

LAW OFFICES OF
TED A. GREENE, INC

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Licensed to Practice in California

7/19/2016

Hi,
I am passionate about
helping homeowners
fight against the banks.
I look forward to
discussing your case.
Best,
Erin

[REDACTED]
[REDACTED]
[REDACTED]

RE: Stopping any Upcoming Foreclosure Sale

[REDACTED]

Is your United Pacific Mortgage Co Inc mortgage being foreclosed on? Is the bank going to sell your home? DON'T GIVE UP! The number one mistake homeowners make in foreclosure is rolling over and giving away their dream. We are here to make sure homeowners understand that they have options. Homeowners walk in with a problem and walk out with a solution. We offer a variety of options, some of which are FREE.

First, we check to see if the foreclosure is illegal. If it is, we can apply for a restraining order barring the sale. For example, the Bank is required to give you a good-faith chance at a loan modification or other foreclosure alternative. We can even help with the modification application if you need it. Then, we look at the home's value and what is owed. If you are underwater and simply cannot afford the mortgage, a short sale is far better than foreclosure in terms of credit reporting and banks are now offering up to \$10,000.00 in relocation expenses. Finally, in the rare event that neither of the above options are available, we also specialize in bankruptcy, which can help you get caught up on your mortgage, discharge your credit card debt, and preserve your credit. Give us a call and we can go over those options.

We are here to help. Call, email or visit www.TedGreeneLaw.com and we can determine which options are available to you free of charge. We appreciate your time and look forward to speaking with you soon.

Even if you have talked to someone else you owe it to yourself to call us! We will match or beat anyone's quoted price. Call us today for your free case evaluation (888)442-2545.

With warm regards,

Erin Stratte

ATTORNEY ADVERTISEMENT

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IMPORTANT LEGAL INFORMATION

Dear HOMEOWNER,

We are a law firm that seeks to help people figure out the best solutions for their situation. Ted A. Greene has been litigating Home Owners Bill of Rights cases since the new laws were passed in 2013. Our office specializes in helping people deal with their financial situations and home mortgage issues. We would like to give you some helpful information.

WRONGFUL FORECLOSURE

What is the Home Owner Bill of Rights? This is a California law made to protect home owners in the foreclosure process. It provides procedural protections and places requirements on loan servicers. It applies to homes that are occupied by the owner, residential in nature, and have less than four units on the property. In California the foreclosure process is usually completed without court action and this new law gives home owners rights to bring their issues in front of a court and even to apply for a restraining order to stop a sale for certain violations.

If a servicer wrongfully forecloses, a home owner who lives in the house may have an action to sue the servicer for damages and a restraining order to prevent the sale if a sale has not yet occurred. Although experiencing a foreclosure is overwhelming, not everyone has a case against their servicer. Some questions that need to be asked are:

Is there dual tracking? "Dual-tracking" is when a servicer is at the same time moving forward with a foreclosure and a loan modification negotiation. CA Civil Code § 2923.6. If you are negotiating a modification your servicer should not move to the next step of the process. This requirement is meant to help borrowers and servicers to explore foreclosure alternatives before a sale.

Is this your first loan modification? Even if you have previously applied for a loan modification you may be able to reapply if you have experienced a material change in your financial circumstances.

Have you been given a single point of contact? A servicer also has to appoint a "single point of contact" for you during the loan modification process or when discussing other foreclosure prevention alternatives. CA Civil Code § 2923.7.

Did you make three trial period plan payments? When a trial period payment plan has been completed the modification becomes a contract and a servicer cannot try to alter the agreement at a later time. It can be a breach of contract when a servicer tries to act inconsistently with a completed modification.

If your servicer has not engaged in unlawful activity during the foreclosure process you may have alternatives to help with your situation.

SHORT SALE

Sometimes a short sale makes the most sense for people. Currently the HAFA Program is paying homeowners \$10,000 at the close of escrow when doing a short sale. Even though this program is new I have helped many homeowners get the \$10,000 and while it's not great it does make the pain of losing your home a little easier to take. A short sale is also better for your credit moving forward and even though the last thing on your mind is buying another house it's still better to keep your credit report as clean as possible and avoid a Foreclosure.

When I help homeowners with a short sale they pay me NOTHING. We have come up with a process whereby the bank and the buyers pay all the fees and costs and the homeowners pay nothing and still have the chance of getting \$10,000 at the close of escrow. With me you get an attorney on your side every step of the way answering any questions you may have.

BANKRUPTCY

What is bankruptcy? Bankruptcy can help get rid of debt or to create a payment plan. Once a bankruptcy is filed a foreclosure is put on hold while the process is completed.

Bankruptcy can be an effective tool in any homeowner's toolbox. It can help you eliminate draining monthly payments to credit cards, allowing you to focus on keeping up with your mortgage payment. Most importantly, if you have fallen behind on your mortgage, bankruptcy can help you avoid foreclosure, and doesn't give the bank a chance to fight it! If you have been bullied by your bank, filing a bankruptcy with the Federal Courts puts control over the foreclosure in the Courts' hands. Once filed, the foreclosure is immediately stopped, and you can break your mortgage arrearages into monthly payments to get caught up, or even just buy some extra time.

Legal issues are easier to deal with the earlier you start to handle them. We give free initial consultations so feel free to call us if you believe you are facing a legal issue that you need help with. We offer loan modification litigation, wrongful foreclosure litigation, bankruptcy, and short sale services. Call Jeff at 916.442.6400 or go to the website at www.TedGreeneLaw.com. We believe we can meet or beat the prices quoted by other attorneys.