

- Owe more than your house is worth?
- Refinanced within the last four years?
- Struggling to make your mortgage payments?
- Notice of Default already filed?

**Are you upside down on your mortgage?
We may be able to void your loan!**

- Is your home in foreclosure or in danger of going into foreclosure?
- Has your lender violated the Federal Truth-in Lending Act, Regulation Z or RESPA?
- Did your broker charge you excessive fees, or knowingly put you in a loan you could not afford?
- Do you have a Payment Option ARM mortgage?
- Are you unable to keep up with your mortgage payments?
- Has your low teaser rate expired?

Beware of non-attorneys who claim they can renegotiate your mortgage!

These so-called "negotiators" have no legal standing to assert your rights in court. Negotiators can only call your lender and beg for leniency. Bander Law Firm can take lenders to court to protect your rights as a borrower. Do not be fooled into thinking a loan broker or realtor can accomplish your goal of keeping the home you have worked so hard. Let the experts do what the experts can do-take the lenders to court. You have only a small window of time to cure your foreclosure problem and maintain possession of your home, so let the experts at Bander Law Firm make certain your rights are protected

Schedule an appointment by calling **213-873-4333**.

BANDER LAW FIRM, LLP

A FULL-SERVICE LAW FIRM

Criminal Charges

- Felonies and Misdemeanors
- Post Conviction Relief
- Expungements
- Domestic Violence
- Shoplifting and Fraud
- Drug Charges

Unfair Wages

Everyone including illegal aliens have the right to minimum wage and time and a half for overtime.
No recovery, no fee.

Immigration

- B1/B2
- Temporary Work Visas
- F-1
- PERM/ Immigrant Worker Petitions
- Family-based
- Naturalization
- Removal Defense

Accidents

- Auto Accidents
 - Dog Bites
 - Slip and Fall
 - Legal Malpractice
- No recovery, no fee.**

Visit us at www.banderlaw.com • Email us at info@banderlaw.com

Call us for a free initial consultation for Immigration, Wage and Hour and Personal Injury matters.

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