

# **Thank You For Your Support**

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## **GARY DUBIN AND HIS TEAM ARE MY HEROES**

“When I was diagnosed with advanced stage cancer, I wasn’t able to work to pay my mortgage. I tried to do the right thing and sell my house, but just before closing, my big mainland mortgage company added on more than \$140,000 in unfair fees and penalties, making the house impossible to sell.

My buyers were angry, I was sick and almost out of money, and the mortgage company was foreclosing, which would mean losing the life savings I had invested in my house. I honestly didn’t know what to do.

Gary Dubin and his team took my case, fearlessly fought one of the largest mortgage companies in the country, and won. This stopped the foreclosure proceedings and saved the beautiful old house I love so much and had spent years restoring. It was the most incredible thing I have ever seen. Gary Dubin and his team are my heroes.”

– M. M., Nuuanu, Hawaii

## **THE BEST LAWYER SPECIALIST IN FORECLOSURE**

“Mr. Gary Dubin is the best lawyer specialist in foreclosure in the State of Hawaii. Don’t lose your money and your precious time. The only lawyer who can save your house is Mr. Gary Dubin in Honolulu, Hawaii. He has the knowledge, experience, 24hour/7days/week availability for his clients.”

– C. B., Honolulu, Hawaii

## **I HIGHLY RECOMMEND THE TEAM OF DUBIN LAW OFFICES**

“The tenacity of Dubin Law Offices is second to none. I highly recommend the team of Dubin Law Offices to represent your interests. They are highly professional and very proficient.”

– R. P., Makawao, Hawaii

## **FANTASTIC SETTLEMENT**

“Mr. Dubin and staff took on my foreclosure case in Honolulu and handled it with outstanding legal expertise and come through with a fantastic settlement in my favor.”

– D.G., Waikiki, Hawaii

## **I LISTEN TO YOUR SHOW. IT’S GREAT**

“I live in Washington State and listen to your show. It’s great and has helped me to understand what’s really going on.”

– A.A., Seattle, Washington

## **MAHALO FOR SO MUCH YOU AND YOUR TEAM DO**

“Mahalo for so much you and your team does! I have forwarded your show and website to other fraud-closure fighters especially in CA and in other States.”

– R.Y., Berkeley, California

## POSITIVELY THE VERY BEST IN ALL OF HAWAII

“The corruption which our home lending institutions in this country have been able to arm themselves with is criminal! The system has been manipulated over the years by the lenders themselves and have in essence written their own laws for their own benefit and to the demise on the American dream. I have myself lived through a long, drawn out foreclosure process and have now a head of grey hair to prove I have “been there”. This was some of the most humiliating and stressful times of my life where I lived in fear from day to day, answering my doorbell to large, scary looking men in black suites who would threaten me as to the consequences of my not adhering to their eviction notices, which were places publicity in the front of my home, where I had been living for some 20 years.

The primitive tactics which were used were terrifying to say the least, my wife would break down into tears as she would over hear the men at the door as they addressed me with the threats. The emotions carried down to my 6-year-old daughter. It was a horrible experience and wish it upon nobody.

As the “Man of the House”, I felt degraded and was made to feel undeserving to be living in my own home! Never a million years would I have ever dreamed of such a nightmare. I had no clue as to how this system worked when it worked when it worked against me.

I had always paid my bills on time and had a perfect credit score for my entire career. I have a college education, 46 years old at the time, self-employed for 20 plus years and consider myself to be above average in many ways. The home lending institutions we are dealing with in our country are cut throat and relentless. Before I knew it, the banks had processed a non-judicial foreclosure on my home and I was told to get out of my home immediately or even more severe consequences would occur.

Documents were then sent to my home by way of special delivery stating that I was no longer on title to my home. It showed that my lender had sold my home to another bank at a private auction, which later we found out was the same bank under a different name.

The feeling reminded me of the humility and the pain I went through as a young boy in high school. I was robbed of my lunch money at recess, had my pants torn down to my knees and was severely beaten by three boys, all twice my size, then left on the ground which a broken nose and two broken ribs, unconscious and in a puddle of blood and too scared to name the assailants. It was because I had hit this bottom that I called upon my business lawyer and friend, Sid.

