



**IN THIS ISSUE**

[Is Now a Good Time to Buy?](#)

[Short-Sales are the new Foreclosure](#)

[Why Offer Countrywide?](#)

**DID YOU KNOW?!**

Each month, we will be bringing you some of the most outlandish laws in our country!

**Law Summary: Arizona**



**It is unlawful to refuse a person a glass of water.**

Dear Len

Real Estate issues have been a big concern since the economic downturn. In this month's newsletter, we touch on the topic of purchasing and short sales. Countrywide Pre-Paid Legal Services deals directly with these legal issues and can offer assistance and relief when dealing with these matters.



relief when dealing with these matters.

Our legal service plan also deals directly with other issues, such as, bankruptcy, family law and debtor/creditor issues, as well as other legal matters that your employees may be dealing with.

Countrywide Pre-Paid Legal Services provides group legal plans to small, medium and large companies.

We would appreciate the chance to speak with you and hopefully increase the value of your benefits package. Contact us about receiving more information at [info@countrywideppls.com](mailto:info@countrywideppls.com) or **1.800.550.LAWS.**

- **NO MINIMUM GROUP SIZE**
- **NO MINIMUM PARTICIPATION**
- **NO COST TO THE EMPLOYER**

**Is now a good time to buy??**

Click on the link below to find out what the experts are saying!

[Click to find out why this law exists!](#)

#### QUICK LINKS

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 Forward to a Friend

experts are saying!

## [To Buy or Not To Buy...](#)



### 30 Minutes to a Better Benefits Program!

Let us show you in just one meeting how you can improve your company's benefits program. One of our consultants will be glad to help you understand how easy it is to get started on the Countrywide Pre-Paid Legal Services program.



Call **1.800.550.LAWS** or [click today](#)

to arrange for a consultation!

## Short Sales are the New Foreclosures

A new federal program could help those who are destined to lose their homes to at least avoid foreclosure -- and the repercussions of that drastic step.

Steve and Debbie Martin are losing their home. That's for sure.

The only question is whether it will be in a short sale or a foreclosure.

They've found a buyer, who is offering less than what they owe. The Martins just have to get the bank to accept the offer. In the past, that's been a tall order.

Since the housing meltdown began, short-sale offers have often taken months to get a response from overwhelmed lenders.

Even then, there have been no clear guidelines about what kinds of offers are acceptable or about how to handle second mortgages that could easily derail the process.

Industry experts estimate that less than half of short-sale offers have been accepted, and many real-estate agents have avoided showing these properties altogether. Ultimately, most of the homes go into foreclosure.

But if the Martins can hold on until April, a new federal program might help.

Starting April 5, lenders in the Home Affordable Modification Program must offer borrowers the option of a short sale, including the minimum amount needed for an acceptable offer, if their mortgage doesn't qualify for a modification.

[Read More about Short Sales](#)



## Why Offer Countrywide Pre-Paid Legal Services???

[Countrywide Pre-Paid Legal Services](#) Inc. is a group legal services company providing a low cost employee benefit designed to make legal services available and affordable to employees when the need arises. The Personal Legal Protector Plan offers a wide range of benefits, which cover everyday situations where legal advice is important but often overlooked.

[Click here to find out more!](#)

