

ADVERTISING MATERIAL

GAFFNEY LAW FIRM, P. A.

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May 2, 2016

Bruce W. Gardner
237 YMCA Road
Lexington, SC 29073

Dear Bruce W. Gardner:

The Richland County Foreclosure Court entered a **FORECLOSURE ORDER** on 4/29/2016 authorizing CitiMortgage Inc. to advertise tax map number: 142031004 for sale at a future **FORECLOSURE AUCTION**. After the property is advertised for three consecutive weeks, the property can be sold at a foreclosure sale. You were named as a defendant in the Foreclosure Order because you may have some interest in this real estate.

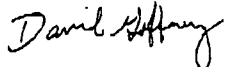
CALL NOW FOR A FREE CONSULTATION
TO SEE IF A BANKRUPTCY MAY HELP SAVE YOUR HOME

A bankruptcy case may only help if filed **BEFORE** a foreclosure sale so you must act immediately. The Chapter 13 case may: temporarily stop the foreclosure, require your lender to start accepting your regular monthly payment and allow up to 60 months to pay back the past due balance on your mortgage. In addition, a Chapter 13 case may also reorganize the rest of your debts into one monthly payment. It may be possible to lower car payments, reduce credit card debt, medical bills, old income taxes and other unsecured debt with this option. Depending on the value of your home you may also be able to eliminate a second mortgage.

I offer a free consultation to discuss if a Chapter 13 bankruptcy may help you. I will personally answer your call to explain the process, costs, and options and answer your questions at no charge.

Please call me right away with questions using the numbers listed above.

Sincerely,



Gaffney Law Firm, P.A.

Please see the additional information on the back of this letter concerning this letter.

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I AM A DEBT RELIEF AGENCY UNDER FEDERAL LAW. I PROUDLY HELP PEOPLE FILE
BANKRUPTCY CASES UNDER THE BANKRUPTCY CODE.

Exhibit "A"
RECEIVED
MAY 09 2016
SC Court of Appeals