

**OFFICIAL NOTICE****Secured Home Relief Law Group, P.A.****\*\*\* NOTICE\*\*\*****File#: GA-██████████****Re: Pending Foreclosure****Homeowner**  
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lollloollloollloollloolllo**MORTGAGE PAYMENT RELIEF****You have received this notice due to the recent filing from McCalla Raymer, LLC.****The sale date for this property is set for August 4<sup>th</sup> 2009.****STATUS:**

The mortgage for the property in which you are living is about to be foreclosed (sometimes referred to as repossessed). We expect that ownership of the property will be transferred to the servicing note holder (also referred to as "Lender") within the next 30 to 60 days. Shortly thereafter, it is possible that ownership will then transfer to the Secretary of Housing and Urban Development (HUD). HUD generally requires that there be no one living in properties for which it accepts ownership unless certain conditions are met. Our records indicate that you have not responded to our previous attempts to notify you of your eligibility to modify the terms of your existing mortgage. Unfortunately our attempts sometimes get confused with those of telemarketers. Call Toll Free (877) 777-4700 before July 24, 2009 if you have decided to retain ownership of the subject property.

**HOW THIS BENEFITS YOU:**

You have been selected for loan modification programs established by the Federal Government. Your outstanding debt may be reduced and the terms of repayment modified. Any late fees and penalties may be forgiven. Please note that due to the increased amount of foreclosures filed, we ask contact our firm immediately. **Adjustable rate mortgages, behind on mortgage payments, and homes in foreclosure have priority.**

For details and your eligibility call the number below and provide us with you file number

**TOLL FREE: 1-877-777-4700****Office Hours****Monday-Friday 8a.m. -8p.m EST****File # GA-██████████****Secured Home Relief Law Group P.A. 1927 South 14<sup>th</sup> Street Suite 1500 Fernandina Beach, FL 32034-3035**

*Please note that the information obtained regarding your existing mortgage was from a third party provided via the county public records. If the information obtained disagrees with your records please contact us with the discrepancy so that we may verify the information*

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AMELIA CRUZ

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## ***NATIONWIDE HOME RELIEF LAW GROUP, P.A.***

### ***Corporate Office***

***2393 South Congress Avenue***

***West Palm Beach, Florida 33406***

**TELEPHONE: (561) 253-2733/ FAX: (866)432 1544**

***www.NationwideHomeRelief.com***

### **Obama Launches Mortgage Rescue Plan**

As you may or may not know, lenders and servicing companies have been stalling our progress in an effort to tap into the latest rounds of bail out money from the Obama Rescue Plan.

**The plan has now been defined and lenders are signing on.**

What does this mean to us? Unfortunately, more time. We will be responsible for repackaging, gathering and filing additional forms in an effort to assist the servicers and lenders. Translation: Unfortunately, this will cause more delays with your lender while they sort through the new underwriting process.

I've learned most loss mitigation departments are being torn apart and restructured in an effort to qualify millions of files for the new plan. According to a recent press release, this effort will help "up to" 9 million homeowners. Just to put that into perspective, that represents less than the number of people in the Chicago metropolitan area. In a country of approximately 304 million people (although, not all being homeowners) it still becomes clear this effort will produce few results in a sea of troubled homeowners. However, most lenders who signed on, as part of the deal to collect this bailout money, 100% of all incoming files must be considered (submitted) for this plan before alternative methods of modifications are considered. Translation: Sources tell us 80 to 90 percent will falout of this plan and begin another journey towards conventional modification as before.

We are asking for a great deal of patience and understanding as we work through your case for proper resolution.

Keep in mind, these bailout programs are just that. They are not designed to bailout troubled homeowners. They are designed to bailout the lenders and servicing companies, sometimes at the expense of our clients finding quick resolution to their foreclosure problems.

I have regrouped our processing in an effort to gather the new stipulations for our existing files in the system. I can assure you we are doing everything possible to get your case to the front of the line for consideration.

Sincerely,

Laddie Williams

Director of Client Relations

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**OFFICIAL NOTIFICATION FROM  
NATIONWIDE HOME RELIEF  
LAW GROUP, P.A.  
Re: Pending Foreclosure**

**\*\*\*NOTICE\*\***

**Atlanta City Resident  
File#: [REDACTED]**

**Expiration Date: May 25, 2009**

[REDACTED]  
[REDACTED]  
[REDACTED]

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### Get Mortgage Payment Relief in May 2009

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

**STATUS:**

Our records indicate that you have not taken advantage of the opportunity to modify the terms of your existing mortgage. Unfortunately our attempts sometimes get confused with those of telemarketers. Your current lender may be willing to negotiate a reduction of principal and interest on your account. Since we can assist you in this process and thereby avoid a potential foreclosure action, we invite you to meet with us to discuss your home loan situation with our firm. **This informal conference with us is completely free and without any obligation on your part to retain our services.**

**HOW THIS BENEFITS YOU:**

You may qualify for a loan modification program. Your outstanding debt may be reduced and the terms of repayment modified. Your total principal, interest and monthly payments would be reduced. Any late fees and penalties may be forgiven. Please note that due to our ability to take on a limited number of clientele, we ask that you contact our firm at 866-237-0845. We devote our attorneys and staff to providing each of our clients with the full legal representation provided by all areas of the law and consequently we have a limited number of clients we can accept at any one time and therefore this invitation for a free and informal conference expires on May 25, 2009.

Please do not confuse our firm with other telemarketers or loan modification companies. We can act as your attorney and represent you in Court. We are lawyers, operating pursuant to the rules, regulations and pronouncements of the State Attorney Generals and State Bar Associations of Florida, Georgia, New York, California, New Jersey, Illinois, South Carolina and Tennessee.

For details of benefits and your eligibility call the number below and provide your file number

**TOLL FREE: 866-237-0845**

**Office Hours**

**Monday - Friday 9a.m. - 7p.m. / Saturday 9a.m. - 2p.m.**

**File # [REDACTED]**

Advertisement

Nicola L. Zagarolo, Esq. of  
Nationwide Home Relief Law Group, P.A., 2700 Cumberland Pkwy Ste 130, Atlanta GA 30339

*Please note that the information regarding your existing mortgage loan was obtained from a third party provider who searched the public county courthouse records. That company was advised that they have excellent quality control procedures to minimize errors. However, there are rare instances where the information regarding the existence or features of your mortgage loan is not accurate. Should you at any disagree with the information we have provided above, please contact us so that we may verify the data regarding.*