



BCAC

BANK COMPLIANCE
ASSOCIATION OF CONNECTICUT, INC.

Bankruptcy and Foreclosures

Program Date: Wednesday March 25, 2009

The BCAC is pleased to announce that we will have Patrick Birney of Robinson & Cole LLP and Martha Croog of the Law Offices of Martha Croog, LLC, providing a half-day seminar on two very timely topics bankruptcy and foreclosures. This seminar will provide a general background on bankruptcy and foreclosure requirements and will also drill down deeper into specific issues. There will be handouts made available that you can utilize as a resource for your financial institution.

Presentation topics include:

I: Bankruptcy:

- The “Nuts and Bolts” of Chapter 7, 11 and 13 bankruptcies and how strategies change respectively for each
- Rights and remedies
- Relief from stay
- Right of setoff
- Automatic stay issues

II. Foreclosures:

- Basic background of the foreclosure process
- Discussion of the CT “EMAP” and mediation programs
- Issues and rights regarding mortgagee in possession including some possible new rules that impact mortgagees in possession
- Other hot foreclosure topics

Both speakers have encouraged advance questions. So please be sure to submit any advance questions on either bankruptcy or foreclosure.

Location	Clarion Hotel, 42 Century Drive, Bristol, CT 06010, 860-589-7766
Cost	\$80.00 Members; \$95.00 Non-Members
Registration Due	Wednesday, March 18, 2009
Who Should Attend	Collections, Commercial Lenders, Retail Lenders, Compliance, Legal

AGENDA

8:30am – 9:00 am	Registration, Continental Breakfast	
9:00 am – 10:45 am	Bankruptcy	Patrick Birney
10:45am – 11:00 am	Break	
11:00 am – 12:30 pm	Foreclosures	Martha Croog
12:30 pm - 1:30 pm	Lunch – Buffet	

**If you have any questions regarding this BCAC program please contact:
Program Chair– David McNamara (203-426-4440 x3164);
dmcnamara@nsbonline.com**

NOTE: The BCAC does not endorse any particular “Speaker”, “Firm” or “Vendor”. Programs sponsored by the BCAC featuring an outside speaker, firm or vendor, are strictly for educational purposes only.

Bank Compliance Association of Connecticut, Inc.

REGISTRATION FORM

Bankruptcy and Foreclosures

Program and Luncheon Date: Wednesday March 25, 2009

Registration Due Date: Wednesday March 18, 2009

Each attendee should complete a separate registration form. Photocopy this form if necessary.

Send by March 18th with a Check payable to BCAC to:

**Candee Palmer
Northwest Community Bank
86 Main Street, PO Box 1019
Winsted, CT 06098-8019
Telephone: 860-379-7561 Fax: 860-738-6004
Email address: palmer@nwcommunitybank.com**

ACH payment is also available – please contact Candee for details

Name	
Title	
Organization	
Phone #	
E-Mail	
Check the Box that Applies	
Member	<input type="checkbox"/> \$80.00
Non-Member	<input type="checkbox"/> \$95.00
Attending in Lieu of BCAC Member	<input type="checkbox"/> A BCAC non-member may attend in place of a member at the member rate. Please provide the name of the BCAC member:
Group Discount Applies	<input type="checkbox"/> If one or more non-member(s) attends with at least four other individuals from the same bank / organization and one individual is a BCAC member, the cost for each attendee is the member rate. Please provide the names of the others in the group:

Payment Policy

The BCAC will not be able to accommodate individuals/organizations who have not paid in full for prior registrations/attendance.

Refund Policy:

A refund will be issued if you contact the program chairperson at least 72 hours prior to the scheduled program. The refund will be in the form of a credit toward a future meeting.

Cancellation Policy:

If the program is canceled, it will be canceled one day prior to the program and registered attendees will be

notified where possible. In the event of inclement weather, please call the Hotel on the morning of the seminar to inquire on the status of the meeting. A new flyer will be sent to all members announcing the rescheduled program. At the discretion of the BCAC, a refund will be made or credit will be given for a future program.

Advance Questions

- 1) _____

- 2) _____

- 3) _____

- 4) _____

- 5) _____

- 6) _____

- 7) _____

- 8) _____

- 9) _____

10)

Clarion Hotel

42 Century Drive, Bristol, CT 06010

860-589-7766

From Bridgeport Area - Take Route 8 North to I-84 East in Waterbury, CT. Continue East on I-84 towards Hartford to Exit 31, end of ramp go left and continue north on route 229 for about three (3) miles. Turn left onto Century Drive. The Clarion is on your right.

From New Haven Area - Take I-91 North to 691 West, take I-84 West towards Hartford, take Exit 31, end of ramp go left and continue north on route 229 for about three (3) miles. Turn left onto Century Drive. The Clarion is on your right.

From Western CT. Area - Take I-84 East to Exit 31, end of ramp go left and continue north on route 229 for about three (3) miles, turn left onto Century Drive. The Clarion Hotel is on your right.

From Hartford Area - Take I-84 West to Exit 31, end of ramp go right and continue north on route 229 for about three (3) miles, turn left onto Century Drive. The Clarion Hotel is on your right.

From Western Mass. Area - Take I-90, (Mass. Turnpike) West to I-84 West. Continue on I-84 west to Exit 31, end of ramp go right and continue north on route 229 for about three (3) miles, turn left onto Century Drive. The Clarion Hotel is on your right.

From Northern CT. Area - Take I-91 South to Hartford I-84. Continue west on I-84 to Exit 31, end of ramp go right and continue north on route 229 for about three (3) miles, turn left onto Century Drive. The Clarion Hotel is on your right.