



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.

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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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Assistance Programs for First-time Buyers

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

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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.



How to Use Short Sales and Avoid Foreclosure

Did you know that buyers can help sellers avoid foreclosure? Learn how short sales can help properties from moving into foreclosure with tips from a C.A.R. Strategic Defense attorney.

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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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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.



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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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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)

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