

**ISLAND ADVANTAGE REALTY LLC: SESSION ROOM B**

- 9:00 AM Meet & Greet session with the day's scheduled speakers.
- 9:30 AM Wells Fargo presents mortgage products to assist the first time home buyer and answers your frequently asked questions regarding financing a home.
- 10:00 AM Island Advantage provides information about the steps of making a successful offer on an REO property and explains how to avoid potential obstacles to closing on an REO.
- 10:30 AM Financial Equities presents how buyers can choose the right lender for their needs when purchasing a home. Frequently asked questions regarding the differences between big banks, mortgage brokers, and mortgage bankers will be discussed.
- 11:00 AM ECC Capital Corporation presents how a lender sells their REO inventory and provides potential buyers with information about the opportunities that exist for them in today's market.
- 11:30 AM Island Advantage presents a panel of experienced Real Estate Brokers who specialize in REO properties to explain the process of finding and purchasing a bank owned home.
- 12:00 PM Wells Fargo presents mortgage products and information regarding obtaining financing for foreclosed properties in today's market.
- 12:30 PM Heidi Feyler, Esq., a real estate attorney who focuses her practice on REO and Foreclosure, answers your frequently asked questions about how buying a bank owned home differs from other purchases, and how your attorney can assist you with the process.
- 1:00 PM ECC Capital Corporation presents the process of submitting an offer on an REO property from the bank's perspective. An experienced asset manager will offer insight and answer questions about what a bank is looking for in your offer.
- 1:30 PM Financial Equities provides information about obtaining a preapproval. Common concerns will be discussed as well as information about the various programs available to the potential home buyer.
- 2:00 PM Island Advantage provides information about the steps of making a successful offer on an REO property and explains how to avoid potential obstacles to closing on an REO. There will be an extended Q & A during this session.