

Office Locations:

Allso Viejo*
Beverly Hills
Burbank
Irvine
Long Beach
Newport Beach
Pasadena
San Diego
Santa Monica

*Corporate Offices & Law Firm

[REDACTED]
[REDACTED]
Foreclosure Status: Active
Reference Number: P15B701B

[REDACTED]

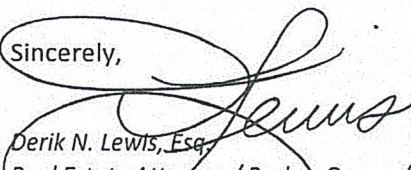
As a Real Estate Attorney and Licensed Real Estate Broker, I regularly hear from frustrated homeowners who have been deceived by their lender or blatantly lied to by loan mod companies, trustee postponement services, trial lawyers and real estate agents. Well-intentioned homeowners waste time and money chasing false promises and, in the end, are left facing foreclosure, eviction, collection actions and tax problems. **Please don't let this happen to you. Call me today to get a full evaluation. You will never be charged any legal costs or fees because we will get the lender to pay.**

Do not sign any contract, listing agreement or engagement letter without speaking with me first. You could be losing critical legal protections.

While many profess to have the answers you are looking for, very few have the knowledge and legal authority to evaluate your situation and provide the advice and counsel you need. My extensive experience in real estate law, brokerage, taxation, litigation, bankruptcy and residential lending makes me **uniquely qualified** to answer all of your questions and provide specific guidance, counseling and representation at **no cost to you (I will get the lender to pay all costs and fees)**. I understand this market better than anyone you will deal with. Before forming Lawyers Realty Group, I spent over a decade of my legal career representing lenders like Wells Fargo, Bank of America and JPMorgan Chase. I know how they operate and how to work within the system to achieve the best possible outcome for your difficult situation. There is never a charge to you because the lender will pay the legal fees.

I am singularly focused on providing my clients with an unprecedented level of service and complete legal protection while I address their mortgage problems. Whether you are trying to rescue your home or simply looking to walk away without liability, we can provide straight answers, sound advice and complete representation **without any cost or obligation**. Please call me today. I'm here to answer any questions you have.

Sincerely,


Derik N. Lewis, Esq.
Real Estate Attorney / Broker-Owner / Realtor®
Direct Dial: (949) 613-5920

Legal services advertisement

Lawyers Realty Group • Attorney Owned and Operated • Free Legal Representation • Full Service Attorney/Realtor®
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KNOW YOUR OPTIONS

Whether you are trying to remain in your home long term or you are simply looking to walk away without liability, there are a number of options available to you. Many of the options below can greatly minimize the negative impact to your finances and reduce or eliminate your exposure to taxation and deficiency liability. However, each of them carries significant financial, legal and tax implications that you must understand in order to protect yourself from further harm.*

One option that we don't advise: Doing Nothing. If you stop paying your mortgage and take no action, the lender will commence or continue the foreclosure process and then evict you to get the property. Doing nothing is almost always a very bad idea.

If you want to stay in the home

CURE DEFAULT ("REINSTATEMENT"): You have a legal right under California law to cure the default during the "reinstatement" period. Timing is critical.

REFINANCE: If you have substantial equity in your home and good credit, you might be able to get a new loan to pay off the current loan that is giving you trouble.

REPAYMENT PLAN OR LOAN FORBEARANCE:

If you are experiencing a temporary hardship and expect to recover quickly, you can negotiate a short repayment plan to catch up on the past due amounts or have the lender defer some penalties and fees to help you recover and get current.

MODIFICATION: If you fit within certain guidelines, you might qualify for a loan modification. This works by applying one or more of the following:

- Reduction in the interest rate
- Extending the term of the loan
- Reducing principal
- Putting default amounts on the 'back of the loan'

CHAPTER 13 BANKRUPTCY: If you can afford your regular mortgage payments but have a large past due amount you can't pay, a Chapter 13 bankruptcy will stop the foreclosure and allow you pay past due amounts over time.

