

Advertising Material

ARIZONA HOMEOWNERS! **GET EDUCATED.....KNOW YOUR OPTIONS**

IF YOU ARE CONCERNED ABOUT LOSING YOUR PROPERTY YOU ARE NOT ALONE:

- In 2009, **163,210** Arizona homeowners received a foreclosure filing notice.
- More than 6% of all Arizona homes received a filing – 2nd in the nation.
- In December 2009, 1 in every 116 homes in Maricopa County received a foreclosure filing.
- Arizona posted the 3rd highest foreclosure rate in the country in 2009.
- In 2009 there were 2,824,674 foreclosure filings in the United States.
- Credit Suisse projects that some 8.1 million homes (16% of all residential mortgages) will go through foreclosure during the next four years.
- “America is in the midst of a home foreclosure catastrophe, unprecedented since the Great Depression.” – Congressional Oversight Panel, March 6, 2009.

DON'T GET BULLIED BY THE BANK!

BEFORE you attempt to short sell your property, modify your loan or go into foreclosure, you need to understand your deficiency rights.

What is a deficiency? In Arizona, your deficiency is the difference between the amount you owe on your property and the amount the bank gets from selling your property.

- Banks are becoming increasingly more aggressive in pursuing homeowners.
- Some are asking homeowners to sign new notes promising to pay some or all of the deficiency.
- Because of the Arizona Anti-Deficiency statute some homeowners are not legally responsible for the deficiency.
- Before you sign anything find out if you are protected.

Buck Law Firm is offering homeowners
a 1/2 hour telephone consultation for \$95.00!

Attorney C. Adam Buck or Douglas G. Edmunds will review your documents, answer all of your questions and provide you with the information you need to make important financial decisions in difficult economic times.

10 OF THE MOST COMMON QUESTIONS FACING **ARIZONA HOMEOWNERS**

- Does the anti-deficiency statute apply to me?
- Can I be sued and have my wages garnished?
- TAXES! Will I get a 1099-C – What does it mean?
- What are the advantages of a short sale?
- How do loan modifications actually work?
- What if they foreclose? Will they lock me out?
- Should I continue to pay my HOA fees?
- Is bankruptcy an option?

Get answers to these questions and more. By understanding your legal rights you will be better prepared to negotiate with your lender and make sound financial decisions.

Call us now at **(480) 603-4988** to schedule your consultation.

****Please visit our website and click on the Foreclosure Consultation button to listen to “An Interview: Why Legal Advice is Essential”****

The following person is responsible for the content of this advertisement:

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