

## Bankruptcy, Collections and Foreclosures

In a today's economic downturn, collections may be down and foreclosures may be up. How does an association stay on top? This special three hour program will review these timely topics, including the legal basis to impose and collect assessments, collection options available to associations and collections planning. The speakers will also review tax sales as well as judgment options.

The procedures for pursuing a foreclosure, as well as the lien divestiture and post-sale entitlements will be detailed. Finally the speakers will review the special circumstances of bankruptcies, including highlights of the differences between Chapter 7 vs. Chapter 13 bankruptcy and how an association should respond to bankruptcy filings within the community.

### **Speakers:**

**Elliott Berton, Esq.**, is an attorney with the law firm of Steven L. Sugarman & Associates with offices located in Berwyn, Allentown and Lancaster, PA. Mr. Berton's practice focuses on creditor's rights, collections and bankruptcy. A long-standing member of the Bankruptcy Conference for the Eastern District of PA, Mr. Berton frequently lectures on bankruptcy, liens and collections in the community association arena. He is a graduate of Penn State and Villanova University School of Law.

**Greg Malaska, Esq.**, is an Associate with the law firm of Young and Haros, LLC in Stroudsburg, PA. He is a member of the Pennsylvania and Monroe County Bar Associations and served as Treasurer of the Young Lawyers Division of the Monroe County Bar Association. Greg is President of CAI's Pocono Mountains Regional Council and is a member of CAI's PA Legislative Action Committee..

Managers who attend will receive three continuing education credits good towards CAI's professional manager designations.

## Program Details

### **Date**

Saturday, April 18, 2009

### **Time**

8:45 AM. - Registration  
9:00 AM - 12:00 Noon - Breakfast and Program

### **Location**

Clubhouse at Penns West Condo  
6701 Pioneer Drive, Macungie, PA 18062

### **Registration Fee**

#### **Early Bird Registration:**

\$25 CAI members; \$45 non-members. Early bird cutoff is Thursday, April 16th at 9:00 AM.

#### **Late Registration:**

\$30 CAI members; \$50 non-members. Late registration is after April 16th or at the door.

\*Early bird registration is a registration made and paid for no later than 48 hours in advance of the program. Late registrations who pay the early bird fee will be asked to remit the balance due at the door prior to the program.

## Reservation Form

PMRC 4-09

**Payment required at time of reservation. No refunds unless cancelled 48 hours in advance. Copy this form for additional attendees.**

Name: \_\_\_\_\_

Company/Assn: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ Email: \_\_\_\_\_

Payment Method:  Check enclosed payable to PA Delaware Valley CAI  
 MasterCard  Visa

Card # \_\_\_\_\_

Amount to charge: \$ \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Cardholder signature: \_\_\_\_\_

**Mail or fax using contact info to the right.**

**You may also call in your reservations with a credit card or reserve online and pay by credit card at [www.cai-padelval.org](http://www.cai-padelval.org).**

## Program Sponsors

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## ***CAI's Pocono Mountains Regional Council***

**Cordially invites you to our fun filled day of golf!  
Scramble Team event at  
COUNTRY CLUB OF THE POCONOS • Route 209 North • Marshalls Creek, PA**

**\$100 per golfer**

**Includes: green fees, cart, luncheon, and awards.**

*Prizes will be awarded for longest drive, closest to the pin,  
winning foursome, runner up, and most honest team.*

***Luncheon only: \$30.00 per person***



**COUNTRY CLUB  
OF THE POCONOS**

**Monday, June 29**

**8:00 a.m. Registration  
9:00 a.m. Shotgun Start**

**Luncheon only:  
2:00 p.m.**

Download a brochure from our website. Go to the Poconos  
Council page at [www.cai-padelval.org](http://www.cai-padelval.org)

For more information, contact:  
Mike Sibio: 570.775.4200 or  
CAI: 877.608.9777 (toll-free)