

SMYTH LAW OFFICE

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DEAR HOMEOWNER:

You can stop the foreclosure sale of your home and any other real property in which you have an interest instantly and automatically, by operation of law, by filing a Chapter 13 bankruptcy before the foreclosure sale is held.

Our office can electronically file your petition at any time, 24 hours a day, 7 days a week, up until the time of the foreclosure sale and the sale will be stopped. This will also stop the mortgage company or the bank from continuing to add extra charges. After your case is filed, you will be allowed up to five (5) years to catch up on missed mortgage payments in monthly installments. Often the first year or two of installments are at a reduced rate.

In most cases, you will not have to pay your credit card debts.

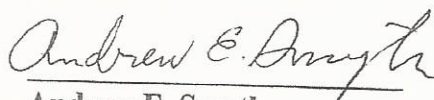
If the present value of your property is less than what you owe on the first mortgage, you may be allowed to eliminate your second mortgage without paying it at all.

Even if you are not interested in saving your home or other real property from foreclosure, our office can help you stay in your home longer and protect you from tax and credit card debt, "sold out" junior lienholders, and from other creditors.

Our office does not charge for consultations and you can have as many consultations, either in person or on the telephone, as you need to make a decision. We invite you to call our office for more information.

Very truly yours,

SMYTH LAW OFFICE

By: 
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AES:gm

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