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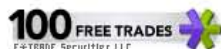
United Law Group Helps Patricia and John Gallup Save Their Home by Reducing Their Monthly Payment from \$1,528 to \$468.47



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Patricia and John Gallup were losing hope. This disabled couple had been taken advantage of by unreliable contractors and ended up in a predatory loan as they attempted to make needed improvements to their almost 100 year old home in Redlands, CA. The couple called United Law Group to help. Seven months later, their payment has been reduced from \$1,528 to \$468.47, a monthly savings of almost \$1,100.

Irvine, CA (PRWEB) September 8, 2009 -- By the time John and Patricia Gallup of Redlands, CA, realized that their loan was going to adjust to unaffordable levels, the couple was in no position to help themselves. John was disabled almost 20 years ago from job-related issues and Patricia went on disability just two years ago. Living on a fixed income of \$1,800 per month, the couple simply could not afford the \$1,500 payment. They called the United Law Group of Irvine, CA to help. Seven months later the firm successfully negotiated a payment reduction that would save them \$1,059.53 per month and prevented the disabled couple from becoming homeless.

"Our troubles began when we tried to repair problems caused by an earthquake a few years ago," said Patricia. "We had contractor issues and had to hire someone else which took more money. We ended up refinancing into one of those bad loans."

United Law Group contacted Wachovia Bank. It took seven months of diligent follow through to meet the lender's requirement for documentation in order to secure the [loan modification](#). United Law Group is the leading provider of legal [foreclosure prevention](#) and [foreclosure litigation](#) services. The firm pursues every available legal channel when helping families, like the Gallups, who have been victimized by predatory banking practices and the subsequent housing meltdown.

"We can't thank United Law Group enough for the assistance they have given us," said Patricia. "With the assistance of United Law Group, our loan's been modified from a \$209,900 balance to a \$175,000 balance. We feel blessed that they cared enough to represent us (...) and that we now have a home to live in, and are moving forward in our lives. I just hope that other people understand that no matter how bad things seem, there are options and there is hope."

"Without this modification the Gallups would have lost John's childhood home," said Robert Buscho, Senior Litigation Attorney for United Law Group. "Their circumstances made them a prime target for predatory lending practices. United Law Group is proud to help people, like the Gallups, to find solutions to their financial hardships."

About United Law Group

United Law Group is a national law firm with offices in [California](#), [New York](#), [Florida](#), [Ohio](#), [Nevada](#) & [Arizona](#). It is the largest foreclosure prevention and litigation firm in the country with attorneys licensed in every state. Dedicated to helping homeowners facing hardships to keep their houses, United Law Group uses legal channels to compel banks to modify adjustable-rate to fixed-rate mortgages, reduce principal and interest, and create other fair solutions between the lender and borrower.

For further information on United Law Group, visit: <http://www.unitedlawgroup.com> or call Cori Urling, Executive Consultant for United Law Group at (800) 680-5717.

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