

**Nor Cal Educational Conference**  
**Friday, July 11, 2008**

**Registration**      **11:00 a.m.**

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**Session I**            **1:00 p.m. - 2:15 p.m.**

**Michael Belote, Esq. - Legislative Advocate to CEA**  
**Legislation Update**

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**Session II**            **2:30 p.m. - 3:30 p.m.**

**Karen White - Wells Fargo Bank**  
**Reverse Mortgages**

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**Session III**          **3:45 p.m. - 5:00 p.m.**

**Everything FHA & VA - "Back in the Game"**

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**EXPOSITION**                    **5:00 p.m. - 6:00 p.m.**

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**Buffet Dinner**        **6:00 p.m. - 7:30 p.m.**



**Rachel Dollar, Esq.**  
**Mortgage Fraud**

**Nor Cal Educational Conference  
Saturday, July 12, 2008**

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**8:00 a.m. - 9:00 a.m.**

**Session I - A Kathy DeGaine - Old Republic Title  
Introduction to Commercial Escrow**

**Session I - B Tamara Stoebe - Federal Escrow  
All you want to know about Mobile Homes**

**9:15 a.m. - 10:15 a.m.**

**Session II - A Ken McCormick - Deputy DA Contra Costa County  
“Stealing Home - Foreclosure Fraud”**

**Session II - B Sandy Rose - Old Republic Title Co.  
Seller Carry-back Notes**

**Session II - C Warren Vaughn - Financial Title  
Escrow Claims**

**10:30 a.m. - 11:45 a.m.**

**Session III - A Alicia Kamian - Old Republic Title Co.  
Tenants in Common (TIC's)**

**Session III - B Laura Lowe - LandAmerica  
Underwriting Escrow Practices for Properties in Default**

**Session III - C Kathy DeGaine - Old Republic Title Co.  
“Double Header” Intermediate Commercial Escrow**

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**12:00 Noon LUNCH CEA President - Deb Perry, CSEO**

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**1:30 p.m. - 3:30 p.m.**

**Session IV-A Michael Haas - CPA - Tax Potpourri**

**Session IV - B Lexi Howard - Chicago Title Co.**

**3:45 p.m. - 5:00 p.m.**

**Session V Michael Yesk, Esq. - IPX  
Short Sales**