

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



## Prudential

Bring Your Challenges<sup>SM</sup>

The entire series will be held on the fourth 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 Trust Company  
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

**To Register: Email - [speakerseries@prucal.com](mailto:speakerseries@prucal.com) Web - [www.prucal.com](http://www.prucal.com) Phone (650) 871-3200**

