

To Open - Fold & Tear Along Perforation

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091474 000001 \*\*\*  
JOE SAMPLE  
STREET ADDRESS  
CITY, STATE ZIP

Advertisement

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# YOUR NAME LAW GROUP

Attorneys-At-Law

Street Address • City, State Zip • 000-000-0000 • www.address

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Day, Month Date, 2009

Our Reference Number: 00000000

Dear **Joe Sample**,

If you have hired a lawyer to assist you in this matter, please disregard this notice.

According to the <Name> County Clerk's office, the mortgage on your home located at <Street Address> may be eligible for a modification of its terms and conditions (including an interest rate and payment reduction) regardless as to whether or not you are current on payments.

BE AWARE FORECLOSURE IS A JUDICIAL PROCESS IN FLORIDA AND UNLIKE TELEMARKETING/LOAN MODIFICATION COMPANIES, WE CAN ALSO REPRESENT YOUR INTERESTS IN A COURT OF LAW.

With a attorney-negotiated loan modification/forbearance agreement you may be able to:

- **Obtain Forgiveness or Roll-In Of Prior Un-Paid Mortgage Payments, Taxes and Property Insurance.**
- **Successfully Reduce Your Payment Without Refinancing, Closing Costs, Or A Credit Check.**
- **Have A Portion Of Your Loan Balance Forgiven.**

**The Bankruptcy Abuse Prevention & Consumer Protection Act of 2005 Pub L. No. 109-8, 119 Stat. 23 (April, 20th 2005)** "BAPCPA" makes it more difficult to seek absolute relief from your creditors, but as a law firm we can leverage your rights under BAPCPA and **The Mortgage Forgiveness Debt Relief Act (H.R. 3648) of 2007** and potentially obtain concessions from your lender unheard of just a few months ago.

Foreclosure is a public record that can affect your personal finances for years to come. Please do not confuse our firm with other telemarketers or loan modification companies. We can act as your attorney and represent you in Court. We are lawyers, operating pursuant to the rules, regulations and pronouncements of the State Bar Association of Florida.

Time is of the essence, so we encourage you to contact us immediately for a **free informal conference at:**

**(800) 000-0000**

P.S. We also offer bankruptcy and debt arbitration services as additional options.

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Attorney name and information goes here Equat, sum eros niatio conullaore tatuer illaore dipis amcorem vulla faci elis nullandit ad dio odio od do od eniamco mmodiatin hent at dolore esto dolobore veriure etuero dolenibh erci bla commodit nit lore dolortie mod eugiamcoreet nonsequat utat ad min utpat. Ed tat. Putat nonse vercin utpatuerat vullandre tet prat utpatio nsenibh esequam, cor inci exero ea commod eugait nulputpat. Volobore volor sim

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