

Dear Sir or Madam,

If you have already retained an attorney for this matter please disregard this letter.

The records obtained by Vanzan, Inc. through Equifax credit reporting data, suggest you may need the advice of an attorney. If our records are correct, you may have concerns such as: Is there any way to keep my home? Will I be served with a foreclosure action? Do I need an attorney? Because our records contain limited information, we only know that you're behind on a mortgage payment.

Many people are unsure of what to do when they fall behind on their mortgage. Perhaps the most important thing a homeowner can do is to take steps to understand their legal rights and develop a plan. At KEL, we have developed strategies to assist our clients through this process. We understand that no two situations are the same. That is why each client's situation is analyzed on an individual basis by a foreclosure defense attorney. We will tailor a course of action to assist our clients in achieving their goals.

For many homeowners, foreclosure defense is an opportunity to buy time. In some situations, time is all a family needs to get back on their feet and remain in their home. Time may also provide homeowners an opportunity

to execute a short sale, deed-in-lieu, or obtain a loan modification. Many times, especially when homeowners take early legal action, these strategies may prevent foreclosure and the threat of deficiency judgments.

During your free initial consultation our attorneys will examine your situation and help you define your goal, whether it be to stay in your home, walk away or obtain a loan modification. Once our attorneys understand your goal, we will work with you to devise a plan and counsel you on how to move forward.

At KEL, we pride ourselves on our commitment to providing representation that is affordable. I encourage you to call other law firms to gauge the competitiveness of our fees. We realize that with current economic conditions, many people cannot afford an attorney. Because of this, our firm offers no interest payment options to help ensure that your economic hardship does not prevent you from receiving the legal representation you may need.

We have attorneys devoted to take your call. Call one of our attorneys now for a free consultation at 877-790-7575.

Sincerely,

Matthew S. Englett, Esq.
Managing Partner

OUR FIRM

KEL Attorneys is made up of more than 60 attorneys and 200 professional staff members. Since 1999 our firm has been actively working to improve the legal and financial situations of our clients. We are a full-service law firm and can represent you in a wide array of legal matters, including:

Family law, foreclosure defense and loan modification, criminal defense, personal injury, immigration, asset protection and other tax matters. Please go to our website for a complete list of all the areas of law we practice.

