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# United Law Group Sends Notice of Intent to Sue; Disabled Man and His Wife to Save over \$600 on Their Monthly Payment

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Tue Feb 16, 2:01 am ET  
United Law Group stands by existing clients and pursues justice with litigation efforts. Recently ULG's legal efforts resulted in the bank extending a trial loan modification that cut \$600 per month off the monthly mortgage payment for a couple that provides emergency foster care to children.

IRVINE, California (Vocus) February 16, 2010 -- United Law Group continues to service existing clients by litigating on their behalf. Today the firm announced that Mr. and Mrs. Matt Williams of Citrus Heights, CA were offered a trial loan modification.

"The trial offer from the bank came after we notified the lender of our intent to file suit in the Placer County Superior Court," said United Law Group Managing Director Robert Buscho.

This modification, which came nine months after the initial request for legal help, cut \$600 off their monthly mortgage payment. Now the family can remain in their home and continue to offer emergency foster care to children ranging in age from birth to 15 years old.

Though the Williams' home appraised for over \$455,000 at the time of purchase, the family's 2,000 square foot home is now valued at around \$320,000.

"I went through the loan modification process on my own through Washington Mutual," said Matt Williams. "The process was difficult and the results had a minimal impact on my payment. Having legal representation from United Law Group made a significant difference. I'm looking at a remarkably better outcome thanks to United Law Group's litigation efforts."

Unable to work outside the home, Mr. Williams is on disability for a legally broken neck and herniated disks in his cervical spine. His wife, a dental hygienist, was laid off in January 2009. This placed a tremendous financial burden on their family.

"We were afraid of what this could mean to our family," said Mr. Williams. "We have two young children of our own and do our part to help kids in our community by taking in foster children when the need arises. We didn't want to lose our home."

Struggling to meet their financial obligations, the couple asked United Law Group for legal help with their lender JP Morgan Chase in April of 2009. The firm worked diligently, pursuing all legal channels. In July of 2009 Mrs. Williams got a job as the manager of a dental office, which helped their financial situation.

"Ten months later, following the threat of a lawsuit, the bank extended the offer of a trial modification to the family," said Buscho. "We are cautiously optimistic with Chase's offer of a trial modification. But our efforts will not end until this homeowner and others like them secure permanent relief."

United Law Group was one of the first law firms to advocate on behalf of families victimized by banks during this financial crisis.

"We've seen the pain that these people are in and are committed to helping people to find real, permanent solutions to their financial difficulties," said Buscho. "We stand by our clients, both old and new, whether that means litigating on behalf of individuals or filing class action lawsuits against lenders and servicers who violate the laws put in place to protect the citizens of this country."

United Law Group supports President Barack Obama's efforts to encourage banks to do the right thing. Recently President Obama and the government took the banks to task for their lack of performance. An article titled, Obama Sends SWAT Teams Into Mortgage Servicing Offices that ran on December 1, 2009, stated that, "The White House threatened to punish mortgage lenders with fines if they don't speed up giving troubled homeowners a permanent break on their monthly payments."

The article continued stating that nearly 375,000 borrowers had received a trial modification and were eligible for a permanent loan modification as of the end of December 2009. However only 1,711 permanent mortgage modifications had been offered nationwide.

"We've seen a wave of trial offers with no follow through," said Buscho. "According to the statistics, a mere 0.4% of the trial offers became permanent. In many cases the banks are getting three months of payments from homeowners, then offering permanent terms that are nothing like the trial offer. We're monitoring the situation carefully to see if the banks perform and disclose correctly. If the trial offers are nothing more than a bait and switch tactic designed to get an additional three month's payments from people that are already hurting, United Law Group will step up to help the people."

United Law Group also represents consumers in cases involving debt settlement, IRS settlement, auto loan United Law Group also represents consumers in cases involving debt settlement, IRS settlement, auto loan payment relief, breaches of contract and violations of state and federal laws. They have several class action lawsuits pending against major lenders.

### About United Law Group

United Law Group is a national law firm with offices in California, New York and Florida. The firm represents consumers in complex litigation concerning abusive banking practices, breaches of contract and violations of state and federal laws. United Law Group also litigates cases involving bankruptcy, IRS settlements and debt settlements in state and federal courts across the nation. Employing a team of top-notch attorneys, United Law Group leverages leading-edge technology to manage cases, support investigative efforts and ensure accurate, frequent communication with its clients. The firm is forming class action lawsuits in cases where order to provide the best legal counsel to individuals who might not be able to resolve their issues without representation.

For further information on United Law Group, visit: [www.UnitedLawGroup.com](http://www.UnitedLawGroup.com) or call United Law Group at (800) 680-5717.

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