Sid recommended that I contact Lawyer Gary Victor Dubin. Ever since that day, things slowly turned around for me. I consider myself to be one of the lucky ones and Gary was able to find many discrepancies in the way my loan was originally presented to me. Breaches in commission payments to various brokers during my refinancing processes and “Truth in Lending” issues were also named in my suit against CountryWide Home Loans. Only because of my Lawyer and a fair Judge and due process as it should be am I still living in my home today with a new 30-year loan modified through our battled in court with a workable outcome and an interest rate of 3%.

My advice to anybody in a situation would be to not waste any time as I had done but hire yourself a good lawyer immediately. I am in no way advertising for Gary Dubin but would have to say that he is positively the very best in all of Hawaii. If not for Gary, I do not know where I would be today. All I do know is that myself and my two girls are very thankful. We thank Gary for saving our home and my dignity.”

—A.M., Honolulu, Hawaii

## **A GREAT ATTORNEY**

“Mr. Dubin is a wonderful caring attorney that was able to make the mortgage company admit they did wrongful acts during my lawsuit against them.

Mr. Dubin is always been agreeable to answering all of my questions and I would use him in the future. He has kept me informed in new laws and events that affect my case.”

– L. B., Hilo Hawaii

## **THE ONLY CHOICE FOR SOMEONE WHO NEEDS LEGAL HELP**

“Gary Dubin helped us with an action against Bank of America when everyone said it was either too late or impossible to win this case against the bank. For Gary, it was neither too late or impossible as he won in our favor and helped us keep our home. Our only regret was not using Gary Dubin from the beginning, without a doubt, he is brilliant and the only choice for someone who needs legal help!”

– M. & M. A., Kula, Hawaii

## **OUTSTANDING ATTORNEY**

“Mr. Dubin has protected my family’s \$20,000,000 in real estate assets in Honolulu since the mid-1980s. He is an outstanding attorney and leading specialist in real estate litigation nationally. I recommend him highly. He and his law firm do an outstanding job no matter how large or how small the amount at issue.”

– M. B., La Jolla, California

## **THANK GOD, THAT YOU ENTERED OUR LIVES!**

“You have been a godsend game changer for us. We were in deep dark black hole, – which you have managed to pull us out off. I don’t know if any other attorney could have accomplished for us what you have. As I have mentioned to you many times, our case was the first lawsuit that I have been involved with personally (I hope it is the last). Knowing what I know now – I wish that I had known about you from the start – when we first got involved with the lawsuit, we would not have had this legal mess.

The prior attorneys that we hired did not do a very good job for us, but you have turned things about for us, when no one else gave us a change.

You are like the quarterback that enters the game in the fourth quarter with our team behind 21 to nothing. It is now close to the 2-minute warning. We are behind 21 to 14 and on the opponents 10-yard line and driving for the tying touchdown. Thank God, that you entered our lives!”

– A.Y., Honolulu, Hawaii

## **LOVE YOUR RADIO SHOW**

“I am almost every day, listen to your wonderful radio. Love the program, the work of leading, music, interesting guest. All for class!”

– A.M., Spirovo, Russia

## **WE WOULD HAVE LOST OUR HOUSE**

“Dubin Law Offices has been there for us during a very difficult time and has been helping us negotiate multiple loan modifications. Without their support and guidance, we would have lost our house years ago. They have always been supportive of us and have had our best interest in mind. We’re very grateful that there are people like Gary Dubin and his associates.”