If you need to go (with no liability)

SELL THE HOME: If you have equity in your home, you can sell it to pay off all the loans and receive the cash from your remaining equity. If you are currently in foreclosure, you need an Attorney/Realtor® to protect your equity.

DEED-IN-LIEU: A deed-in-lieu of foreclosure allows you to transfer title to the lender and turn over the property (a "walk away") instead of facing foreclosure and eviction.

SHORT SALE: Short Sales have become the most popular and most successful alternative to foreclosure. Your lender agrees to let you sell your home for an amount less than the outstanding mortgage balance without future liability. You stay in your home during the short sale process and you may be entitled to a cash incentive once the home is sold. Only an Attorney/Realtor® can represent you during this process.*

FREE BANKRUPTCY/SHORT SALE COMBO:

A Chapter 7 bankruptcy completely wipes out almost all debt along with deficiency liability and taxation on your mortgages. However, the mortgage remains a lien on your home and the bank can still foreclose. With Lawyers Realty Group, you can combine the time and protection afforded by a Chapter 7 bankruptcy (for free - no legal fees) with the additional time and cash incentives of a short sale. This is by far the most protective exit if you need to leave the home. You must be represented by Lawyers Realty Group to take advantage of this powerful option.

*It is illegal for anyone other than a licensed attorney to give you legal and tax advice, yet real estate agents, short sale "experts" and loan mod "pros" are playing attorney and dispensing highly questionable advice or even complete falsehoods to gain your trust and take your money. Please review the list of options above and then call me with specific questions or concerns. There is never a cost to you, guaranteed.



CONSUMER WARNINGS FRAUDS AND SCAMS

The possibility of losing a home to foreclosure can leave homeowners feeling frightened and desperate. Many unscrupulous companies and scam artists are taking advantage of this vulnerability by peddling fraudulent loan mod services, loan audits, class actions ('mass joinder') cases, trustee postponement services and other predatory schemes. Please familiarize yourself with the following list of the most prevalent foreclosure related scams that are currently being investigated by the Attorney General, the State Bar of California and the California Department of Real Estate.

DON'T BECOME A VICTIM!

1 LOAN MOD/UP-FRONT FEES

It is illegal for anyone, including lawyers, to charge an up-front fee for loan modification services. Loan modifications have a **95% FAILURE RATE**. The government programs are an unmitigated disaster and the internal bank programs don't work. Taking money up front or on a monthly basis for loan modification services is illegal and a sure sign of fraud.

2 TRIAL PAYMENT PLANS/TRIAL MOD

These are proving to be a **FRAUDULENT BANK TACTIC** to collect as much money as possible from borrowers just before denying a permanent loan modification and completing a foreclosure.

3 TRUSTEE POSTPONEMENT SERVICES

Trustee postponement services are the **NEWEST SCAM** used by loan mod companies and lawyers to take money up front or on a monthly basis. They falsely claim to be able to postpone a foreclosure by writing letters and challenging the process. This is an absolute, proven scam.

4 SHORT SALE "EXPERTS"

Real estate agents are being "certified" as short sale experts (like CDPE and SFR) simply by taking a weekend course or even by watching on-line videos. Short sales are full of legal, tax and contract issues that only an Attorney/Realtor® can analyze and address. The short sale expert "certifications" are an advertising ploy to help real estate agents fool clients.

5 SCAMMERS "TEAMING UP" WITH LAWYERS OR LAW FIRMS

This scam is very prevalent because most homeowners understand the need for legal representation but cannot afford the fees. Therefore, loan mod companies, real estate agents and others are now claiming to be "affiliated" with a law firm or

they claim to have attorneys "on staff" to help the homeowner. This type of arrangement is **UNETHICAL AND ILLEGAL**. With Lawyers Realty Group you are directly represented by an Attorney who is also a licensed Realtor®: **A true expert representing your interests exclusively.**

6 LOAN AUDITS/"MASS JOINDER"

Forensic loan audits, securitization audits, class action and mass joinder claims are **PROVEN SWINDLES** and have landed a number of attorneys **IN JAIL**. Search for "loan audit" or "mass joinder" on the Attorney General's website at www.oag.ca.gov.

