

MARCH WEBINAR

One Bite at the Apple

The Limitations of the One-action and Anti-deficiency Rules in California

ALDRICH BONNEFIN & MOORE, PLC

COUNSEL FOR BANKERS' COMPLIANCE GROUP® Presents a Webinar



For years, the One-action and Anti-deficiency Rules in California have been a great source of confusion for lenders who secure a loan with a lien on real property. These rules impose a complex set of limitations on lenders as to their remedies after a default and, as a result, a lender may inadvertently run afoul of the rules. For this reason, it is important that lenders develop a clear understanding of how these rules will affect their lending transactions.

Aldrich Bonnefin & Moore is pleased to invite you, your commercial and consumer lending staffs and loan review personnel to attend a special webinar on the limitations and requirements of the One-action and Anti-deficiency Rules. During this webinar we will explain each rule in an easy-to-understand manner. We will also use case studies in order to discuss these rules in a real-world context. There will be at least one Q&A session.

Topic: One Bite at the Apple

Date: Thursday, March 22, 2012

Time: 10:00 a.m.—12:00 p.m.

Pricing and registration instructions on page two

ALDRICH BONNEFIN & MOORE, PLC

phone: (949) 474-1944

fax: (949) 474-0617

E-mail: PTyler@ABMLawFirm.com

HIGHLIGHTS

One Action—Three Rules in One

- What is an action?
- One-action rule as a sword and a shield
- Collateral first rule

Exception to the One-action Rule

- Foreclosed-out juniors

Anti-deficiency—The Lender's Nemesis

- No deficiency after non-judicial foreclosure
- Purchase-money loan bar to a deficiency
- New short-sale bar to a deficiency

Mixed Collateral Rules



Speaker:
Eric G. Baron, Esq.

Mr. Baron, a principal of Aldrich Bonnefin & Moore, PLC, has been serving Bankers' Compliance Group members for over 20 years. Mr. Baron specializes in commercial and real estate lending, commercial loan workouts, letter of credit transactions, loan participations, loan syndications, environmental law, and bankruptcy issues.



March Webinar—One Bite at the Apple

PRICING

BCG Members: \$295.00 per connection. The Webinar is being offered on an optional basis to BCG members. BCG Members will be billed; do not enclose a check.

Non-Members: \$395.00 per connection. To register, visit <http://register.bankerscompliancegroup.com/subadmin>. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.com to obtain a username and password. Payment must be received prior to the webinar date. **Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration.

CANCELLATION

BCG Member: Will **not** be billed only if registrant's cancellation notice is received **at least four** business days prior to the webinar date.

Non-Members: Registration fees will be **fully** refunded if registrant's cancellation notice is received **at least four** business days prior to the webinar date. **\$50.00** will be charged if a cancellation notice is received after that time.

ADMINISTRATIVE

We hope that you will mark your calendar to attend this informative webinar. If you plan to attend, please complete your online registration at least **two business days prior to the date of the webinar**.

For additional information regarding the webinar, please contact Paige Tyler at 949-553-0909 or toll free (BCG Members only) at 800-742-3600.

ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for Minimum Continuing Legal Education Credits. **NOTE:** This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **1.5 hours**. Aldrich Bonnefin & Moore certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.

REGISTRATION

Log onto <http://ors.bankerscompliancegroup.com/subadmin/>. If you have not established an online registration account with us, call Paige Tyler at 800-742-3600.

When registering online please select from the following three options:

BCG WEBINAR LISTENING PREFERENCE March 22, 2012, 10:00 a.m.—12:00 p.m.

LIVE WEBINAR ONLY	\$295.00 (Member) \$395.00 (Non-Member)
AUDIO PACKAGE ONLY (CD)	\$295.00 (Member) \$395.00 (Non-Member)
LIVE WEBINAR & AUDIO PACKAGE (CD)	A 20% discount will be applied to the audio package when ordering both the live webinar and audio package.

PARTICIPANT INSTRUCTIONS

Web:

- Go to <http://www.bankerscompliancegroup.com/> and select the icon "BCG Webinars Download Agenda/Outline"
- On the **Join a Meeting** side of the login page, enter Meeting Room **aldbon1**
- Enter your PIN provided by Aldrich Bonnefin & Moore in the Access Code field
- Click **Join Meeting**
- Make sure your PC speakers are turned on and at the correct volume

Phone (optional):

- Call **866-927-1521** 5 to 10 minutes prior to the conference start time
- Enter your PIN provided by Aldrich Bonnefin & Moore
- You will hear music on hold until the conference is started or be connected directly to the conference if it has already started
- During the conference, you will be in listen-only mode until a question & answer period, when you will be told how to ask questions

STANDARD REQUIREMENTS

Minimum System Requirements Browser:

JavaScript enabled browser such as Microsoft Internet Explorer 6 or later, Mozilla Firefox, Google Chrome, Safari

Internet:

56k or faster Internet connection (high-speed is recommended)

Streaming:

For audio/video streaming, Adobe Flash plug-in version 9 or higher is required.