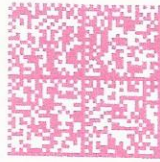


Ure Law Firm

A PROFESSIONAL CORPORATION
800 WEST 6TH STREET, SUITE 940
LOS ANGELES, CALIFORNIA 90017

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Ure Law Firm

A PROFESSIONAL CORPORATION

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TOLL FREE

(800) 250-5175

www.urelawfirm.com

DOWNTOWN LOS ANGELES:
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SOUTH BAY:
21250 HAWTHORNE BLVD., STE 500
TORRANCE, CA 90503

SAN FERNANDO VALLEY:
5850 CANOGA AVENUE, STE 400
WOODLAND HILLS, CA 91367

Dear Homeowner:

According to County Records, your home may be subject to foreclosure proceedings. **YOU HAVE MANY OPTIONS TO SAVE YOUR HOME AND WE CAN HELP.** Please take a moment to review some of the options available to you. If you have any questions regarding your available options, please call us at **800-250-5175** and speak with an experienced attorney **AT NO CHARGE AND WITH NO OBLIGATION.**

BANKRUPTCY RELIEF - Contrary to what some people believe, you can file bankruptcy AND **keep your home**. Federal law provides an opportunity for a "fresh start" under the Bankruptcy Code. In Chapter 13, you have the right to pay your lender nothing up front and pay off all your missed mortgage payments over 60 months. In some cases (when you owe more to your 1st mortgage company than your property is worth), **2nd Trust Deeds or 3rd Trust Deeds can be permanently removed** from your property. Chapter 13 cases can also assist in resolving other financial issues such as **credit card debts and medical bills**. In most cases, these debts can be **eliminated**. Our office provides full attorney representation throughout the process and our fees are reasonable and competitive.

REINSTATE YOUR LOAN - Foreclosure in California takes nearly 4 months (at least 110 days from the recording of the first document until the auction of the property). If you are able to bring the loan completely current during the first 105 days or refinance the property, you can stop the foreclosure.

SALE OF THE HOME - You may be able to sell your home prior to the foreclosure. A sale may include what is commonly referred to as a "short sale" which is a sale for less than the amount you owe to your lender(s). We can refer you to a real estate agent who can assist you with this process.

LOAN MODIFICATION - These modifications can include:

- Bringing your loan current by taking all of your missed payments and adding them to the end of your loan
- Changing your future mortgage payments to an affordable amount by adjusting your interest rate
- Providing a reasonable period of time for you to get caught up on your missed payments

Free information regarding modifications can be obtained at the government sponsored website hud.gov.

At Ure Law Firm, we offer a unique combination of **Understanding, Experience, Knowledge and Insight** into consumer bankruptcy and real estate issues. We offer **FREE** initial attorney consultations to discuss your various options and provide an opinion on which option is best suited for your particular situation.

Call us today at **(800) 250-5175** for a **FREE ATTORNEY** telephone consultation.



Thomas B. Ure, Esq.
Former Intern for
United States Trustee Office

Hablamos Español

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Legal Advertisement

Services by this law firm may include assistance involving bankruptcy relief. We are a debt relief agency. In addition to other services offered, we help people file for bankruptcy relief under the Bankruptcy Code.