

What's the difference between a Foreclosure Lawyer and a Counseling Service?



St. Johns Housing Partnership

525 W King St, St Augustine, FL 32084

Call: 904 819 1266

Many people think that as soon as you receive a Foreclosure Notice, you've pretty much lost your home. However, this is certainly not true.

The Foreclosure Notice is the first of many steps in a legal process that usually takes between 6 to 8 months in St. Johns County, Florida.

By understanding the foreclosure process, you can often gain more control over the outcome. That's why you should enlist the help of an expert.

But, what kind of expert should you choose?



St. Johns Housing Partnership

525 W King St, St Augustine, FL 32084

Call: 904 819 1266

Your safest bet is to choose either a **Foreclosure Lawyer** or a **HUD-approved Counseling Service**.

To help you decide, here is a brief outline of the main differences between the two...



St. Johns Housing Partnership
525 W King St, St Augustine, FL 32084
Call: 904 819 1266

A Foreclosure Attorney will:

- Provide you with legal advice.
- Respond to official responses served by other attorneys.
- Negotiate with other attorneys and lenders.
- Typically suggest you file a Chapter 13 or Chapter 7 bankruptcy, which are court-enforced negotiations and collections that can cause lasting damage to your credit rating.
- Charge a fee for each filing.



St. Johns Housing Partnership

525 W King St, St Augustine, FL 32084

Call: 904 819 1266

A HUD-approved counseling service like **St. Johns Housing Partnership** will:

- Do everything they can to stop the foreclosure without causing serious or lasting damage to your credit rating.
- Negotiate payment plans with lenders on your behalf.
- Counsel you on the whole foreclosure process.
- Offer you a range of tried-and-tested credit repair services.
- Give you access to financial assistance if you qualify.
- Provide access to special groups and contacts with the top 4 lenders (due to our credit counseling certification, success rate and volume).
- Provide no legal advice or services, but will get you pro bono legal services and support from St Johns County Legal Aid when required.
- Never charge you a FEE for their services.



St. Johns Housing Partnership

525 W King St, St Augustine, FL 32084

Call: 904 819 1266

For more information, and to stop a pending foreclosure fast, call 904 824 0902 to speak to a counselor at **St. Johns Housing Partnership** – one of the Top Performing Foreclosure Prevention Agencies in Florida.

The sooner you call, the more options we have available to lower your mortgage payment and negotiate the past due payments.

Contact us today, and let us put together a workout plan quickly, properly, and, most importantly, for FREE.

Call 904 819 1266 right now.



St. Johns Housing Partnership
525 W King St, St Augustine, FL 32084
Call: 904 819 1266