

# A Personal Message from Attorney Joel Bander

Last summer, while American homeowners and consumers were hearing almost daily news of an impending economic breakdown because of an under-regulated mortgage securities system, Attorney Norberto Reyes III, an experienced business litigator and licensed real estate broker, was studying and developing the core of Bander Law Firm's present mortgage litigation program. During that period, and in the months following, I shunned the legal strategy of 'bankruptcy only' law firms: that homeowners should flock to the bankruptcy courts as the only appropriate legal path for protecting the family home without consideration of many viable non-bankruptcy options.

While Bander Law Firm was expanding to our present size of 11 attorneys and 35 support personnel, and creating our present infrastructure to handle our current large volume of mortgage litigation cases, numerous clients and real estate brokers inquired if the firm would assist them to protect their Nevada properties. After numerous meetings in Las Vegas, where the economic crisis is worse than in Southern California, the efficacy of using bankruptcy protections became more palatable for me personally.

Bankruptcy is not the only alternative to protect the family home from foreclosure, as some lawyers only practicing only in this area preach, but indeed it is a viable alternative for some homeowners, depending on the economics and age of their home loan, other debts, income, and the strength or weakness of their mortgage litigation case.

Indeed, with either the bankruptcy court's or trustee's permission 'mortgage litigation' can be instituted within the bankruptcy proceeding if the bankruptcy attorney is qualified to pursue mortgage litigation claims.



Attorneys Timothy Umbreit, Joel Bander and Adrian Yeung

Many times bankruptcy should play no role in a homeowner's legal analysis. Although bankruptcy may not, ultimately be a necessary approach, it should at least be a part of a comprehensive analysis of the client's legal situation.

Hence, the law firm you retain to save your home must have the capability to determine which alternative is the best for your circumstances. Our firm's philosophy is to fully analyze each client's mortgage litigation options before any decision is made to recommend the bankruptcy alternative.

To continue our firm's ability to service these goals in these tough economic times, I am pleased to announce that Timothy Umbreit, a thoroughly experienced bankruptcy and real estate litigator with over 28 years of experience, will be heading Bander Law Firm's new bankruptcy division. Attorney Umbreit is a tenacious litigator with wide experience litigating mortgages and other real estate matters that I wished I could have teamed up with 20 years ago. He is also a licensed attorney in Nevada, and a licensed real estate broker.

Additionally, we are also pleased to have Adrian Yeung as an Associate Attorney in the bankruptcy practice area. Mr. Yeung is an experienced bankruptcy attorney who has spent time with several large firms focusing on international law, business litigation and bankruptcy.

We will soon have a third bankruptcy attorney based in our Las Vegas office to assist clients in Nevada. Any family faced with its own mortgage crisis must have a law firm with the ability to practice in both areas of mortgage litigation and bankruptcy. They are different courts and have very different sets of rules and concerns. Issues of debt, income, and net worth have varying legal implications that cannot be limited to practitioners in just one area of law or the other.

Bander Law Firm is proud to now include bankruptcy, along with mortgage litigation, immigration, wage and hour, business law, criminal law and personal injury in assisting future clients in this complicated legal area.

I highly value my bond with the Filipino community and the trust it has put in me in the past. I look forward to continuing that relationship to provide this critical legal assistance during these hard times.

## Bander Law Firm, LLP

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