### YOUR DISTINGUISHED FACULTY



#### Virginia S. Boliek Law Office of Virginia Boliek, LLC, Birmingham

Ms. Boliek has more than 25 years of experience in commercial real estate transactions. Prior to starting her own practice, she was Of Counsel with McGlinchey Stafford PLLC, associate counsel in the commercial mortgage area of the investment department at Protective Life Corporation and an associate in the financial institutions and financial services regulation area at Balch & Bingham LLP.



#### **Kevin Grav** Bradley Arant Boult Cummings LLP, Huntsville

Mr. Gray's practice includes representing creditors, distressed borrowers, committees, and other stakeholders in bankruptcy litigation and workout proceedings. He has represented clients in medical, office, hotel, government, and retail projects.



### Jonathan E. Raulston

Engel Hairston & Johanson, PC, Birmingham Mr. Raulston practices in the areas of business and commercial law, litigation, bankruptcy, creditor's rights, foreclosure, and collections.



#### Sarah Leopold Taggart Sarah Taggart, P.C., Huntsville

Ms. Taggart's law firm is a boutique practice which is specifically tailored to meet the needs of residential and commercial landlords throughout the entire State of Alabama. She is on the board of the Alabama Apartment Association and serves as a legal advisor to the Apartment Association of North Alabama



#### Mary Stewart Nelson Thompson Fish Nelson & Holden, LLC, Birmingham

Ms. Thompson's expertise focuses on corporate law, contracts, insurance, mediation, and real property law. She leads the law firm's real property division, which offers legal services such as real estate closings, foreclosures, and evictions.



#### **Brian Walding** Walding, LLC, Birmingham

Mr. Walding's main areas of practice include bankruptcy, creditors' rights and workouts, real property issues, transactions, commercial loans, and corporate counsel. He is admitted to practice in Alabama and before the U.S. District Courts for Northern, Middle and Southern Districts of Alabama as well as the U.S. Bankruptcy Courts for the Northern, Middle and Southern Districts of Alabama.

### Joshua B. White



### Stephens Millirons, PC, Huntsville

Mr. White currently manages the Bankruptcy, Eviction and Litigation departments. He is licensed to practice law in Alabama as well as Tennessee. He is admitted to practice in Alabama state courts and the U.S. District and Bankruptcy Courts for the Northern, Middle, and Southern Districts of Alabama. Mr. White represents local and national banks, mortgage lenders, and GSEs primarily in the areas of bankruptcy, ejectment/eviction, and related real estate/title litigation

# Alabama Law Weekly

### 2018 7 hours of CLE 6 hours of general and 1 **Real Estate Law Conference** nours of Ethics **For Alabama Attorneys** FRIDAY, NOVEMBER 2 | HOOVER

Leading authorities deliver critical law practice guidance on the hottest topics and some of the most complex issues Alabama attorneys who practice real estate law will face.

### To Register: Visit MLeeSmith.com/AL-REL, Call 800-274-6774, or Email EventSales@BLR.com.

### The comprehensive 2018 agenda will cover the most pressing issues with Alabama real estate law, including:

- **Commercial real estate financing.** Virginia Boliek will walk you through the loan process, explain how to negotiate key terms of the loan commitment, and review the preparation of legal opinions.
- Foreclosures. Jonathan Raulston will outline the foreclosure process and provide tips for a smooth foreclosure.
- Loan modification. Brian Walding will review programs and incentives that are available for loan modification and will offer tips on how to negotiate the best possible loan modification for your client.
- Preceding the closing date. Mary Stewart Nelson Thompson will give pointers to use in making sure to dot the i's and cross the t's before the closing date.
- **Title litigation.** Joshua White will discuss title litigation—including the initiation and pleading requirements, burdens of proof and common defenses, and trial tactics.
- Landlord and tenant law. Sarah Taggart will discuss the landlord-tenant relationship from pre-lease considerations to eviction and touch on issues such as screening and disqualifying tenants, late fees, and handling repairs.
- Ethical considerations. Kevin Gray will explore ethical concerns that arise in the practice of real estate law, including conflicts of interest, the disclosure of defects in property, liability in title examination, and attorney fees.