– M.P., Princesville, Hawaii

## **THE DEFEAT OF BANK OF AMERICA**

“You can imagine my horror and disbelief bank in 2000 when I contacted my primary lender, Bank of America in an attempt to re-finance my property after having just reduced my debt ratio by 50% with a \$444,000 loan re-payment from the sale of my Los Angeles, CA property, only to find that its subsidiary, BAC Home Loans had DOUBLED the mortgage payment on my Hawaiian home without even informing me and based its claims on a number of fraudulent points of business including: 1. A factious Escrow Account deficit; 2. Forced Placed Hurricane Insurance (on a property that already had Hurricane Ins.) via a B of A – owned insurance provided; and 3. Constant and relentless telephone harassment as many as 3-times a day, and as early as 4:00 A.M. regarding this account. Attorney Gary Victor Dubin and his staff at Dubin Law Offices, took up the gauntlet and championed my cause with the end result being the defeat of Bank of America, BAC Home Loans, et al. in the Hilo Courts December 12<sup>th</sup>, 2015.”

– R. McC., Hilo, Hawaii

## **ANOTHER TERRIFIC LAWYER**

“You are a magician. How many times, just with me, have you pulled a rabbit out of the hat? Granted some of your other clients may not feel as grateful as I do, but they haven’t given you as many and as challenging a cascade of opportunities for you to show your ledge domains as I have!

So much of this reminds me of why I didn’t remain a lawyer. Watching you, as I did another terrific lawyer in my late 20’s, I felt I needed to find a career that I could excel at as much and love more than just a career, just as he did and as you do now. I succeeded, but just not for as long a run as you’ve had.

When I see the one dimensionality of the NY lawyers I’ve used and their fear and timidity, besides frightening me, it makes me doubly grateful for your relentlessness and out of the box thinking, as well as the decades of experience you’ve had waging these kinds of wars. I also love, that you love the little guy against the usually corrupt system. I am hoping that I help you have new and just law in Hawaii, in the dreaded foreclosure field and that you get the deserved credit.

I know there’s no guarantees in litigation, but I would have been hung and quartered by now with any other lawyer.”

– M.F., New York, New York

## **THANK YOU FOR ALL YOU’RE DOING**

“Thank you for all you’re doing to blaze a new trail of evolution and resolution!”

– F.M., Chicago, Illinois

## **THANK YOU TREMENDOUSLY FOR EVERYTHING**

“Again, I thank you tremendously for everything you and your offices provided us in trying to save our home over the last 7 years. It is an absolute blessing where we are going on our new adventure.”

– L. R-S., Ewa Beach, Hawaii

## **YOU’VE GIVEN US THE HOPE**

“We are so grateful to you and your firm for all the help you’ve given us the HOPE and safety that you have bestowed to us in a very very trying difficult time, it’s unmeasurable.

We think of the hundreds of people you’ve saved from a life of ruin and we smile. You must know you are loved and your brain “admired”.

But most of all, we are grateful for your protection and humor during this long period. Thanks again for all you’ve done and for all you continue to do for our family.”

– D.B. & J.B., Lahaina, Hawaii

## **NEVER SAY DIE ATTITUDE**

“I have watched you perform on both sides of litigation, you are a special litigator with a “never say die attitude”. Sometimes, I wonder if our judicial system is not tilted towards the politically connected, big money and large law firms. You help to level the playing field.”

– M.N., Honolulu, Hawaii

## **THANK YOU FOR WORKING MIRACLES**

“Gary was personable, patient, knowledgeable, and helpful to me as his client. My foreclosure was a complete mess, the mortgage was 8 years delinquent and the commissioner (unbeknownst to me) had accepted an offer that the court confirmed, when I found Gary. So, I brought him a mess. I didn’t know what to do. I didn’t think it could be saved, but through Gary’s creativeness and strategy (That I still don’t fully understand) I was able to resolve my foreclosure status and maintain control of the property. Thank you for working miracles for me and my family! I felt as though my case was especially challenging but Gary saved it.

I searched long and hard for the right attorney to help me, without success. I was embarrassed about my situation, but am grateful that I asked around and found some friends that recommended Gary to me. I heartily recommend him to any homeowner, wishing to exercise their rights and pursue all legal remedies to keep their homes. Gary is the best! He’s a Warrior with a soft spot for homeowners.”

– D.G., North Shore, Hawaii

## **I REALLY APPRECIATE YOUR RADIO SHOW**

“I have been following your show for about the last six months. I really appreciate the information you are discussion in regards to foreclosure.”

