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## **Loan Modification**

A loan modification allows you to reduce your interest rate, extend the term of your loan, and, in certain circumstances, reduce the outstanding principal balance of your loan. If you qualify, a Loan Modification will reduce your monthly payment, allowing you to keep your home.

## **Commercial/Rental Property Loan Modification**

By negotiating directly with the mortgage holder, the attorneys at Peters & Associates may be able to save your investment from foreclosure, get you out of default and help you avoid filing bankruptcy. At the same time, our commercial services can help the bottom-line, by lowering monthly payments and returning the investor to a positive net cash-flow.

## **Short Sale**

Real Estate is considered by most people to be an investment. Unfortunately sometimes investments go bad and the best course of action is to get out while you can. Peters and Associates can help you get out of your home, rental, or commercial property and, in most cases, remove the liability associated with deficiency.

## **Bankruptcy**

For certain clients who wish to get out of debt, Bankruptcy may be the best option. In most circumstances, bankruptcy can save your home from foreclosure, eliminate credit card and other debts, and give you the fresh start your looking for.

## **Debt Settlement**

If you would like to avoid bankruptcy, or if you don't qualify for bankruptcy, P&A Debt Settlement Services can provide an alternative to getting you out of debt. In most cases, our attorneys can negotiate settlements with your creditors, saving our clients up to 80% of their balances.