



## My US Legal Services

2882 PROSPECT PARK DR STE 350  
RANCHO CORDOVA CA 95670  
877 My US Legal; (FAX) 916-258-0326  
E-mail: uslegal@uslegaladvisors.com

### Advisors

Welcome to US Legal Advisors. This is the next step in rectifying your current situation. By taking this next step your case will be referred to an attorney. The purpose of this letter is to provide you with some information and hopefully answer some of the questions you may have. Obviously, each case is different. Please understand that we know this and be assured that we will treat each case individually, with the utmost of confidentiality and professionalism.

One of the first things we want you to know is that we realize that this is a very stressful time of your life. We are sympathetic to your current scenario, regardless of whether you are a homeowner in good standing or you are in one of the stages to foreclosure, we know that you were victimized by predatory lending practices.

It is important for you to know and remember that even after the lawsuit is filed your lender's annoying phone calls may not stop. This is because the loan servicers are generally huge corporations that have one department handle collections or Legal/Loss Mitigation and another handling litigation, often in different buildings and maybe in different states and/or countries. The right hand often has no idea what the left hand is doing.

The following is an outline of our "in house" procedure.

First, we create a list of all of the defendants in your case, all the people and companies that have harmed you. After we have ascertained all of the defendants, a complaint is prepared and to be filed in Court. Depending on where you live determines which Court has jurisdiction over your case.

Once the complaint is returned from the Court, we have 120 days to serve all defendants.

When a lawsuit is filed in Federal Court, it is assigned to a single judge for the life of the case. If the case is filed in State Court, it will move from department to department, with a

different judge at each stop. At the time of filing the complaint, the Federal Judge will mandate ADR (Alternative Dispute Resolution) and demand that we put together a discovery plan. State Court rules also demand participation in ADR and discovery. There are several different steps to the discovery plan. Discovery will include asking the defendants written questions (called interrogatories), demanding that defendants admit certain things, demand copies of documents and taking depositions. They will also make the same demands of you. This process can take several months. During this process, we will have requested a trial date be set. I know these time frames seem daunting however, its better for you to be informed of how slow the court system is than to sit and wonder what's happening.

The most important thing to remember is that we are here for you.

You can also call us at 1-877 MyUSLegal (877-698-7534) or e-mail us at any time at [uslegal@uslegaladvisors.com](mailto:uslegal@uslegaladvisors.com). Please do not call your investigator. They will not have the information you need.

Finally, if you receive any documents in the mail, via fax or via e-mail that pertain to your loan, please forward them to us immediately. You may fax documents to us at 916-851-3650.

I hope this information is helpful to you. As always, if you have any other questions or concerns, please do not hesitate to contact our office.

Cordially

US Legal Advisors

MRA



## My US Legal Services

2882 PROSPECT PARK DR STE 350  
RANCHO CORDOVA, CA 95670  
877 My US Legal; (FAX) 916-258-0326  
E-mail [legal@usloanauditors.com](mailto:legal@usloanauditors.com)

nce

We have wonderful news! Attorney Tim O'Connor has reviewed your case and has agreed to accept it. Mr. O'Connor can be reached at 916-862-1672 or by e-mail at [tjoconnor@comcast.net](mailto:tjoconnor@comcast.net).

We want to re-emphasize that we understand this is a very stressful time of your life. We are sympathetic to your current scenario, regardless of whether you are a homeowner in good standing or you are in one of the stages to foreclosure, we know that you were victimized by predatory lending practices.

It is important for you to remember that even after the lawsuit is filed your lender's annoying phone calls probably will not stop. As we said before, this occurs because the loan servicers are generally huge corporations that have one department handle collections or Legal/Loss Mitigation and another handling litigation, often in different buildings and maybe in different states and/or countries. The right hand often has no idea what the left hand is doing.

It is important to remember that we are here for you. In addition, you can advise your creditors that you have counsel and that they should contact your lawyer directly. I would like to reassure you that this will stop the annoying phone calls, but unfortunately only some of the lenders will stop calling.

If you have questions about your case, please do not hesitate to contact your attorney. However, please have patience. Your attorney is often tied up with court appearances or depositions on your's or other cases and may not be able to return your call or e-mail for a few days. You can call us at anytime at 1-877 MyUSLegal (877-698-7534) or e-mail us at any time [legal@usloanauditors.com](mailto:legal@usloanauditors.com) and we will do our best answer your questions. However, we cannot and will not give you any legal advise regarding your case. That can only come from your lawyer. Further, remember, please do not call your investigator. They will not have the information you need.

Please sign the enclosed Legal Services Agreement, and return the agreement to our office ASAP in the enclosed envelope. **WE CANNOT FILE YOUR CASE UNTIL THE LEGAL SERVICES AGREEMENT HAS BEEN SIGNED BY YOU AND RETURNED TO OUR OFFICE.**

Finally, remember that if you receive any documents in the mail, via fax or via e-mail that pertain to your loan, please forward them to your attorney or us immediately. You may fax documents to us at 916-258-0326.

As always, if you have any other questions or concerns, please do not hesitate to contact our office.

Cordially,

Sean Babcock  
US Loan Auditors,  
My US Legal Services