

**Get a  
FREE  
consultation**

Call Richard Today!

Your initial 60 minute consultation with Richard is **FREE!**

Many homeowners think that because they are behind in their mortgage payments, that they should simply give up and move out of their home. Do **NOT** let your bank intimidate you! There may be defenses available, and given a bit more time, many homeowners can overcome the foreclosure hurdle. Richard will explain the foreclosure process to you, how he will handle your case, and discuss the various options available to assist you in achieving your goals.

Find out what is best for YOU by calling Richard today for your **FREE** consultation!

### **Meet Richard:**

Richard is an Attorney practicing in Seminole County. He has lived in Seminole County for over fifteen years. He earned his B.A., with a minor in Business Administration, from the University of Central Florida in 1995 and then earned his J.D., with Honors, from the University of Florida College of Law in 1999, where he was Research Editor on the *Florida Law Review*. Richard is a member of the Florida Bar, Orange County Bar and Seminole County Bar Associations. Richard is also a licensed Realtor® so he knows all the options available.

Since 2000, Richard has practiced exclusively in the area of civil litigation. He has aggressively defended hundreds of lawsuits for his clients throughout the State of Florida during his career, in areas such as construction, bankruptcy, breach of contract, breach of warranty, and foreclosure defense.

Put Richard's experience to work for you and your family at a very reasonable rate.

Richard Spence, Attorney at Law  
2100 Alafaya Trail, Suite 100  
Oviedo, FL 32765  
(407) 421-3447

[www.seminolecountyforeclosurehelp.com](http://www.seminolecountyforeclosurehelp.com)



**Fight Back  
Against  
Foreclosure!**

**Richard Will**

**Defend Your Home!**



**Richard P. Spence  
Attorney-at-Law  
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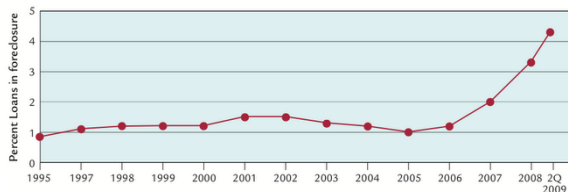
**"Aggressive Representation"**



## Don't Let Foreclosure Bite You!

Due to reckless lending practices by banks, speculators, a poor economy, high unemployment, medical bills, or just plain bad luck, local homeowners are being pushed to the brink! More and more hardworking homeowners are finding themselves caught up in financial quicksand, falling behind on mortgage payments and then finding themselves sued by a greedy bank they may have never heard of before. Many simply give up hope.

Percentage of Loans in Foreclosure, 1995-2009



## Don't Give Up! Act Now!

If you've been sued for foreclosure, then you must act now to protect your home and your family. You have 20 calendar days, from the date you were served with the Complaint, to serve an appropriate response to the bank's Complaint. If you don't, you make it easier for the greedy bank to take your home.

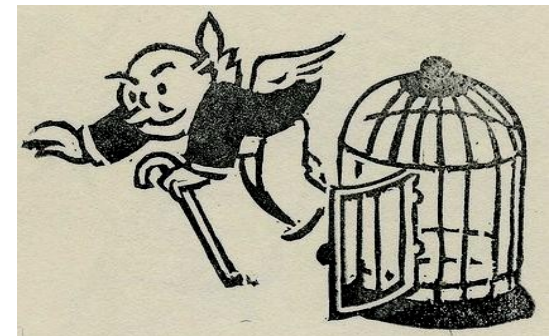
You need an aggressive foreclosure attorney who will work hard to defend your home, your family, and your way of life.

Contact Richard and put his experience to work for you **NOW!**



## Richard Can Help With:

- The knowledge you will need to make informed decisions during this time period
- Legal compliance analysis of the loan, collections, default and foreclosure process
- More time to negotiate a payment work-out or modification with your lender
- More time to save up money to reinstate your mortgage
- More time to refinance your mortgage
- More time to pursue all loss mitigation and alternatives to foreclosure
- More time to sell your home for fair market value, if necessary
- More time to get over a hardship in your life so that you can afford to keep your home or property



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