



**Mark P. Stopa**

At Stopa Law Firm, we have defended the foreclosure of hundreds of foreclosure cases throughout Florida. Our founder, Attorney Mark Stopa, has spoken to hundreds of homeowners about the foreclosure process. Time and time again, these homeowners change their outlook once we educate them about some basic rights they enjoy as homeowners.

For example:

1. Even if a homeowner is behind on a mortgage, he/she can't be evicted from his/her home unless and until the bank \*wins\* a foreclosure lawsuit. In other words, just because you can't pay your mortgage doesn't mean you have to leave your home. Just because the bank mails you a letter or files suit against you doesn't mean you need to leave your home. You don't need to leave your home unless and until the bank wins a foreclosure lawsuit against you.

2. Even if a homeowner is behind on a mortgage, he/she is entitled to have an attorney represent him/her until the conclusion of the foreclosure lawsuit.

Evening & Weekend  
Appointments Available  
Monday - Sunday  
[www.stayinmyhome.com](http://www.stayinmyhome.com)  
[info@stayinmyhome.com](mailto:info@stayinmyhome.com)  
Toll Free: 1-888-450-1549

### Office Locations

#### Tampa Office

2202 N. West Shore Blvd  
Suite 200  
Tampa, FL 33607

Hillsborough: 813-856-4249  
Pinellas: 727-565-0203  
Office Hours:  
Monday - Friday  
7:00AM to 8:00PM

#### Orlando Office

1800 Pembroke Ave.  
Suite 300  
Orlando, FL 32810

1-888-450-1549  
Office Hours:  
Monday - Friday  
7:00AM to 8:00PM

#### Ft. Lauderdale

1560 Sawgrass Corp Pkwy  
4th Floor  
Sunrise, FL 33323

1-888-450-1549  
Office Hours:  
Monday - Friday  
7:00AM to 8:00PM

#### Jacksonville

10151 Deerwood Park Blvd  
Building 200, Suite 250  
Jacksonville, FL 32256

1-888-450-1549  
Office Hours:  
Monday - Friday  
7:00AM to 8:00PM

# STOPA LAW FIRM

Representing Homeowners  
Throughout Florida

## Affordable Foreclosure Defense

If you're facing foreclosure, you may think your situation is hopeless. It's not. You may think you can't possibly afford a lawyer. You can. Why are we so confident we can help?

### Experience.



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## Typical Foreclosure Suit *WITHOUT* Attorney

Homeowner does not pay mortgage ➤ Foreclosure lawsuit filed ➤ Without a lawyer, unaware of rights, homeowner gives up ➤ Bank forecloses as soon as 2-3 months after lawsuit filed ➤ Homeowner evicted as soon as 3-4 months after lawsuit filed

## Typical Foreclosure Suit *WITH* Attorney

Homeowner does not pay mortgage ➤ Foreclosure lawsuit filed ➤ Lawyer forces bank to prove its case ➤ Bank may be unable to foreclose for weeks, months, or even years ➤ Homeowner may stay in home for weeks, months, or years (without paying mortgage)

With these amazing statistics, it may look like our strategy is to defend homeowners solely by delaying the foreclosure lawsuit. That is not so. The Rules Regulating The Florida Bar prohibit us from delaying a case just for purposes of delay, i.e. just so you can continue to live in your home for free. We strictly adhere to all ethical obligations in these regards. That said, delay is often a byproduct of your hiring our firm and forcing the bank to prove its case. And make no mistake - **you are absolutely entitled to make the bank prove its case.** Each case is different, but if we force the bank to prove its case against you, we may uncover some valid defenses, including:

### - Standing.

*The bank that is suing you may not be the bank with whom you signed your original note/mortgage. If the bank that has filed the foreclosure lawsuit against you cannot prove that your mortgage was validly and timely sold/transferred/assigned to it, and/or that it rightfully owns and holds the original note and mortgage, then its lawsuit may be dismissed! In other words, even if you are behind on your mortgage, the bank still has to prove that it (as opposed to a different bank) has the right to proceed with the foreclosure lawsuit.*

### - Failure to fulfill conditions precedent.

*Some mortgages require banks to give written notice of a default and a 30-day opportunity to cure before filing a foreclosure lawsuit. If your bank did not do this, and filed a lawsuit anyway, you may be able to get the lawsuit against you dismissed! In other words, even if you are behind on your mortgage, the bank may have to prove that it gave you an opportunity to bring your mortgage current before it filed suit.*

### - The amount owed.

*Banks routinely miscalculate the amounts owed on a note and mortgage (by assessing improper charges, calculating interest improperly, or failing to credit you with all payments received).*

You may think that sounds too good to be true. You may think foreclosure is inevitable. Before you give up, consider this. If your bank cannot win its foreclosure lawsuit against you quickly (because you are defending yourself and fighting for your rights), it may be willing to negotiate with you in ways that it otherwise wouldn't (e.g. by agreeing to a loan modification, reduction in principal, or a short sale as payment in full). To illustrate, suppose that your foreclosure suit has been pending for a year and you've been able to save up a year's worth of mortgage payments. If that happens, and you approach your bank and offer to pay those monies if it will modify your mortgage (to an amount you can actually afford), do you think your bank will turn you down? Before you answer, remember - banks are inundated with real estate. Typically, they don't want more land - they want cash. They didn't work something out with you before because you had no cash (which is why you were sued for foreclosure in the first place). If you have some cash to turn over (merely because you've saved some money while the suit against you was pending), don't you think you'd be in a better position to negotiate? We sure do.

At this point, we know what you're thinking. "All this sounds great. But how can I pay a lawyer when I cannot afford to pay my mortgage?" We understand this concern. We understand that homeowners facing foreclosure don't have a lot of money to pay a lawyer. That's why we've developed a method of handling these cases that virtually everyone can afford. Unlike other law firms, we won't charge you a four-figure retainer and several hundred dollars per month for every month you stay in your home. After all, if you could afford to pay that much money to a lawyer, you wouldn't be facing a foreclosure! Instead, we charge a small, one-time fee with no monthly charges and no hidden expenses. We also accept a variety of payment methods, including credit cards and paypal.

Call today for your free consultation.

Toll Free: 1-888-450-1549

Even if it turns out that you have no defenses, you may benefit from weeks, months, or years of getting to live in your home without paying your mortgage. As a result, you may be able to save hundreds or even thousands of dollars month after month after month - each month that your foreclosure lawsuit remains pending. At worst, this will help ensure you're not penniless in the event you are foreclosed. But that's a worst-case scenario. Ideally, we can help you avoid a foreclosure altogether!