

## Angry Homeowners 'Foreclose' on Lenders

Written by Lucky  
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Having the right attorney on your side is invaluable. As I say on my website "Trying to handle a legal issue without a lawyer is like playing chess with just the pawn. You'll be over-matched and have limited moves in which to achieve your goals." Here is a prime example of how a good lawyer helped a couple in Florida stop a bank from improperly foreclosing on their house:

The Florida couple's attorney called it "sweet, sweet justice," and most people who have been through the foreclosure process in the state would likely agree.

The couple moved to southwest Florida in 2009 and bought a foreclosed home from Bank of America for \$165,000. They paid in full (with cash) for the home, meaning they never took out a mortgage.

A few months after they purchased, the couple received a foreclosure notice from Bank of America. The couple told the process server that there had been a mistake and that there was no mortgage on their home, but the process server just replied, "sorry, get a lawyer." So that's what the couple wisely did --- and their lawyer did an AMAZING job.

The case went to court and the couple was able to prove they didn't owe Bank of America anything on the house, as they paid cash. In fact, it was proven that the couple never even had a mortgage bill to pay.

Because their lawyer presented the evidence so clearly, the judge ordered that Bank of America was to pay the couple's legal fees in the amount of \$2,534. Well, the bank never paid. So, the couple and their attorney decided to go to the bank with two sheriff's deputies and movers, to collect on the BofA's debt and enforce the court's judgment. They demanded that the bank settle the debt or the couple and their attorney would take possession of bank furniture for the amount that they were owed. About an hour later, the bank wrote out the check for \$5,772.88 to cover the original debt.

If you are having problems with debt, foreclosure, or paying your bills, call Mr. Jesrani. He is an experienced lawyer who can discuss with you options you may have for eliminating your debts and to give you a fresh start.