

## LOCATION



Exit 22 off I-295. Follow sign to Freeport. Turn right on Route 1 South. Take the next left onto School Street. Follow 2 blocks to Park Street. Turn right and the hotel is on the right

207-865-1433

**DAVID VAN BAARS, Esq.** is a graduate of New England School of Law, (Boston 1987) and was licensed to practice in Maine, before the U.S. District Court of Maine and the U.S. Court of Federal Crimes. David has a law practice in Windham, ME. Where is specializes in Landlord - Tenant Law, Collections, and Real Estate issues.

**David Van Baars, Esq.**  
**677 Roosevelt Trail**  
**Windham, ME 04062**  
**207-892-3955**

## JOHN M. KIRK, III

### GATEWAY TITLE

John works at Gateway Title Company at their Bangor location. Gateway has offices in Lincoln, Bangor, Belfast, Waterville and South Portland, ME. Their newest location is in Portsmouth, N.H.

Gateway Title is a full service title and settlement company serving the States of Maine and New Hampshire.

John has also conducted a series of seminars on Title Insurance and Title issues for Mortgage Professionals in Maine for the Maine Association of Mortgage Brokers and several Community Banks.

**KAREN BROWN-MOHR**  
**MHAM ED**

**Office 207-761-4221**

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*ANNUAL MEETING*

*&*

*WORKSHOPS*

*Wednesday*

*October 14th*

# Program

8:30 am – 11:45 REGISTRATION & COFFEE

9:00 – 11:45

MHAM ANNUAL MEETING

ELECTION OF OFFICERS

UPDATE ON NEW FEDERAL AND STATE LAWS

**KAREN BROWN-MOHR, ED**

NEW HUD INSTALLATION STANDARDS FOR JAN. 2010

MODULAR HOMES ALLOWED IN LAND LEASE COMMUNITIES

INSTALLATION OF USED HOMES

CARBON MONOXIDE MONITORING

**ROBERT LECLAIR, ED MANUFACTURED HOUSING BD**

**MICHELLE LOVERING, STATE HOUSING INSPECTOR**

**LINDA BECHARD, OFFICE SPECIALIST**

UPDATE FROM MAINE STATE HOUSING

HOME REPLACEMENT PROGRAM AND

THE \$30 MM BOND FOR HOUSING

**PETER MERRILL, ME STATE HOUSING**

11:45–1:45 LUNCH & PANEL DISCUSSION

CREDIT AND LENDING PRACTICES

FINANCING OPTIONS FOR YOUR CUSTOMERS

AND HOW TO READ A CREDIT REPORT

RURAL DEVELOPMENT FIRST TIME HOMEBUYERS PROGRAM

HUD DEALER CONTRACT PACKAGE

**LORRI HAMLIN, USDA SINGLE FAMILY HOUSING**

**SPECIALIST**

**NORWAY SAVINGS BANK**

**AND OTHERS WILL DISCUSS THESE HOT TOPICS!**

**Continued on the next page ►**

## MHAM ANNUAL MEETING WEDNESDAY October 14, 2009

## PLAN ON ATTENDING THE SEMINAR ON: TITLE ISSUES THAT WILL RUIN YOUR DAY

### Agenda Continued

2:00—4:30

#### LAND LEASE COMMUNITY ISSUES

**DAVID VAN BAARS, ESQ.**

- AVOID DISCRIMINATION LAW SUITS
- HOW TO DO EVICTIONS
- FORECLOSURES AND ABANDONED HOMES
- WHAT YOU NEED TO KNOW ABOUT THE UNIFORM COMMERCIAL CODE AND LIENS FILED WITH THE SECRETARY OF STATE

### Agenda Continued

2:00—4:30 TITLE ISSUES

**JOHN KIRK, III, ESQ.**

**Title Counsel for Gateway Title of  
Maine, Inc**

#### TITLE ISSUES THAT WILL RUIN YOUR DAY

- Update on laws impacting Manufactured and Modular Home Dealers
- Consumer Credit Code
- Anti-Predatory Lending Law
- Truth-in-lending
- Rights of Rescission
- Real Estate Settlement Procedures Act (RESPA)

