

Attorney Sergio Cabanas – Your Hero in Times of Trouble

BY DEBBY TEICH

AS A NEW YEAR BEGINS, MANY PEOPLE WILL SPEND TIME REFLECTING on new ways to improve their lives. This may involve addressing a lingering legal or financial issue. If you are looking for a law firm that is all about you, then Cabanas Law Firm is the right choice. They resolve your problems, so you can focus on what is important in your life.



Attorney Sergio Cabanas in action in court

At Cabanas Law Firm, they work closely with clients to understand individual goals and develop a customized plan of action. The firm has built its reputation on a long list of client referrals and faithful returning clients who seek personal service. The staff is comprised of highly skilled, experienced, multi-lingual professionals who are dedicated to each client.

Sergio Cabanas, Esq., answered some commonly asked questions about the firm.

What are the practice areas of the firm? We help clients find solutions to financial problems, so they can focus on whatever is important to them. Some of the areas of our practice include:

- Mortgage or HOA debt solutions (foreclosure defense, loan modifications and other settlement programs)
- Other debt solutions (credit card defense/medical bills, collections defense, bankruptcy, enforcement of consumer protection statutes)
- Asset protection and wealth preservation
- Estate planning and probate administration
- Landlord-Tenant Law
- Class actions, and more.

What differentiates Cabanas Law Firm from other law firms? Our firm has a unique mix of attorneys and CPAs, bringing a great deal of firepower in analyzing our clients' legal and financial situations. I have been practicing law for over 20 years and I work closely with Daniel Tam, our associate attorney who also has more than 20 years of legal experience. Our staff includes a Certified Public Accountant with over 25 years of experience, a loan modification specialist who has assisted in completing over a thousand successful loan modifications, in addition to accountants, paralegals and legal assistants.

Our work is our passion. We know how important it is to find the right lawyer. Clients want reliable, effective, experienced legal experts they can trust, who are committed to achieving the best possible results for them. Most importantly, we take the time to personally meet with our clients and develop a special plan of action that is custom-tailored to their individual goals.

How do you help clients with foreclosure defense? We never use "cookie-cutter" forms and defenses that judges often ignore. Instead, we personally review and analyze every case to find the best defenses. Then, we use a team approach to strategize and implement the best defenses that are unique to each case, in order to achieve the best results.

What are the biggest problems clients face with foreclosures? Many people ignore a lawsuit or "give up" on legal issues, because they believe there is nothing they can do. When legal strategies are not asserted right away, valuable rights can be lost forever. We always advise people to never give up on their legal rights and to see an attorney immediately.



What is the biggest myth associated with foreclosure? Many people believe that all attorneys are knowledgeable about debt resolution or asset protection. The reality is that an inexperienced attorney may fail to assert certain valuable rights and strategies that could have otherwise resulted in a favorable result for the client.

Is it possible to get a "free house"? It is possible, but not common. We always try to achieve this result whenever possible or find other alternatives, such as loan principal reductions, loan modifications, short sales, deed-in-lieu, or other solutions.

How do you help clients with loan modification and other foreclosure avoidance options?

There are many programs and options available to the homeowner such as loan modifications and principal reductions that help reduce the client's mortgage payments and/or total debt. We leverage our combined legal skills to negotiate the best settlement for our clients.

How do you help clients with bankruptcy protection? Bankruptcy can be an effective strategy to eliminate debts. However, bankruptcy protection is a powerful, legal weapon that should be used at the right time, as part of an overall strategy. We distinguish ourselves by doing more than just filing a bankruptcy. We meet with every client in a private consultation to analyze their overall financial situation and develop a customized strategy to resolve all of their financial problems to achieve the results they want.

How do you help clients with debt defense? We defend clients against creditors for credit card debt, medical bills, and other debts. Lenders, collection agencies, and banks are experts in getting what they want, but as a borrower, you have rights that can reduce or eliminate your debt. Although people assume harassing calls and letters are unavoidable, the law imposes restrictions and limits on debt collectors. We will help you understand your rights and fight back to get what you want.

How do you help clients with landlord-tenant law? Unfortunately, landlord-tenant law is an area of practice with unsettled laws that create a variety of "land mines" for the unwary. In fact, every time I research landlord-tenant case law, I feel like I'm walking through a graveyard of well-intentioned attorneys who lost great cases, because of small, technical errors. Before signing a contract/lease, both landlords and tenants should consult an experienced attorney with knowledge of the real estate industry. He can explain the terms of your agreement, and discuss your rights if a legal matter should arise. If a disagreement has already risen, contact us to ensure you carefully proceed in accordance with the landlord-tenant laws.

How do you help clients with asset protection? Many people believe that asset protection is only for the wealthy, but most people can benefit from the same strategies to reduce taxes legally, as well as protect against creditors. Asset protection can be the difference between losing everything and securing your future. In a time where money and jobs are scarce, individuals need to protect what they have worked so hard to attain.

How do you help clients with wills, trusts and estates? One of life's most important planning moments is often overlooked or avoided by many families. Everyone should have an estate plan that may include a living trust, power of attorney and your last will and testament. Each individual document establishes different rights and responsibilities for different parties. What may seem as a gloomy process will provide peace of mind and financial security to your loved ones when you are no longer able to provide for them.



The Cabanas Law Power Team: The staff is comprised of highly skilled, experienced, multi-lingual professionals who are dedicated to each client.

The Cabanas Law Firm is located at 18503 Pines Blvd., Suite 301, in Pembroke Pines. For information, visit www.CabanasLawFirm.com or call 954-447-2580 for a free, no-obligation consultation.