

Attorney John Villines helps struggling homeowners plan for a happier New Year.

In today's volatile real estate market, homeowners struggle to know where to turn for help with their most valuable possession: their home. Many turn to their lender or mortgage broker for advice, or go it alone. "But most often this is a mistake," says attorney John Villines, founder of JV Law. "Lenders are nothing more than bill collectors, not trusted advisors," states Villines. "By turning to an experienced attorney for help, homeowners gain an advocate committed to their best interest and will dramatically improve their chances of turning their situation around. A wrong move right now or ignoring the problem could have far reaching consequences," says Villines.

Villines, who has been practicing law for more than a decade in the Central Valley, is especially concerned that homeowners are being told they don't need help or they can get free assistance from government sponsored HUD programs. "I have found this to be bad advice," says Villines. "HUD programs are helpful but they don't go far enough and HUD counselors lack the leverage of a law firm when negotiating with lenders."

Many homeowners who take this advice and try to do it themselves run into trouble because they lack experience. They spend hours on hold dealing with difficult bureaucrats only to have their modification rejected months later for seemingly no good reason. "I do all I can to help these folks but sometimes it's just too late to save a home in the 11th hour. Their time has run out," says Villines. "By calling JV Law first, homeowners can avoid wasting time and money and are less likely to lose their home. JV Law provides the first appointment, an in-depth case analysis, for free," says Villines. "I know how to protect your home. I have been defending clients against foreclosure since this crisis began, with negotiation, litigation, and gov-



Attorney John Villines with Samantha Winfree, clerical assistant and Richard Birlew, legal assistant at the JV Law office, located at 726 14th Street in downtown Modesto.

ernment and lender-based workout programs. I know how to deal with banks and their legal departments."

When the real estate market crashed, Villines found existing clients coming to him for advice about their mortgages and foreclosure. "It was only natural for me to help my current clients as well as reach out to others who have mortgage problems or face foreclosure. For most of us, 'our home' is a secure place where we have invested not only our cash

being accepted by the banks, but we do not limit what we can do for a client," he says. Many homeowners have other issues they are not aware of which need to be addressed. For example, JV Law has helped clients with tax consequences, eviction, predatory lending, lawsuits, bankruptcy, judgments by second mortgages and credit repair.

Sometimes holding on to real estate may not be what is best for a client. "News reports have dis-

JV Law clients agree. "Your knowledge and guidance gave us confidence when the situation was scary," says a recent foreclosure client. "I was happy to feel like I had someone who stood in my corner, caring about what was happening to our family."

Recent news reports say that it is very difficult for homeowners to obtain a permanent modification on their own – lenders are disorganized, not prepared, and always looking out for their own best interests. "More than ever homeowners need an attorney to obtain the best result," says Villines.

The U.S. Treasury Department reported that in spite of current programs there will be millions more will go into foreclosure. "Now is the time to be working with JV Law to lower your mortgage payment before the system is completely overwhelmed. We have the necessary expertise to succeed for you," says Villines. "The bottom line is that you need to know your options and craft a legal 'plan-of-action' to guide you through your economic crisis. We can start you moving in the right direction today."

Throughout the process, JV Law's legal staff works diligently, promoting and protecting the client's best interest. "We will use our detailed knowledge of banking procedures and laws, government rules and regulations, to make sure that we are getting the very best deal for our clients," says Villines.

Homeowners are encouraged to take advantage of JV Law's free case analysis. Each unique situation will be evaluated, and homeowners will be advised about their options, strategies, and the best course of action, taking full advantage of in-depth knowledge of the law and available programs. **To schedule an appointment, call JV Law toll-free at 1-866-510-2068.**

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- John Villines, Attorney and owner of JV Law

but our hopes and dreams. Right now, that place of security is under attack by a broken financial system."

Because of his many years of experience, Villines has learned that loan modification is only part of an overall strategy to protect one's home. "Right now modifications are

cussed homeowners walking away or 'strategically defaulting.' Done improperly, this strategy can be very risky. Our services include counseling clients on how to properly walk away from real estate. We want to minimize the negative impact, and position our client for future home ownership," says Villines. "Sometimes the best thing a homeowner can do is abandon a money pit for the sake of future investments. There's just a lot to consider."

Villines advises his clients to be wary of those who offer loan modification services. "These are often the same mortgage brokers whose unethical business practices contributed to the mortgage crisis or inexperienced newbies looking for a quick buck," he says. A mortgage contract is a legal document drawn up by an attorney. When things go wrong, it is logical that an attorney should be called, says Villines.

It is critical that homeowners understand the importance of entrusting their mortgage issue to an experienced and reputable attorney. "Their home represents more than just a building and dirt. It encompasses so much more: a legacy - the cherished place of shared memories of family and friends," says Villines. "The loss of a home can be a devastating blow for a family. My firm is dedicated to preserving each client's home. We are in the business of providing hope."



Attorney John Villines working on a client's case.

JV LAW
The Property Law Professionals™

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