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## Our Team

Welcome to the Robert Russell Law Group. Your meeting will begin shortly. Before we start, we want to briefly introduce to you the members of our team.

### **Kathleen Jamal**

You will likely meet with Kathleen first. Kathleen is a 30 plus year veteran of the mortgage servicing world. Previously, she managed the mortgage default / loss mitigation department for a very large national mortgage servicer. So, while Kathleen is **not an attorney** and can't/won't give legal advice, she has an incredible amount of personal experience to share on how mortgage companies service loans including how they might approach resolving your mortgage default. Also, she will explain to you our office procedure on how we process your chosen loss mitigation path whether it is a short sale, a mortgage modification or bankruptcy.

### **Robert Russell, Attorney at Law**

After Kathleen explains our process, Rob will join the meeting. Rob will confirm with you the facts of your matter, provide legal advice and explain to you all of your legal options in retaining and returning the home. Legal advice on the pros and cons of each option will also be provided. Options to retain a home might include (1) bankruptcy to cure mortgage arrears, remove second mortgage and, generally, buy time to come up with a long term plan, (2) mortgage modification to reduce your payment and/or bring you current, (3) pre-foreclosure mediation with the creditor and (4) litigation to enjoin a foreclosure. (A mortgage refinance might also be an option, but we do not offer those services. Please check outside the office if that is an option.) Options to return the home might include (1) attempting a short sale (2), attempting a deed in lieu of foreclosure and (3) allow a foreclosure. As an attorney, Rob can answer all of your legal questions and help you arrive at a decision that makes sense in your particular scenario.

Note: If Rob is unavailable, another attorney might provide the legal advice. If an attorney is not available at that moment, as sometimes happens, Rob will contact you by email to set up a meeting to answer all your legal questions and help you determine the recommended path given the facts of your particular circumstances.

**Please do not sign any documents electing a default option until you have spoken, emailed or otherwise communicated with an attorney unless you are confident that you know the path you want to take.**

Cyndi Crowder

Cyndi is a senior short sale coordinators. She may be assigned to coordinate your short sale transaction. Coordinating a transaction includes facilitating communication between all the parties. She will be your primary point of contact with the law firm. She is **not an attorney** and can't/won't give legal advice. However, she has more than 15 years in various aspects real estate transactions. (Note: If you have a legal question, please feel free to mention it to the coordinator and they will pass it along to Robert Russell for an answer. You are also welcome to email Robert Russell directly with any legal question you may have.)

Sandy Massey

Sandy is a mortgage modification coordinator. If you chose the mortgage modification path, Sandy is normally the coordinator that will work with you to make sure we have all the necessary documents and information needed to move forward. Sandy is **not an attorney** and can't/won't give legal advice. She will, however, make sure we have the necessary information/documents from you so we can begin efforts to attempt a successful mortgage modification.

**Representation Requirements**

If by chance you don't meet with an attorney today, Robert Russell will email you to set up an appointment with him to answer your legal questions, provide legal advice and discuss your matter to determine your best path. Also, while non-attorney staff may be providing information today, an attorney-client relationship is not established unless and until you make contact with Rob (or another attorney in the firm) to discuss your options and mutually agree that representation should occur.

If you understand the above, please sign below indicating that to be the case. If you have any questions, comments or concerns, please do not sign and ask for further explanation.

The above is understood and agreed:

Date: _____	_____	_____
	Signature	Signature
	_____	_____
	Print Name	Print Name