

[REDACTED]  
[REDACTED] Street  
Brooklyn, NY 11[REDACTED]

October 1, 2010

Dear Mr. Person:

I'm writing this letter to thank you from the bottom of my heart for your kind and compassionate approach to helping me in my foreclosure case. Your wealth of experience and your calm and confident manner helped me to get through my situation. At the same time, the assertive and decisive ways that you handled my mortgage lender, without a doubt in my mind was the major reason the lender folded and decided to enter into a trial loan modification arrangement at 2%.

Your knowledge of law and the consistent pressure you applied on the lender practically forced them into granting me a permanent loan modification at 2%. I remember reading in the paper when my loan modification was permanently approved at 2%, that only a small number of loan modification application's are ever granted a permanent approval, that was earlier this year, things may have changed by now. At that point it confirmed that my legal case was in good hands.

Thanks to you and your effort, my mortgage was reduced from the 6's% to 2% fixed for 5 years (30 year amortization). Then increasing only slightly over the next few years, while remaining in the 4's% for the term of the loan over approximately 25 years.

I was previously paying about \$3,600 per month principal and interest, now I'm paying approximately \$1,680 per month principal and interest. This reduction in my mortgage payment now makes my mortgage affordable and allows me to stay in my property, over the next five years, this reduced mortgage payment will save me approximately \$115,200 just over 5 years, not to mention how much I'll save over the life of the loan. THIS MAKES MY HOUSE AND MORTGAGE AFFORDABLE!

Now I am working on catching up on all my other obligations, since you helped me to save my house from foreclosure, I can now hold on to my house and have a place to live. I have peace of mind and I can now work to get my other financial obligations in order.

I highly recommend anyone who is now behind on their mortgage or in foreclosure to speak with Mr. Person's office and discuss their options. I am grateful to Mr. Person for helping me to save my house, and once again I recommend that anyone in my situation should contact Mr. Person as early as possible in the foreclosure process, or even if they just missed one or two payments on their mortgage, the earlier they contact Mr. Person's office, the more options they may have available for them to stay in their house and avoid foreclosure.

Thank you again Mr. Person, and God bless you.

Sincerely,

John [REDACTED]  
( [REDACTED] - Brooklyn)

[REDACTED]