– J.O., Olympia, Washington

## **THANK YOU FOR YOUR GREAT WORK ON YOUR RADIO SHOW**

“Thanks for your great work on your radio show! It’s great listening to your show to see how Wall St. and Washington have corrupted our judicial system.”

– W.M., Honolulu, Hawaii

## **GARY DUBIN – THE PATRON SAINT OF DEBTORS IN POSSESSION**

“I have been in the Real Estate Development & Brokerage business in Hawaii since 1971. Approximately 20 years ago, I had a client of mine in trouble with a bank that was not living up to the agreements in made with my clients. I had heard the name Gary Dubin around for defending people like mine in disputes with their banks so I asked my attorney about this and he replied “Gary Dubin, you mean the patron Saint of Debtors in Possession”.

Since that time, I have used Gary and referred him to countless clients, friends and colleagues who have needed help from time to time and Mr. Dubin always comes through and meets his objectives.

I have only the highest regards for Gary and highly recommend him both as an attorney and a friend.”

– W.B., Kailua, Hawaii

## **CONGRATULATIONS ON YOUR EXCELLENT RADIO PROGRAM**

“I am writing to congratulate you on your excellent radio program and the way you presented the facts and insights. I am amazed at the level of your foreclosure insight, professionalism and the way you tackle the diverse array of issues, especially those dealing with the theft of homes by the financial mafia – “Too Big To Prosecute.”

– H.A., Kissimmee, Florida

## **MR. DUBIN HAS A GREAT PASSION TO SAVE PEOPLE FROM FRAUD**

“I am a client of the Dubin Law Offices, which I value considerably. Mr. Dubin spend quality time with me in identifying the problems I faced and the solutions to which I could choose in which to strategically first the abuse and fraud that was imposed on me through a wall street mortgage of which I had no agreement or knowledge of its working and severe shortcoming in the years, past even until now. Mr. Dubin had a great passion to save people from this kind of fraud and he got my confidence. He studies the problem, knows the courts and all the trappings of the Mortgage Industry.

I highly recommend his firm. And feel safe in choosing them. Don’t do this on your own. You need a qualified firm to represent you.”

– D.M., Honolulu, Hawaii

## **I LOVE YOUR RADIO SHOW**

“I live in South Kona, Hawaii and absolutely LOVE your show and applaud what you are doing on the air to educate the world about the banks’ criminal behavior!!!! It’s about time!”

– K.A., Naalehu, Hawaii

## **GARY IS A TRUE PROFESSIONAL**

“In January 2010, my wife and I met with Gary Dubin to discuss our case. My wife and I had already contacted two other attorneys to help us. The first one did not even bother to get back to us and the second took our money and disappeared later to have his license to practice suspended. We heard about Gary from a friend and decided to try again. Gary Dubin met with us and right away put our minds at rest. Gary is a true professional with a heart for his clients. Gary has helped to keep us in our home now for 7 years while still fighting out case. Thank you, Gary, and all of your staff and associates.”

– R. & M. L., Ewa Beach, Hawaii

## **THEY NEVER GIVE UP ON YOUR CASE**

“My first appearance in Civil Court Foreclosure was of my Condo. The dreadful divorce preceded, involving five divorce lawyers to defend me from wife who left for Japan and never returned for 17 years to Hawaii. There were only credit card bills to pay. Ex-wife tried to liquidate the business I had and any hope of saving my business property. I went to Foreclosure Court Pro-se, the judge passed final judgment on the Foreclosure Case that morning.

I sought legal defense and retained Dubin Law Offices. Gary Dubin consulted me, his legal team represented me at another hearing in court for the business I have. Given time to present a case against the loan from an illegal trust who made the loan. Without Dubin Law Offices, I had less than a 17% chance to keep my business property. My case is now before the appeal court and have a good chance to win the appeal. I highly recommend Dubin Law Offices for foreclosure defense. They never give up on your case.”