To Register: Visit MLeeSmith.com/AL-REL Call 800-274-6774 Email EventSales@BLR.com

Registrants are responsible for the entire program fee for a cancellation made after 5:00 p.m three weeks prior to the

Guarantee: If you are not completely satisfied, we wil retund 100% of your registration fee-no questions asked.

nours of Ethics. conference, pages of valuable course materials, morning and afternoon snacks, and up to 7 hours of CLE credit, including 1 your seat at the 2018 Real Estate Law Conference for Alabama Attorneys. Your registration includes the one-day Get up-to-date information on the latest and most significant developments affecting your clients and practice. Reserve





### **ΓΕGISTRATION IS EASY!**

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### Cancellation Policy

- A \$50 tee applies to ALL conterence cancellations.
- event (whether or not you attend the program or fail to cancel).
- An alternate may attend in place of the original registrant.





## 2018 **Real Estate Law** Conference **For Alabama**

### **Attorneys**

### When you attend, you will learn:

- The pros and cons of different finance options
- Key regulatory issues and how lenders are handling them
- How to conduct loan commitment and loan closing due diligence
- How to negotiate the best possible loan modification for the client
- How to draft documents to cure title defects
- Checklists to follow in preparing for the closing date •
- Strategies and tactics to use in title litigation
- What you can use to "qualify" a tenant
- Essential pro-active and remedial lease provisions •
- Keys to spotting and handling typical foreclosure • issues
- Ethical concerns with regard to disclosure of defects in property



# Agenda

FOR FULL AGENDA DETAILS, VISIT MLEESMITH.COM/AL-REL

### FRIDAY, NOVEMBER 2

### **Title Litigation**

8:30 a.m. to 9:30 a.m. Joshua White Stephens Millirons, PC

- Common title issues
- How title issues arise
- Initiation and pleading requirements
- When title issues are typically discovered
- Burdens of proof and common defenses
- Defenses, strategies, and tactics

### Preceding the Closing Date

9:30 a.m. to 10:30 a.m. Mary Stewart Nelson Thompson Fish Nelson & Holden, LLC

- Opening the closing: How to get started
- Review of the sale agreement ٠
- Insured closing letters vs. a title policy
- Coordinating a settlement date and items not to be • forgotten
- Once the reports arrive: Reading payoff letters, tax ٠ searches, and other data
- Receipt of closing package from the lender
- Circulation of documents for approval prior to the closing •
- Other documents involved
- Example checklists

### **MORNING BREAK**

10:30 a.m. to 10:45 a.m.

### **Tenant Evictions, Court, and Litigation**

10:45 a.m. to 11:45 a.m. Sarah Taggart Sarah Taggart, P.C.

- Negotiating lease agreements you want
- Enforcing a lease agreement
- Inspecting the property

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- Screening and qualifying tenants: Fair Housing, discrimination, and background checks
  - Third parties not on lease who are living with your tenant
- Security deposits and personal guarantees

- Late fees: How much is too much? •
- Handling repairs
- Terminating the tenancy
- Demands, notices, lockouts

LUNCH (on your own) 11:45 a.m. to 1:00 p.m.

### Loan Modifications

1:00 p.m. to 2:00 p.m. Brian Walding Walding, LLC

- Programs and incentives available
- Submitting a loan modification request
- Handling your client's case
- Negotiating the best possible loan modification

### The Mechanics of Commercial Real **Estate Financing**

2:00 p.m. to 3:00 p.m. Virginia S. Boliek Law Office of Virginia Boliek, LLC

- Negotiating key terms of the loan commitment
- Recourse vs. non-recourse guarantees
- Preparing and reviewing loan documents
- Loan closing due diligence •

### AFTERNOON BREAK

3:00 p.m. to 3:15 p.m.

### Foreclosures

3:15 p.m. to 4:15 p.m. Jonathan E. Raulston Engel, Hairston & Johanson, P.C.

- Pre-foreclosure process and documents
- The foreclosure sale: Notices, procedures, and documents
- Post-foreclosure: Wrap-up, deficiency, eviction, and more
- Keys to spotting and handling issues that typically pop • up
- Insider tips for smooth foreclosure

Learn more and register at www.mleesmith.com/AL-REL



### Legal Ethics

4:15 p.m. to 5:15 p.m. Kevin Grav Bradley Arant Boult Cummings LLP

- Conflicts of interest
- Duty to disclose
- Title insurance issues and liability
- Case law update

WHEN: Friday, November 2, 2018 WHERE: Holiday Inn Hoover 2901 John Hawkins Pkwy Hoover, AL 35244 Free parking & Free wi-fi

### **INVESTMENT:**

\$337 Full Program, \$257 Additional Attendees \$147 Materials Only Early bird: \$50 off until September 21

CLE CREDIT: 7 hours of CLE (6 hours of GENERAL and 1 hour of ETHICS)

### SPONSORSHIP:

To sponsor this event, please contact Olivia Al-Sadi at OAI-Sadi@blr.com.