.** Seating is limited to the first 30 registrants, so register online today!

WHAT YOU'LL LEARN

- how Arizona's foreclosure and bankruptcy laws protect you and your family
- how to stop a pending foreclosure sale, and how to avoid foreclosure rescue scams
- the foreclosure process - what happens if you choose or are forced to "walk away", and whether or not your mortgage company can sue you personally
- the most current options available to homeowners facing default, including loss mitigation workouts and the short sale process
- how to complete your own "loss mitigation" with your mortgage company

- how foreclosures, short sales, and bankruptcies affect credit, and how to improve and rebuild your credit score
- if you are a candidate for refinancing under current lender guidelines
- If you should consider filing a Chapter 7 vs. Chapter 13 bankruptcy and how the process works
- if you should consult a real-estate or bankruptcy attorney for further assistance based on your particular situation

WHAT YOU'LL RECEIVE

- a price opinion and guidelines for deciding whether to sell, hold, or buy based on your home and current market conditions
- a do-it-yourself loss-mitigation workbook
- materials designed to assist you to improve and rebuild your credit
- access to a network of legal, real-estate, and mortgage professionals

Seminar Speakers

Jason Sherman, ESQ

An attorney for a Phoenix real estate and foreclosure law firm, Mr. Sherman has handled thousands of Arizona foreclosures and evictions and has represented clients in more than 4,000 consumer bankruptcy cases.

Leonard Sominsky, ESQ

Mr. Sominsky is the owner of Leonard Sominsky, PC and has spent more than 10 years counseling and representing consumers in Arizona Bankruptcy courts.

Dean Shreiner, Optimum Financial

Mr. Shreiner is the President and founder of Optimum Financial, a leading mortgage broker located in Scottsdale, Arizona. Mr. Shreiner has counseled numerous clients in the areas of credit rebuilding and improvement and short-sales.

Michelle Wells, Results Realty, LLC

Ms. Wells is a broker and the managing member of Results Realty in Phoenix, Arizona. The firm's agents and employees have extensive expertise in all Arizona real estate markets. Michelle and agent Tanquil Graves have experience handling bank-owned properties and negotiating short sale transactions for homeowners.