– A.I., Honolulu, Hawaii

## **I'M SO GRATEFUL FOR YOUR REPRESENTATION**

“THANK YOU!! Hardly seems powerful enough to express my IMMENSE GRATITUDE for ALL you have accomplished. I'm so grateful for your representation which is so experienced and knowledgeable in the law. It takes brilliance to wade through and correctly argue for the rule of the law.”

– B.S., Kihei, Hawaii

## **THANK YOU ON BEHALF OF IMIPONO FOUNDATION**

“Gary, I just wanted to thank you on behalf of the ImiPono Foundation and all of the men and women that you've helped representing us, you don't realize how many people you have helped. I hope we can continue to help further. We are trying to expand our operations to help more homeless.”

– J. S., Kaneohe Hawaii

## **YOU HAVE OUR ETERNAL GRATITUDE**

“I can't thank you enough for the burden you have taken from all our hearts. I am so very grateful that you called me. Forgive me for equating lawyers with great white sharks. Bottom line! You have our eternal gratitude.”

– G. W., Hilo, Hawaii



## **THANK YOU FOR WHAT YOU DO**

“Love your efforts and info. Thank you for what you do.”

– G. E., Seattle, Washington

## **MR. DUBIN STANDS FOR TRUTH, LIBERTY, AND THE PURSUIT OF HAPPINESS FOR HOMEOWNERS**

“Mr. Dubin and his staff at Dubin Law Office are true American Patriots. Far too many homeowners have been laid to waste by unscrupulous institutions. Unsuspecting homeowners find themselves unwitting victims of well-oiled and finely tuned attacks leaving them financially and emotionally exhausted. Dubin Law can make sense of your situation and put it into a format the court will understand.

There are so many abuses, each more heinous than the last, that the homeowner inevitably wastes their precious two minutes of court time going off on a tangent. The homeowner thinks the court speaks English, and it sounds like English, but in fact it is a language all to itself. Emotional appeals to fairness and to justice means nothing. The well-funded institutions, literally stealing homes, know the language of court. Further, these institutions organize and educate their legal representatives to further fine tune their ability to crush their opponents. Unfortunately, their opponent is you, and your home is their prize.

Mr. Dubin goes beyond simply representing a single homeowner in court. He reaches out to educate homeowners and their attorneys. Legal concepts are making it through to some of the judges too. Listen to his efforts on the ForeclosureHour broadcasts. Mr. Dubin stands for truth, liberty, and the pursuit of happiness for homeowners. The legal system is a tool. Banks, loan servicers, and debt collectors have been using our court systems to fraudulently steal homes for too long. Join the fight and you too can be a true American patriot.”

– S.W., Kailua-Kona, Hawaii

## **YOU ARE AN AMAZING ADVOCATE FOR HOMEOWNERS**

“You are an amazing advocate for homeowners and bucking a judicial system. Thank you from the depths of my soul for what you are doing.”

– B.T., Kihei, Hawaii

## **THANK YOU**

“I just want to make sure you understand how your work on our behalf has made a profound difference on many people’s life. Thank for going this distance, for thinking hard about it, applying your acumen, taking your precious time to present a worthy case, for flying to the court, working on crazy deadlines, dealing with bizarre verdicts – such a stressful life.”

– L.C., Kauai, Hawaii

## **KEEP UP THE FIGHT!**

“Congratulations! You’re awesome! Keep up the fight! This does help. Listening to your show right now on the mainland on iHeart Radio. Mahalo!”

– E.M., Litchfield Park, Arizona

## **THANK YOU FOR YOUR GREAT SERVICE**

“Never before have I witnessed an attorney with so much heart and feeling for a client trying to save their home. In a seemingly hopeless situation, you give hope with solid law and the determination to fight a corrupt antiquated system that offers the homeowner little relief or justice. You are relentless in your pursuit to help the little guy. The world would be a better place with more attorneys like you looking out for the homeowner’s best interest and fighting big banks that perpetually perpetrate fraud on the courts and fraud on the public. Thank you for your great service. You are worth more than you charge.”