7 MERS/PRODUCE THE NOTE

The Internet is full of lore about someone getting their home free & clear of the mortgage because the bank couldn't produce the note or because MERS was involved. This is an absolute, 100% losing argument in California. Visit our website and search for MERS to see all the losing cases.

8 INVESTORS, RENT-BACK SCHEMES AND FLIPPERS

There is a flood of "all cash buyers" knocking on doors and leaving hand written notes saying that they want to buy the home. This is just one of many "quick turn" or "flipping" schemes prevalent in the distressed market. These investors are coming up with multiple pleas and pitches to ensnare homeowners. Please visit our website and search for "Consumer Warnings" to find out the specifics and complexities of these scams.

Please see the Articles section of our website, www.LawyersRealtyGroup.com for more information about these scams and the arrests and lawsuits being brought against those who have victimized desperate homeowners.



WHY CHOOSE LAWYERS REALTY GROUP?

No Cost Services

Free legal analysis of all of your options, including how to limit or eliminate tax and deficiency liability.

Complete representation for the option that best suits your situation, whether you need assistance in reviewing a LOAN MODIFICATION, filing BANKRUPTCY, seeking a DEED-IN-LIEU OF FORECLOSURE, pursuing a PLANNED FORECLOSURE or selling in a SHORT SALE.

Free Bankruptcy filing in the BK/Short Sale package.

Free legal review and fraud analysis of all solicitations from the bank, real estate agents, lawyers or others.

Full short sale representation including MLS listing, marketing, negotiation, deficiency waivers and closing. You need an Attorney/Realtor® to provide legal leverage and fully protect your interests.

Professional Associations

- Admitted to all State and Federal Courts in California
- California Bar Association
- Orange County Bar Association
- National Association of Consumer Bankruptcy Attorneys
- National Association of Realtors
- California Association of Realtors
- Orange County Association of Realtors
- California Regional Multiple Listing Service

Exceptional Service – Unprecedented Protection

LAWYERS REALTY GROUP is an attorney owned and operated real estate brokerage that was formed to help level the playing field between struggling homeowners and the banks who are threatening them with foreclosure, eviction, deficiency judgments and collection actions.

Unlike traditional real estate agents, loan mod companies, bankruptcy attorneys, litigators and others who aggressively market their particular one-size-fits-all solution regardless of a homeowner's future liability and financial well-being, Lawyers Realty Group provides clients with a customized analysis of their options, free legal counseling and clear direction on how to best resolve their particular mortgage issues - **all without charging fees to the homeowner.**

As an attorney owned and operated real estate brokerage, Lawyers Realty Group is able to provide direct legal representation along with professional real estate services. We bring extensive experience in real estate law, brokerage, taxation, litigation, bankruptcy and residential lending and offer **an unprecedented level of protection for homeowners facing foreclosure** while charging all costs and fees to the bank. Lawyers Realty Group works aggressively to maximize every possible advantage for the homeowner.

Derik N. Lewis, Esq., is the founder and president of Lawyers Realty Group. Derik is a California real estate attorney, a licensed Realtor® and a member of the National Association of Consumer Bankruptcy Attorneys. He graduated magna cum laude from Boston University School of Law and has 20 years of real estate experience. Derik served as legal counsel for some of the world's largest lenders including Bank of America, Wells Fargo and JPMorgan Chase. He is also a visiting lecturer at the University of Southern California School of Law speaking on real estate law, brokerage and litigation.

***If you are looking for straight answers and sound advice, please call us.
There is absolutely no cost or obligation.***

