



THE LAW OFFICES OF
FRED J. SCHOLZ

Real Estate Law is all we do!

Despite this mortgage crisis, you can still make the right decisions for your family's future.

If you are reading this, chances are, you are one of the millions of people across the country who are faced with a seemingly insurmountable loan problem. We are certainly living through a very difficult and unprecedented time. With record-breaking numbers of foreclosures nationwide and unemployment figures that would have seemed impossible just a few years ago—you are one of millions feeling the sting of an underwater mortgage.

The decisions that you make at this crossroads are very important.

What you choose to do about your mortgage going forward can have a tremendous impact on your future credit, your future debt obligations—indeed your overall financial future. For many, your home has gone from an asset to a liability. You need to be informed and understand the impact of your choices regarding your mortgage.

The good news is that you have options. There are definitely choices that you can make which can put you in a markedly better position moving forward—my office can help you make those decisions. My law practice has handled hundreds of underwater mortgage cases, each with their own unique complexities. What I have found is, **most property owners do not need ongoing legal representation.** What they do need, is a **comprehensive review of specific loan documents and a consultation regarding their property with an experienced real estate attorney.** A time to **get answers to their questions.**

What real people are saying:

"My wife and I can't thank you enough. We went from confused to informed. We just referred my sister-in-law to you."

Tito G. — Sacramento CA

What we do:

Each consultation is tailored to your specific property, loans, and potential liability issues. During your consultation, I will provide you with a summary of California law as it applies to your real estate mortgage issues. We will discuss what rights the bank has against you and **what the bank cannot do**, despite any threats made to you. I will walk you through the foreclosure/short sale process so you understand what will happen - and why. I will answer all of your questions and provide follow-up response to any additional questions for two months after your consultation. We do all of the above for one flat fee of **\$595.00.**

What real people are saying:

"Not only do we now understand the Short Sale and Foreclosure process, we know about real people represented by your office that are out there borrowing again. The world doesn't end after a short sale."

Craig C. — Sacramento CA

Please remember...there are far too many overzealous promises of loan modifications or "mortgage fixes" floating around today. There is no magic "real estate attorney fix." I cannot promise you that your lender will offer favorable short sale terms and I cannot stop your lender from calling regarding past due payments. What I can do is arm you with the knowledge of specifically what your lender can and cannot do—so you will know what to expect each step of the way.

What real people are saying:

"Tell your clients they will feel a whole lot better after they talk to you. Knowing what the bank *can and can not do* is empowering."

Shay S. — San Ramon, CA

In short, we read all relevant loan documents, review all public record documents, provide you with a one hour consultation with our Senior Attorney, and then provide follow-up response to additional questions for two months after the initial consultation. We do all of the above for one flat **\$595.00** fee.

I can help you make the best of the options available to you.

Click [here](#) to set a consultation.



**Have a question about what our consultations cover?
You can call Mr. Scholz at his direct line.**

(800) 792-2615