

THE TRUSTEE SALE!

If your lender has recorded a Notice of Default, your home may now be sold at **PUBLIC AUCTION**. Don't hesitate to call, we are ready to help!

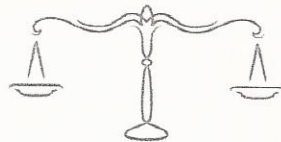
We understand that sometimes bad things happen to good people. The bad economy and the housing meltdown is why you may be in this situation. Don't let that stop you from keeping your home! Call us today If you are facing one or more of the following:

- Trustee Sale scheduled on your home
- Behind on property taxes or HOA dues
- Disability or Divorce
- Mismanagement of family finances
- Over-extended on credit cards
- Job loss or family business fails
- Unexpected family/medical expenses
- Your lender REFUSES to help you

CALL TODAY FOR A FREE
CONSULTATION

(323) 516-6000

(800) 829-0171



Legal Advertisement

We are a law firm assisting in bankruptcy relief under Title 11 U.S. Bankruptcy Code. We are a debt relief agency, in addition to other services offered. If you believe you have received this letter in error, feel free to contact our office.

Law Office of Michael D. Luppi

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Dear Homeowner,

Your lender has recently recorded a NOTICE OF DEFAULT on your property. This is the legal process that begins after you miss a number of mortgage payments. You will have approximately 111 days from the date the Notice of Default was recorded before your home can legally be sold at public auction. If you cannot bring your loan current, you have several options:

◦ **BANKRUPTCY**

Filing a bankruptcy may be the answer to help keep your home. It will stop the foreclosure process and will allow you to pay your arrearages through a Chapter 13 payment plan. If you owe more than the value of your home, we may be able to eliminate junior lien holders.

◦ **LOAN MODIFICATION**

Due to the upcoming Presidential election, this could be the last year to participate in the Home Affordable Modification Program (HAMP) which is set to expire December 31, 2016. It is not necessary to pay any upfront fees for a loan modification. You may call your lender directly or visit www.hud.gov or www.hopenow.com for assistance.

◦ **SHORT SALE**

Some lenders pay up to \$10,000 in relocation incentives! You may have the option to sell your home for less than the amount owed on your mortgage. All fees will be paid by your lender and you may stay in your home until the new owner closes escrow. In addition, you will not be responsible for the lender's loss under the Homeowners Debt Relief Act.

We offer a unique combination of UNDERSTANDING, EXPERIENCE, KNOWLEDGE and HONESTY. We will provide an honest opinion and will give you the insight you need to make a decision on which option is best for you and your family.

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Se Habla Español
