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DON'T BE A VICTIM OF FORECLOSURE

Call **Rosenberg & Associates, LLC**, if you need an attorney to give you a no obligation free consultation, and take the time to explain how we can develop a plan to protect your family, and if you are selling or refinancing your home we can handle your closing. Our office is made up of former bank counsel and paralegals so we know how to play their game. We are your *best defense* against foreclosure.

YOUR LENDER HAS A LAWYER SHOULDN'T YOU?

A foreclosure defense attorney can explain your rights and options, including alternative forms of credit counseling, non-judicial repayment plans and the options available to you in seeking protection of the Bankruptcy Court and the effects to your credit.

Your foreclosure defense attorney is there to assert your rights. Your foreclosure defense attorney will force your Lender to comply with complicated statutory procedures as well as procedural rules and requirements, that may greatly increase your likelihood of a successful result.

BUT YOU MUST ACT IMMEDIATELY! An attorney only has 15 days from the date your foreclosure summons is returned to Court to stop your lender from applying for a "procedural default" which may prevent you from asserting your rights in state court. Still, it's never too late. In Connecticut, your property remains your property until the last law day passes or a judicial sale is confirmed, not a moment sooner.

You have the right to require your lender to produce documents and information in their possession and control, which may benefit you.

DO YOU NEED TIME, WHICH MAY ALLOW YOU TO:

- * Stop or postpone the foreclosure of your home
- * Refinance your home.
- * Sell your home for fair market value, without a discount.
- * Negotiate a payment workout
- * Get a new job so that you can afford to keep your home

**For more information, please call Attorney David E. Rosenberg (203) 404-7287
or via e-mail at david@rosenbergattorneys.com.**