

Tri-Fold Brochure: Inside, Front

<i>Before</i>	<i>After</i>
<p>Bankruptcy does not mean you MUST surrender your home to the bank. Please take a minute to read this letter. It could be beneficial!</p> <p>Fee Portion</p> <p>We charge a flat fee of \$XXXX for one of our attorneys to represent you throughout the entire foreclosure action and loss mitigation process. Possible resolutions may include:</p> <ul style="list-style-type: none">• Principal reduction of loan amount• Rate reduction• Term extension• Any combination of the above <p>This fee includes litigating your foreclosure case to completion. All major credit cards are accepted.</p> <p><small>*All fees are for attorney time only and include the trial or hearing if necessary. They do not include expenses like subpoenas and if necessary court reporter fees for taking or typing depositions. If filing for bankruptcy is a viable option and the client decides to take this course of action, there will be a separate fee for our firm to handle the bankruptcy action.</small></p>	<p>STOP! Bankruptcy <i>does not</i> mean you must surrender your home to the bank.</p> <p>Filing bankruptcy is stressful enough, but you should know that <i>you do have rights</i> and that nobody can take that away from you. Please read the enclosed letter for more information that the banks and lending companies don't want you to know.</p> <p>We Work For You!</p> <p>Don't let yourself get pushed around any longer. Our bankruptcy attorneys specialize in fighting to protect the rights of our hardworking clients. With a bankruptcy lawyer behind you, you may experience:</p> <ul style="list-style-type: none">- Principal reduction of loan amount- Rate reduction- Term extension- <i>Any combination of the above</i> <p>Help You Can Afford, Even In These Tough Times</p> <p>Don't let yourself be pushed around any longer. Call 555-555-5555 for a free consultation. We are committed to providing affordable representation and offer a variety of no-interest payment options.</p> <p>The bottom line is helping you stay home - it's where your heart is.</p>

Tri-Fold Brochure: Inside, Letter

Before

Dear Sir or Madam,

If you have already retained a lawyer for this matter please disregard this letter. The public records at the Federal Bankruptcy Court suggest you may need the advice of an attorney.

Did you know you may be able to stay in your home and keep your property even though you have discharged your mortgage debt in bankruptcy? Most people that have gone through a bankruptcy are not aware of this option.

We represent people in foreclosure actions after a bankruptcy proceeding. We can still assert all applicable legal defenses in your case regardless of your bankruptcy. Bankruptcy does not forfeit your right to fight your foreclosure and possibly keep your home.

Defending a foreclosure action typically takes six to eighteen months and you will be able to live in your home while the litigation is taking place.

Additionally, some mortgage lenders will agree to modify the terms of your mortgage after a bankruptcy and allow you to keep your property. If your lender does agree to this, your debt will become “non-recourse”. Non-recourse means that you will no longer be personally liable for the debt.

We offer a free consultation and would be happy to take the time to review your case in detail. At {CLIENT}, we pride ourselves on our commitment to providing representation that is affordable.

Please call our office and schedule an appointment to review the facts of your case. {CLIENT}, PLLC has been a full service law firm providing legal representation to clients in all areas of the law for over a decade. Our attorneys are experienced in foreclosure defense and loss mitigation.

Each of our attorneys is a member of the Florida Bar in good standing. We will work closely with you to accommodate your financial situation.

Our firm offers no interest payment options to help ensure that your economic hardship does not prevent you from receiving the legal representation you may need.

Sincerely,

After

Good News:

Did you know that you may be able to stay in your home, and keep your property, even though you have discharged your mortgage debt in bankruptcy?

(Most people that have gone through a bankruptcy are not aware of this option... until it's too late.)

Defending a foreclosure action typically takes six to eighteen months and you will be able to live in your home while the litigation is taking place.

Some mortgage lenders will agree to modify the terms of your mortgage after a bankruptcy and allow you to keep your property. If your lender does agree to this, your debt will become “non-recourse”. Non-recourse means that you will no longer be personally liable for the debt.

{CLIENT}, PLLC is a full service law firm with over a decade of providing legal representation to clients in all areas of the law, including foreclosure defense and loss mitigation. Each of our attorneys is a member of the Florida Bar in good standing.

We represent people in foreclosure actions after a bankruptcy proceeding. Contact us today for assertion of all applicable legal defenses in your case, because **bankruptcy does not forfeit your right to fight your foreclosure and keep your home.**

Call our office at **555-555-5555** to schedule a *free consultation*.

We will be happy to carefully review your case in detail.

At {CLIENT}, we take great pride in a commitment to providing **affordable representation** and helping hardworking individuals stay in their home. We work closely with clients to accommodate sensitive financial situations.

Our firm offers **no interest payment options** to help ensure that your economic hardship does not prevent you from receiving the legal representation that you need and deserve in these hard times.

Sincerely,