



# LEARN & EARN WITH REVERSE MORTGAGES

**Monday  
December 19**

**11:30am—12:00pm**  
Registration/Lunch  
**12:00pm - 2:00pm**  
Program

Location:  
Lowenstein Sandler PC  
Alan V. Lowenstein  
Conference Center  
65 Livingston Avenue  
Roseland, NJ

**ECBA Members**  
**\$30**  
**ECBA Member**  
**(YLS/Public Sector)**  
**\$25**  
**Non-members**  
**\$50**  
**(lunch included)**

## Distinguished Panel

**Sandra Rostek**  
*Vice President, Reverse Mortgage Division  
Intercounty Mortgage*

**Joseph Sheridan**  
*Managing Director, Wholesale Operations  
R.E.M.N.*

**Karl J. Norgaard, Esq.**  
*Law Offices of Karl J. Norgaard*

**Abbott Gorin, Esq.**  
*Essex-Newark Legal Services*

**John R. Dusinger, Esq.**  
**Moderator**

### Topics include:

- *Introduction: Reverse Mortgages Defined*
- *Closing Costs and other details of the calculations of the loan*
- *What are the requirements of the borrower*
- *How can the loan money be used? Is it taxable?*
- *Reverse Mortgages and Purchas Money Mortgages*
- *Ten Clients you can help with a Reverse Mortgage*
- *Questions and Answers*
- *Have a question? Email it to [WSDEER@essexbar.com](mailto:WSDEER@essexbar.com) by December 14 for the panel's consideration.*

\* The ECBF has a Hardship Policy applicable to all CLE programs. Please contact Wendy E. Deer, Esq. at [wsdeer@essexbar.com](mailto:wsdeer@essexbar.com) for more information.

This program has been approved by the Board on Continuing Legal Education of the Supreme Court of New Jersey for 2 hours of total CLE credits. Of these, 2 qualify as hours of credit toward certification in civil, criminal and matrimonial law. Credits applications for New York and Pennsylvania are pending.

Reverse Mortgages December 19, 2011

**Please return reservation form and payment to ECBF, Essex County Bar Foundation,**  
470 Dr. Martin Luther King, Jr. Blvd., Room B01, Newark, NJ 07102,  
Phone 973-622-6207 · Fax 973-622-4341 · Email [wsdeer@essexbar.com](mailto:wsdeer@essexbar.com)

Name/Affiliation \_\_\_\_\_

Address \_\_\_\_\_

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X \$ = \_\_\_\_\_ X \$ = \_\_\_\_\_

No. of Reservations (members) \_\_\_\_\_ No. of Reservations for Non-members \_\_\_\_\_

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