



## CONTINUING EDUCATION HOURS Request Form

*Please Print Clearly*

- Instructions:
1. Fill out the form in its entirety for a *proposed* course or one already taken.
  2. **Attach a course agenda, outline and/or course description.**
  3. Attach copies of certificates, sign in sheets or other proof of attendance, if applicable.
  4. Send the completed form and attachments to:

Susan L. Pruchnicki  
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 Chapter Name: **GOLD COAST ASSOCIATION OF CODE ENFORCEMENT**

If applicable

Name & Title: **PAT UBER- PRESIDENT**

Of person submitting request

Address: **9551 W.SAMPLE RD, CORAL SPRINGS, FL 33065**

Of person submitting request (Street / City / State / Zip)

Phone #'s: **954-344-5955 OR CELL 954-448-2474, FAX-954-344-5927**

Of person submitting request (Both Work and Fax number)

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Course Title: Foreclosure/Bankruptcy

Course Date(s): February 18,2014

Course Location: City of Hallandale

Course Length (#): 1.5

Course Instructor : Manny Singh, Bankruptcy Attorney

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Briefly explain how the course is related to your job and/or the code enforcement profession:

See Attached – He will be speaking on Foreclosure first and then Bankruptcy along with others from his office.

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## Florida Bankruptcy Attorney, Law Offices of Manny Singh, P.A.

### Florida Bankruptcy, Foreclosure Defense & Mortgage Modification Services

Attorney with experience of more than 25 years of assisting individual and business clients with bankruptcy and foreclosure defense legal counsel, Florida Bankruptcy Attorney Manny Singh is here to provide you with debt-relief guidance tailored to your particular situation.

It may feel like there is no way out of your financial troubles. The fact is, in most cases, there are many legal options that can put a person back on the path to financial solvency. Our law firm offers free initial consultations at our Fort Lauderdale office so that you can meet with our attorney and begin to take back control over your financial future.

Bankruptcy Services – Get a fresh start and eliminate credit card debt, medical bills, utility bills, and/or lawsuits. Stop wage garnishment, home foreclosure, car repossession, credit harassment, bank levies, and real estate liens. Get relief from the debt that has taken over your life.

Foreclosure Defense – Are you facing foreclosure of your home? Overwhelmed by an ever increasing amount of debt? Behind on taxes and need some time to get caught up on bills? We can provide a defense on your case to delay or stall the foreclosure process.

Loan modification – In danger of losing your home? Save your home, avoid foreclosure with mortgage modification, and get lower monthly payments without refinancing. Get help in maintaining your home.

Credit enhancement – Dealing with bad credit? Work with us to restore, enhance, and rebuild your credit score. We offer personalized solutions for your needs. Begin taking steps to restore your credit.

Immigration – For your immigration needs, we represent clients and process their immigration and relate petitions regardless of where you're located, lawsuits, asylum, H-1B, marriage, citizenship, getting a green card, and other immigration services.

## PRACTICE AREAS

BANKRUPTCY

FORECLOSURE DEFENSE

MORTGAGE MODIFICATION

CREDIT ENHANCEMENT

IMMIGRATION SERVICES

## VIDEOS


### Manny Singh with NBC Miami

Lenders Bending Some to Help Foreclosed Homelowners



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## Foreclosure Defense

Your home plays an important role in your family's life. It is a symbol of family memories, security and unity. The prospect of losing your home due to unexpected financial problems, such as unemployment or a medical emergency, is frightening and stressful. However, it is important to know that you have options in this situation.

The attorneys at the Law office of Manny Singh want to provide you with detailed and informative foreclosure. With your best interests always in mind, the firm strives to offer the guidance you need to avoid foreclosure or help you go through the process in the most beneficial manner possible.

Foreclosure happens quickly in Florida - you have just 20 days to respond to a default lawsuit. If you do nothing, the mortgage company will steamroll over you and take over your home within three or four months. Our attorneys can help, whether you are ahead of the game or days away from the deadline.

Whether you seek to end the foreclosure process by filing for Loan Modification, Short sale, sell your property or rather file Bankruptcy, the attorneys at the Law Offices of Manny Singh work diligently to help you understand the benefits and ramifications of every option in an effort to help you make the most educated and objective decisions possible.


If the lender files a lawsuit against you for breach of the mortgage terms (i.e. default on your payment) resulting in the sale of your property, we can provide a foreclosure defense on your case to delay or stall the foreclosure lawsuit. A foreclosure does not stop until the matter is resolved or disposed of by such means as a modification, short sale, bankruptcy or some type of deal that has been entered into.

We can provide your foreclosure representation. Please note that a response is usually due within 20 days from the date of service.

At the Law Offices of Manny Singh, we will focus on diminishing the possibilities of a deficiency judgment being obtained against you by your lender, and other matters such as credit rating protection, IRS tax consequences. Facing foreclosure involves a proactive fight against both judicial and non-judicial foreclosures of residential property wherein borrowers and their attorneys deny the legal claims or authority of the lender to foreclose.

**Negative of this option:** The credit will be negatively impacted for some time and it may take longer to repair your credit. There could be a deficiency, especially if there is a second mortgage. In the past, the first mortgagee did not generally sue for deficiencies; however we are seeing more instances where they are being pursued. A deficiency is the difference between the foreclosure sale price, or the bank's re-sale price, and what is owed on the property. More than likely, you will also get a 1099 in situations like this.

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### PRACTICE AREAS

- Bankruptcy
- Foreclosure Defense
- Mortgage Modification
- Credit Enhancement
- Immigration Services