



# FORECLOSURE DEFENSE INSTITUTE

## GARFIELD'S FORECLOSURE DEFENSE LAWYERS WORKSHOP

November 2, 2009 • 8:30 am to 5:00 pm

SHERATON SAND KEY RESORT, CLEARWATER BEACH, FL

In 2010, Thousands of Homeowners Will Demand Their Homes Free and Clear

### WILL YOU BE READY TO REPRESENT THEM?

The conspiracy to defraud homeowners will be thrown to its knees, and lenders will be called upon to produce the note or let the property go. If you know anything about mortgage-backed securities, the answer is clear. Precedent setting orders/opinions in New York, New Jersey, Michigan, Florida, Ohio and other states have already decided in favor of the homeowners – with more following every day.

Welcome to the emergence of mortgages interwoven with the new world of derivatives, asset-backed securities, credit market vehicles, ratings and appraisal practices, issuance of negotiable instruments, and administrative rules and regulations on the state and federal level.

**Are your legal skills up to the challenge? Or are you malpracticing, unaware of this legal new world order called securitization?**

If your practice has anything to do with bankruptcy, foreclosure, or real estate, be prepared to be sued yourself for not knowing the myriad state and federal laws that protect homeowners from predatory lenders. Further, there is now a proven legal strategy for not only protecting homeowners, but establishing legally that they already own their homes free and clear of all mortgage encumbrances. Major changes in real property law and foreclosure defense arose as a result of the securitization of loans. This presents a huge opportunity for attorneys to enlarge their practice, win more cases, and earn substantial fees.

### ATTORNEYS BEWARE:

**The typical predatory lender is in violation of an excess of a dozen statutory acts plus over twenty causes of action.**

The Foreclosure Defense Institute workshop will teach you in one day how to upgrade your skills and embark on an exciting new legal journey. It is taught by Neil Garfield, who created the Garfield Continuum, a combined and coordinated group of legal strategies that capitalize on the current securitization climate.

FDI is dedicated to bringing order to the real estate marketplace, to protect consumers from unfairly becoming victims of foreclosure through inadequate foreclosure defense. We will educate consumers, lawyers and judicial professionals about predatory lending, statutory consumer credit protections, existing and evolving foreclosure defense strategies and rulings. This will have the intended side effect of preventing blighted neighborhoods that decrease value of non-foreclosed homes and ultimately, reduce property values and tax revenues to local municipalities.

## OUR SPEAKERS

**Brad Keiser**, BA, MBA, is a former senior executive with Fifth Third Bancorp, one of America's 10 largest banks. A recognized speaker at banking conferences and author of industry-related articles, Brad led the rapid growth of the bank's Financial Institutions Services Group. He strongly believes that the best outcome for all parties involved in the current mortgage meltdown, both in the short and long term is to find a way to keep the homeowner in the house.

continued next page

**Neil F. Garfield**, M.B.A., J.D., 61, is the winner of dozens of academic awards, a popular speaker, and author of technical treatises on law and economics. He has come out of retirement with a bang and financial institutions should take note. He knows them from the inside-out, who the deciders are, and how they arrived at a catastrophic scheme to defraud people, agencies, institutions and governments all over the world.

For more information on Neil Garfield visit his website at [www.livinglies.wordpress.com](http://www.livinglies.wordpress.com)

## WORKSHOP AGENDA

8:30-9:15	Mortgage Meltdown: Cause and Effect	1:00-2:30	Offensive and Defensive Legal Strategies
9:15-10:00	Mortgage Securitization Process	2:30-3:00	Ethical and Malpractice Considerations
10:00-10:15	Morning Break	3:00-3:15	Afternoon Break
10:15-11:00	Legal Consequences of Securitization: Parties and Victims	3:15-3:45	Bankruptcy Errors and Omissions
11:00-11:45	Federal Consumer Protection Statutes: TILA and RESPA	3:45-4:15	Attorney Fees
11:45-1:00	Lunch Time Q&A	4:15-5:00	Boots on the Ground: Closing Q&A

**NOTE: No audio/video taping is allowed.**

**CLE CREDITS: Approved for 9.5 MCLE by FL Bar, other states with reciprocity.**

**COST OF WORKSHOP IS \$695/PERSON • SPACE IS LIMITED; FIRST-COME BASIS  
GET \$150 OFF - Early Bird Registration Discount by October 23, 2009!**

Name \_\_\_\_\_ Bus. Tel. \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

\* Address must match billing address for the credit card.

State \_\_\_\_\_ Zip \_\_\_\_\_ Practicing in State(s) of \_\_\_\_\_

Email \_\_\_\_\_ Bar Number \_\_\_\_\_

Charge to (circle one):      Visa      MasterCard      American Express

Account Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

- Check One:     \$695.00 (Includes Workshop & Garfield Handbook)  
                    \$545.00 if paid by October 23, 2009 (Includes Workshop & Garfield Handbook)  
                    \$195.00, plus \$25.00 S&H (I cannot attend please send me the handbook)

**Disclaimer for Legal professionals that are not licensed, practicing lawyers.**

THIS WORKSHOP AND/OR HANDBOOK IS NO SUBSTITUTE FOR LEGAL ADVICE FROM LOCAL COUNSEL LICENSED TO PRACTICE IN THE COUNTY AND STATE WHERE THE SUBJECT PROPERTY IS LOCATED. The information presented is for general information for you to understand the current context of foreclosures and to enable you to ask relevant questions of an attorney of your choosing. Any opinions presented here, along with facts, cases, examples or arguments, may not apply to your case. You should consult with local licensed counsel before employing them--see our website [www.livinglies.wordpress.com](http://www.livinglies.wordpress.com) for article on why you should have counsel.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Code - 03

Printed Name \_\_\_\_\_

**Complete and fax to: 772-594-6244 OR  
Scan and email as attachment to: [Foreclosuredefensegroup@gmail.com](mailto:Foreclosuredefensegroup@gmail.com)**