



**SATURDAY, MARCH 13, 2010**

**10 a.m. to 10:45 a.m.**



**Stay Covered: The Basics of Homeowner's Insurance**

Why you need homeowner's insurance and how much coverage should you have.

**Room 409 A**



**Home Inspection 101**

Why you need a home inspection; what it should entail; what it means for you as a buyer; how to select an inspector.

**Room 409 B**



**Put Your Money to Work: How to Find the Right Investment Property**

Exploring the options for real estate investment in today's market; the financial and tax benefits of investing in real estate

**Room 410**



**How to Find and Buy Foreclosures, Short Sales, and REOs**

The process for finding and buying a home in foreclosure; how to find and purchase bank-owned houses (REOs) and information about short sales.

**Room 411 (Theatre)**



**How to Plan and Save for Your First Home**

How to budget for a down payment; rethinking lifestyle patterns in order to set more money aside; calculating how much money you might need for a down payment.

**Room 150 AB**



**Don't Lose Your Home: How to Avoid Foreclosure (Spanish)**

What to do if you are in financial trouble to avoid getting behind on your mortgage payments or losing your home to foreclosure.

**Room 150 C**

**11 a.m. to 11:45 a.m.**



**Don't Get Scammed: Tips on Avoiding Mortgage Fraud**

Explanation on what mortgage fraud is and how to protect yourself from fraudulent loan practitioners; understanding mortgage documents before you sign.

**Room 409 A**



**Credit Boot Camp: How to Fix Your Finances**

Tips for monitoring your credit score and rating; explanation on why credit plays such a crucial part of the loan process; how to protect your credit history and correct errors.

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**California Housing Market Outlook**

An historical overview of today's housing market including a synopsis of the current financial situation and how it can impact trying to secure a mortgage loan.

**Room 411 (Theatre)**



**Stay Covered: The Basics of Homeowner's Insurance (Spanish)**

Why you need homeowner's insurance and how much coverage should you have.

**Room 150 C**

## 12 p.m. to 12:45 p.m.



### **Finding a Home Loan in Today's Market (Panel)**

Expert advice on how to choose a lender; what documents you need to take with you when you apply for a mortgage loan; the pre-approval letter and process

**Room 411 (Theatre)**

## 1 p.m. to 1:45 p.m.



### **Finding a REALTOR®: The First Step to Your First Home**

How to choose a REALTOR®; the role of a REALTOR® in the home-buying process; what you can expect from a REALTOR® and what you can't.

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### **Home Inspection 101**

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### **Assistance Programs for First-time Buyers**

Information on mortgage assistance programs for first-time buyers and how to qualify.

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### **How to Find and Buy Foreclosures, Short Sales, and REOs**

The process for finding and buying a home in foreclosure; how to find and purchase bank-owned houses (REOs) and information about short sales.

**Room 411 (Theatre)**



### **Your Guide to the Home Buyer Tax Credits**

Tips and information on qualifications, determined credit amounts, and processes involved for both first-time home buyers and existing owners.

**Room 150 AB**



### **Your First Home: What to Know Before You Buy (Spanish)**

A pre-buy "checklist" covering the fundamentals of the home-buying process, including understanding the market and pricing; selling histories; zoning issues; mortgage terms and tips on how to work with a lender.

**Room 150 C**

## 2 p.m. to 2:45 p.m.



### **California Housing Market Outlook**

An historical overview of today's housing market including a synopsis of the current financial situation and how it can impact trying to secure a mortgage loan.

**Room 409 B**



### **How to Negotiate Your Loan Modification**

Learn the ins and outs of loan modifications, including how to request, process, and negotiate from start to finish.

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### **Your First Home: What to Know Before You Buy**

A pre-buy "checklist" covering the fundamentals of the home-buying process, including understanding the market and pricing; selling histories; zoning issues; mortgage terms and tips on how to work with a lender.

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### **How to Plan and Save for Your First Home**

How to budget for a down payment; rethinking lifestyle patterns in order to set more money aside; calculating how much money you might need for a down payment.

**Room 150 AB**



### **Everything You Need to Know About CalVet Programs**

Information about loan programs available for veterans through the California Department of Veteran's Affairs.

**Room 150 C**

## 3 p.m. to 3:45 p.m.



### **Don't Lose Your Home: How to Avoid Foreclosure**

What to do if you are in financial trouble to avoid getting behind on your mortgage payments or losing your home to foreclosure.

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### **Credit Boot Camp: How to Fix Your Finances**

Tips for monitoring your credit score and rating; explanation on why credit plays such a crucial part of the loan process; how to protect your credit history and correct errors.

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**Room 150 AB**



### **Loan Tips for First-time Buyers**

Learn what home loan options are available through the state of California, what assistance programs are available at the Federal, State, and local levels, and what you need to do to qualify and apply.

**Room 150 C**

## 4 p.m. to 4:45 p.m.



### **Finding a Home Loan in Today's Market (Spanish)**

How to choose a lender; what documents you need to take with you when you apply for a mortgage loan; the pre-approval letter and process.

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**Room 150 C**

## Sunday, March 14, 2010

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### **Put Your Money to Work: How to Find the Right Investment Property**

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