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New 'Making Loan Modification Affordable' Program Making Attorney-Assisted Loan Mitigation More Accessible to At-Risk Homeowners

Innovative law firm launches four-tiered loan modification service program to help financially-strapped homeowners at risk of foreclosure garner attorney-based loan mitigation assistance at a price within their means

SAN DIEGO, CA, August 11, 2009 – Amid the buzz about Obama's "Making Home Affordable" plan (<http://www.makinghomeaffordable.gov>) intended to help millions of Americans "reduce their monthly mortgage payments to more affordable levels," one innovative San Diego-based law firm has launched its own synergistic "Making Loan Modification Affordable" plan to help financially-strapped homeowners at risk of foreclosure garner professional, attorney-based loan mitigation assistance at a price within their means. Rebuffing a short-sighted, one-size-fits-all approach, The Lawyer in Blue Jeans Group (www.lawyerinbluejeans.com) today announced the advent of four loan modification service options starting at just \$500 intended, in line with Obama's goal, to help struggling homeowners establish affordable monthly mortgage payments and ultimately retain ownership of their property.

The four loan modification program options now offered by The Lawyer in Blue Jeans Group are as follows:

Option 1: Do-it-Yourself Workshop - \$500

Attorney-led group workshop advising homeowners on how to package and present loan modification paperwork on their own, and also how to best communicate with lenders in working toward a prospective loan modification.

Option 2: Do-it-Yourself Workshop with Support - \$1,000

All services detailed in option 1, above, plus one-on-one, in-personal consultation with an attorney and as-needed telephone support.

Option 3: Attorney-Packaged Do-it-Yourself - \$2,000

All services detailed in option 2, above, with the addition of an attorney-prepared loan modification document package for submission by the client to the lender

Option 4: Full Service Attorney-Based - \$4,000

Full attorney-based loan modification representation, including document preparation and submission and high-level lender negotiations, which is customized based on each client's needs. Services run

the gamut, from pro-actively working out methods to delay or avoid foreclosures without filing bankruptcy to expertly restructuring loan terms to best fit a client's circumstance.

"Although attorney-based loan modifications are extremely effective, since lenders tend to be much more responsive and cooperative when a borrower has legal representation or has been advised and educated by a legal expert, the price for such services is often out of reach for homeowners who are already struggling financially," notes Jeff Isaac, principal attorney at The Lawyer in Blue Jeans Group. "By offering various loan modification service programs with a low starting price point, we hope to help a great number of homeowners with their loan mitigation efforts one way or another – whether in an education, consultative or full service capacity."

"Our various low cost, attorney-supported do-it-yourself programs can greatly help those who would otherwise 'go it alone,' often with marginal success," continues Isaac. "Or, our full service program – also priced below industry standard – maximizes a homeowner's chance of a positive outcome since attorneys not only understand the legal intricacies, technicalities and seemingly infinite regulations related to loan modifications, but also have the specialized skill and expertise required to negotiate the best possible terms for the client."

Isaac concludes with this cautionary note: "Many companies offering loan modifications claiming to be 'attorney backed' or 'attorney based' are not law firms, but rather may merely have an attorney available for consultation as - and if - it subjectively deems necessary. In this instance, the company need not adhere to the same ethical standards required of licensed attorneys, which can be cause for concern. Moreover, there is no attorney client privilege for any thing discussed with this kind of company, rendering any and all information imparted 'discoverable' should a state agency be considering a prosecution for alleged mortgage fraud, in which case the services of a licensed attorney is critical."

For more information about The Lawyer in Blue Jeans Group's loan modification or other legal services, please contact the company through its Web site at www.LawyerInBlueJeans.com or via telephone at 1-800-8-IMPACT.

About Jeff Isaac and The Lawyer in Blue Jeans Group

Jeff Isaac, AKA "The Lawyer in Blue Jeans," is the CEO and principal attorney at The Lawyer in Blue Jeans Group – a firm providing consumers throughout Southern California with affordable and down-to-Earth legal assistance. Firm services include Loan Modifications/Mortgage Mitigation, Revocable Living Trusts, Articles of Incorporation, Probate Representation and Estate Administration. In addition, Jeff Isaac is an invigorating public speaker and media personality who imparts his unique style and lighthearted perspective throughout San Diego's TV and radio airwaves. He appears weekly on KUSI Channel 9 San Diego, offering insightful explanations, interpretations and perspectives on legal issues that impact viewers on a personal level as well as the region at large. Isaac is also host of 760 KFMB AM's "The Lawyer in Blue Jeans" – a weekly talk radio program offering down-to-earth advice, humor and engaging commentary on life's daily legal challenges with the "common man's" interest at heart. Isaac is also the author of the humorous book "*The Wacky World of Laws*" available at www.Amazon.com. More information may be accessed online at www.LawyerInBlueJeans.com or by calling 1-800-8-IMPACT.

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