– B.T., Maui, Hawaii

## **THANK YOU**

“Thank you for giving others and me hope to keep our homes!! My next run will be for Congress. Foreclosures will be a major issue I take on.”

– E.L., Irving, Texas

## **REAL MODERN DAY HERO**

“All my pro se attempts to get the Courts to follow the law have been ignored! Thanks again for all you do and have been doing...you are an honest attorney and a real modern day hero in my opinion!”

– S.A., Leawood, Kansas

## **FOREVER GRATEFUL FOR DUBIN LAW OFFICES**

“I cannot express the hole that my family was in and through Gary Dubin and his law firm, we came out of that dark hole!! His expertise is worth every penny spent! My family home was a victim of fraudulent foreclosure and I found Dubin at the right time! Our case took some time, but patience is a virtue and we won!! I love Mr. Dubin and his staff. My family will be forever grateful for Dubin Law Offices.”

– D.U., Laie, Hawaii

## **WE THANK GOD FOR GARY AND HIS TEAM**

“Dubin Law firm has been a God send to me and my wife. We had been scammed by two other Attorneys in a battle to try to save our home from our corrupt mortgage co. who wrote us an illegal home loan. Gary and his team not only restored our faith in Attorneys they gave us peace of mind in this long fight and are still standing strong by our sides. We thank God for Gary and his team. They are truly professionals.”

– R.L., Ewa Beach, Hawaii

## **STATE OF THE ART**

“Mahalo to you and John for another great show today! I have learned so much from your presentations and guests and remain very grateful for your continued “state of the art” representation. Thanks again for all the great work!”

– C.L., Kapolei, Hawaii

## **THANK YOU**

“Thank you for your help and hard work, God Bless your team. With much Aloha!

– A.T., Paia, Hawaii

## **WE WOULD LIKE TO EXPRESS OUR GRATITUDE**

“On behalf of Imi Pono Foundation and its Founder, Mr. Jody A. Solbach, we would like to express our gratitude for your unwavering assistance in helping us in retaining these properties. Your assistance has led to altering the lives of several hundred men and women on their road to recovery; many of those would be homeless without our facilities. Thank you and much appreciation from Imi Pono Foundation and its members.”

– J.S., Kaneohe, Hawaii

## **CARING ATTORNEYS LIKE YOU EXIST FOR PEOPLE LIKE US**

“You and your staff have worked hard over time and we appreciate everything you have done and still continue to push for a positive ending. We have read all of the similar cases that you have provided and now have a clearer understanding of what other homeowners like us have felt hopeless and worried about losing their homes. It goes to show that caring attorneys like you exist for people like us. We thank you for the bottom of our hearts for all your efforts and hard work. We look forward for the results of the coming court hearing later this month.”

– J.B. & J.B., Hilo, Hawaii

## **I’M LEARNING SO MUCH**

“I’m learning so much from your radio show. Once again, I can’t thank you enough for all your work and educating the public.”

– M.C., Kailua-Kona, Hawaii

## **YOU ARE AMAZING**

“I really appreciate your time AND the education, you’re absolutely amazing. Your team is lucky to have a vested mentor in you.”

– A.R., Waialua, Hawaii

## **I WON**

“I fought my own appeal at the Intermediate Court, I did my own litigation, 300+ pages later, picking up everything I could find including OCC restrictions on US Bank. The appellate court ruled in my favor, just so you know that this is the conclusion and I am relieved to know that there is still justice out there and I know you are the supporter of that so I just want you to know that your initial meeting with me and you are taking the time to actually pointing out the few key information about note assignment triggered my curiosity about those legal aspects, so I did win.”

– U.S., Waialua, Hawaii

## **OUR DEEPEST APPRECIATION**

“It is with deepest appreciation that we acknowledge how very thankful we are for you! Your brain, your Witt, your life experience (street smarts!)!!! Without you, Fred, your firm, our lives would be an entirely different story. We have one fight life, but at last, there will be others on this wheel called life! We pray for you and your happiness and continued success. This Christmas, we always think of those who have touched our lives and you are one of those special people! Thank you, thank you, thank you Gary.”

– D.B., Maui, