

Modesto Attorney John Villines takes the stand for struggling homeowners

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. But most often this is a mistake, says attorney John Villines, founder of JV Law. "Your bank does not have your best interest in mind," says Villines, who has many clients who turned to him after they were taken by so-called loan modification companies or given the run around by their bank.

Villines has been practicing law for more than a decade in the Central Valley. "With some of those other services, you hire them, pay your money, and they do nothing or disappear," he says. "What separates us from them is that I am an attorney, licensed by the State Bar."

By calling JV Law first, homeowners can avoid wasting time and money attempting to do it themselves and are less likely to lose their home, says Villines. JV Law provides the first appointment, an in-depth case analysis, for free.

When the real estate market crashed, Villines found clients coming to him for advice about their mortgages and foreclosure. "It was only natural for me to help my existing 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 but our hopes and dreams. Right now, that place of security is under attack by a broken financial system."

By turning to an experienced and trusted attorney for help, homeowners can dramatically improve their chances of turning their situations around. "A wrong move right now or ignoring the problem could have far reaching consequences," says Villines. "I know how to protect your home. I have been defending clients against foreclosure since this crisis began, with negotiation, litigation, and government and lender-based loan modification programs. I know how to deal with the banks and their legal departments and get things done."



Attorney John Villines with Clerical Assistant Samantha Winfree at JV Law office, located at 726 14th Street in downtown Modesto.

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 being accepted by the banks, but we do not limit ourselves," he says. Many homeowners have other issues of which they may be unaware,

from the refinance wave onto the loan modification wave, calling themselves 'loan modification specialists.' But such a profession doesn't really exist." A mortgage contract is a legal document drawn up by an attorney. When things go wrong, it is natural that an attorney should be called, says Villines.

is to keep families in their homes for the holidays."

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 have been saying that lenders are cutting more deals for troubled homeowners – but the lenders are still looking out for their own best interests, says Villines. The U.S. Treasury Department reported that, in spite of current programs, there will be millions more Americans who 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 a legal 'plan-of-action' to keep your home and 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 the best course of action, taking full advantage 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 they still 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.

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. "They have jumped

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. Our goal this season



(l-r) Litigation Clerk Robert Birlew, Attorney John Villines and Legal Assistant Esther Heatwole work together on a client's case.

JV LAW
The Property Law Professionals™

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