

# DO YOU UNDERSTAND THE FORECLOSURE PROCESS? WHAT YOU DON'T KNOW CAN HURT YOU!

Do you know your rights *and* liabilities under the foreclosure laws? Even if you are going to *surrender* your home, you may still be liable to the mortgage company.

Example One: If you only have one mortgage against your home, you may still be liable to the foreclosing mortgage company for any deficiency if, for example, the mortgage company bids in less than what you owe at the foreclosure sale.

Example Two: If you have more than one mortgage against your home, you can still be sued by the second or third mortgage company for what is owed to them after the foreclosure sale.

Therefore, even if it is *not* your intention to keep your home, you may still be liable to the mortgage company. If this occurs, you could be sued by the mortgage company. If they get a judgment against you, they can garnish your wages, attach your bank accounts and take other actions to collect the debt, pursuant to Colorado's collection statutes.

Many of your questions about the foreclosure process can be answered on the phone - there is no obligation! Call us for more information. We can show you how to protect yourself from lawsuits, garnishments and creditor harassment.

We have successfully helped *thousands* of individuals since 1977!

## **GARCIA & GONZALES, P.C.**

Richard N. Gonzales

Carla M. Garcia (*Se Habla Español*)

Attorneys At Law

1888 Sherman St., Ste. 403

Denver, Colorado 80203-1159

Telephone Number: 303-839-8888

(Advertising Material)



Garcia & Gonzales, P.C.  
attorneys at law

## STOP FORECLOSURE SALE & KEEP YOUR HOME, KEEP YOUR LOAN AND KEEP YOUR EQUITY!

For years we have *honestly* and *reliably* helped people save their homes from foreclosure. We have *thousands* of satisfied clients to prove it!

Here's how we can help through the use of Federal Laws:

- Stop the foreclosure action currently pending against your home.
- You keep your home, your equity *and* your present loan.
- Catch up on back-due mortgage payments over 60 months, interest FREE.
- In most cases you can keep your car and other property.
- Stop garnishments, lawsuits and harassment from creditors.
- If you owe taxes, we can also help with these matters.

You must take action *before* the foreclosure sale. These Federal Laws can not help you after the foreclosure sale.

Timing is critical, so you *must act now!* Call us to get more information. Many of your questions can be answered on the telephone, *There is no obligation!*

Sincerely yours,

GARCIA & GONZALES, P.C.

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RICHARD N. GONZALES

  
CARLA M. GARCIA

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We Are A Debt Relief Agency. We Help People File For Bankruptcy Relief.

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Phone (303) 839-8888

1888 Sherman Street, Suite 403  
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## KEEP YOUR HOME, KEEP YOUR LOAN AND KEEP YOUR EQUITY!

For years we have *honestly* and *reliably* helped people save their homes from foreclosure. We have *thousands* of satisfied clients to prove it!

Here's how we can help through the use of Federal Laws:

- Stop the foreclosure action currently pending against your home.
- You keep your home, your equity and your present loan.
- Catch up on back-due mortgage payments over 36 months or longer, interest FREE.
- In most cases, keep your car and pay a reduced amount for the car.
- Stop garnishments, lawsuits and harassment from creditors.
- If you owe taxes, we can also help with these matters.

You must take action *before* the foreclosure sale. These Federal Laws can not help you after the foreclosure sale.

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A handwritten signature in black ink, appearing to read "Richard N. Gonzales".

RICHARD N. GONZALES  
Attorney At Law

A handwritten signature in black ink, appearing to read "Carla M. Garcia".

CARLA M. GARCIA  
Attorney At Law (*Se Habla Español*)

Thousands Of Cases Successfully Handled Since 1977!

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## IT'S NOT TOO LATE TO SAVE YOUR HOME FROM FORECLOSURE!

For years we have *honestly* and *reliably* helped people save their homes from foreclosure. We have *thousands* of satisfied clients to prove it! We can show you how to *keep* your home, *keep* your loan, and *keep* your equity!

Here's how we can help through the use of Federal Laws:

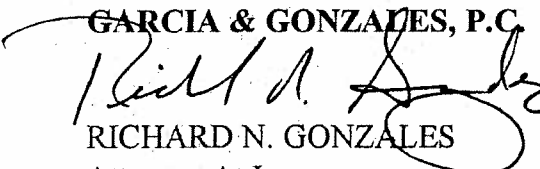
- Stop the foreclosure action currently pending against your home.
- You keep your home, your equity *and* your present loan.
- Catch up on back-due mortgage payments over 36 months or more, interest FREE.
- In most cases, keep your car and pay a reduced amount for the car.
- Stop garnishments, lawsuits and harassment from creditors.
- If you owe taxes, we can also help with these matters.

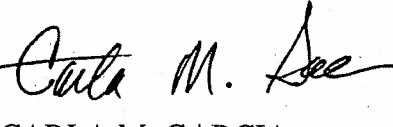
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## STOP FORECLOSURE SALE & YOU KEEP YOUR EQUITY!

By now, you have been contacted by numerous persons offering to "help" you with the pending foreclosure sale of your home. Don't be fooled. Most of these individuals can not show you how to keep your house with your current loan. Some of these individuals want your equity! We have successfully helped *thousands* of individuals save their homes from foreclosure, and we can help you!

Here's how we can help through the use of Federal Laws:

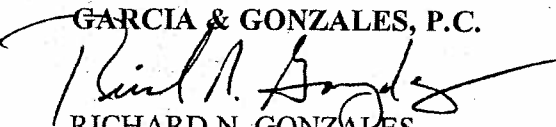
- Stop the foreclosure action currently pending against your home.
- You keep your home, your equity and your present loan.
- Catch up on back-due mortgage payments over 36 to 60 months, interest FREE.
- In most cases, you can keep your car, and under certain circumstances, you can pay a reduced amount for your car.
- Stop garnishments, lawsuits and harassment from creditors.
- If you owe taxes, we can also help with these matters.

You must take action before the foreclosure sale. These Federal Laws can not help you save your home after the foreclosure sale has taken place.

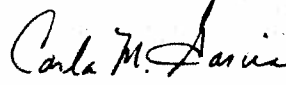
Timing is critical, so you **must act now!** Call us to get more information. Many of your questions can be answered on the telephone. **There is no obligation!** You can also visit our website at [www.ggattorneys.com](http://www.ggattorneys.com)

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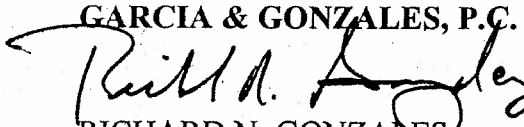
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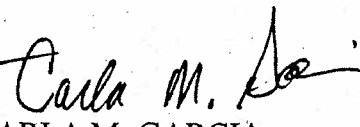
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