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For additional information contact:  
Stephen R. Sametz ssametz@destinlaw.com  
Matthews Jones & Hawkins, LLP  
4475 Legendary Drive  
Destin, Florida 32541  
850.837.3662  
www.destinlaw.com

FOR IMMEDIATE RELEASE

### ***Matthews Jones & Hawkins has Success in Dismissing Foreclosures***

**Destin, Fla.**—Destin based law firm Matthews Jones & Hawkins, LLP has had success in getting foreclosure actions dismissed for their clients. Kimberly Cheatham, associate for the firm, recently secured the dismissal of three foreclosure actions alone for her clients.

Judges dismissed all three cases in Okaloosa and Walton counties, two of which involved primary homestead properties and one of which involved an investment property.

“Florida is a judicial foreclosure state,” Cheatham says, “Which means that a foreclosure action must go through the court; it is a civil action where specific judicial procedures must be followed.”

Because of the recent media spotlight on foreclosure mills in South Florida and the role of “robo-signers” in approving mortgages, there has been an increasing critical judicial review of the procedures used in issuing and foreclosing mortgages.

It used to be that the opinion was ‘You sign the note, you stop paying, so you lose.’ But now, judges might not take what the banks say for granted, and the judges require that the bank proves their authority to prosecute the case.” Cheatham says.

“With every case I take on, the goal is to find the best work-out for my client.” Those options might include loan modifications, short sales, or a deed-in-lieu foreclosure. For Cheatham’s foreclosure clients, she convinced judges to dismiss the banks’ suits by arguing there was no chain of evidence linking the borrower to the proper bank. For instance, a homeowner who secured a mortgage from Countrywide Home Loan would admittedly be confused when served with a foreclosure notice from Bank of America.

As the number of foreclosures filed by banks who do not have standing to file such an action rises, foreclosure is no longer a straightforward process, and in some cases may even be averted. That’s why it is increasingly important to seek some type of legal counsel when facing foreclosure.

The **Matthews Jones & Hawkins, LLP Transaction and Litigation Teams** encompass a full spectrum of real estate representation, estate planning, asset protection, corporate reorganization and complex work-out transactions, civil, criminal, family law litigation, and personal injury. The firm has attorneys licensed in federal and state courts in Florida, Mississippi, South Carolina, and Texas.