

You're Invited to be our Guest at our upcoming Speaker Series



Prudential

Bring Your ChallengesSM

The entire series will be held on the third Thursday of February, March, April & May at the **Millbrae Library, Meeting Room A, Civic Center Plaza, Millbrae, beginning at 6:30 p.m.**

February 23 Mortgage Planning Workshop: Finding the right mortgage for each stage of your life

Thursday Presenters: Guarantee Mortgage

What is the right mortgage?

When to refinance?

How can a reverse mortgage work for me?

March 22 Property Upside down? What are my options?

**Thursday Presenters: Steve Gallagher, Keep Your Home California
Tom Banducci, Certified Credit Restoration
Prudential California Realty Panel**

Loan modification?

Repairing your credit?

Short Sale or Foreclosure?

April 26 Real Estate Investment Strategies

**Thursday Presenters: Ron Ricard, Investment Property Exchange Services
Michael McNair, IRA Services, Inc.
Prudential California Realty Panel**

IRS Section 1031 Exchanges

Self-directed IRA's

Investing Locally

May 24 Estate Planning; How to protect your real estate investment

**Thursday Presenters: Marc Weissman, ESQ., Weissman & Weissman
Joseph Galligan, CPA, Galligan, Thompson & Flocas**

Trust vs. Will?

Transferring to children

Property Tax transfer – Prop 58, 60 & 90

Tax consequences & benefits



Prudential
Bring Your ChallengesSM