



McFerran, Burns & Stovall, P.S.  
ATTORNEYS AT LAW

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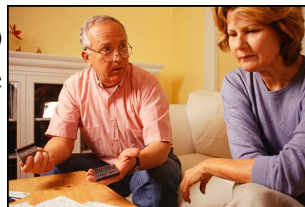
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# LOAN MODIFICATION? ...OR SHORT SALE?



## REAL ESTATE & FINANCIAL CONSULTATION SERVICES



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At McFerran, Burns & Stovall our focus has always been to provide exceptional value to clients.

We strive to give objective, experienced advice. Whether or not our assessment of your situation is positive or negative, we are intent on giving you the best advice possible so you may plan accordingly.

Our six attorneys have served Western Washington for decades, providing answers for client's legal questions regarding Real Estate, Business, Estate Planning, Distressed Property, and more. Our goal is to find a "Legal Prescription" for every client.

With the current rise in home owners in financial difficulties, we have redoubled our effort in helping our clients find solutions to their current situations that not only ease current stress, but look towards their future.

**WHAT DO I NEED TO BRING? \***

- Mortgage Statements
- Income Statements
- Any communications from the bank regarding Loan Modification, Notice of Default, Trustee Sale or Foreclosure
- Estimate of Value of your property
- Copy of any Listing Agreement
- If your loan is an ARM, your original loan closing paperwork
- Your Real Estate Broker

**WHAT OPTIONS DO I HAVE? \*\***

- Loan Modification
- Loan Mediation
- Bankruptcy
- Short Sale
- Deed In Lieu
- Foreclosure

*\*If you don't have everything -it's OK, come anyway!*

*\*\* There are many possibilities—your best answer may not be on this list—the attorney will go over yours with you at your appointment.*

## HELPING YOU FIND THE ANSWERS YOU NEED

*Our Attorneys meet with clients daily, helping them with solutions for everything from distressed property including short sales, loan mediation, foreclosures, deeds in lieu, as well as estate planning, trusts, deeds, business matters, and more.*



### REAL ESTATE & FINANCIAL CONSULTATION SERVICES



So many of us have been caught by today's set of financial circumstances. Whether it's a loss of income caused by job loss, cut hours or wages; an ARM loan that has adjusted beyond reasonable payments; a condo that has lost more than half it's value; we all have been affected.

### OUR ATTORNEYS

- Ed McFerran
- Martin Burns
- Steve Stovall
- Jeanne Bowie
- Teena Williams
- Scott Dickinson



Over  
100  
Years Of  
Combined  
Experience.



Every day our attorneys meet with clients who are facing some of the hardest times of their life, and help them find solid ground. They help them plan the next step, and look towards a positive future.

We'll take an hour or so together, review your documents and your situation, including what you hope to happen now and in the future. Together we'll map out a legal "prescription", a plan that will ease your stress and resolve your current difficulties and move you towards tomorrow.