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**HOW TO STOP THE FORECLOSURE OF YOUR HOME
AND POSSIBLY RENEGOTIATE YOUR MORTGAGE INTEREST RATE**

Dear Friends,

I am writing to you to help you save your home from foreclosure and to also provide a way to either bring your past due debts current or eliminate them altogether.

Chapter 13 of the Federal Bankruptcy Code allows you to force your mortgage company to immediately stop the foreclosure of your home and to accept your past due mortgage payments in monthly installments over a maximum of 60 months. For example, if you are in arrears \$6,000, you would pay an additional \$166.66 per month for 36 months or \$100.00 per month for 60 months (plus the trustee's fee and in some cases interest). In addition, some lenders have begun to renegotiate mortgage rates for those who have filed a Chapter 13 bankruptcy. If you owe past due property taxes, then these are also included in your monthly payment plan. Your other debts may be eliminated altogether or you may only have to pay a percentage of what is due.

If you can budget enough money each month for a successful plan, then this may be the answer you have been hoping for. Or may also give you the additional time you need to sell your home so that you can keep up to \$125,000 of the profit you obtain from its sale rather than lose it all through the foreclosure.

I will gladly give you a free consultation so that you can learn more about these options. Please call me at (253) 761-8970 from 9 a.m. to 5 p.m., or if time is of the essence, CALL (253) 297-2231 immediately, or email dallas@w8lessbrakes.com.

Sincerely yours,

Dallas W. Jolley
Attorney & Counselor at Law

Serving King and Pierce County Since 1993
Offices in Mercer Island and Tacoma
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