

-----Original Message-----

From: Terry Franzen [mailto:tfranzen@franzen-salzano.com]
Sent: Tuesday, May 18, 2010 4:07 PM
To: Winston, Joel
Subject: FW: SAFE Act

I'm slogging through emails and just came across this one. I thought you'd be interested in light of the pending rule making.

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-----Original Message-----

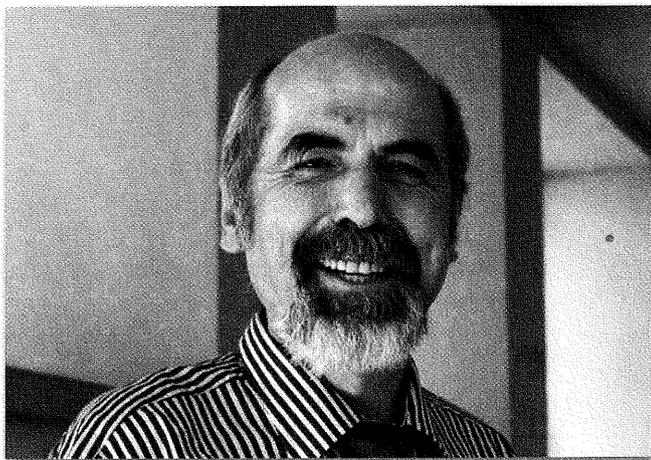
From: Michael Pierce [mailto:mpierce@closingsource.net]
Sent: Wednesday, April 14, 2010 3:32 PM
To: Terry Franzen; richard@rwaynelaw.com
Subject: SAFE Act

Terry and Richard:

After today's lively SAFE Act discussion at the GREFPAC meeting, I was reading the latest issue of the Georgia Bar Journal and saw the attached ad on page 2. Beyond raising the question of whether GLSP is subject to SAFE Act licensing, it highlights what is at stake by instituting an additional licensing hurdle to attorneys assisting borrowers facing foreclosure.

Mike Pierce

If they can't afford an attorney, where do they go for legal assistance?



Fighting Foreclosure

Mr. Farmer almost lost his home in a foreclosure, because he couldn't pay the increase in his mortgage payments. He originally paid \$407 in monthly mortgage payments and lived frugally. He had no phone, no cable, no heat other than firewood, and he used well water. FEMA (Federal Emergency Management Agency) recently determined the property was in a flood zone and required flood insurance, which the mortgage company purchased at a high price. This put Mr. Farmer's monthly payments to \$573, which was well over his meager income.

A GLSP lawyer negotiated with the mortgage company to rework the loan and lower the mortgage payments. Mr. Farmer was able to buy his own flood insurance at a significantly lower rate. The foreclosure sale was cancelled.

Working together we can fulfill the promise of Justice for All.



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(Final payments are due December 31st of this year.)

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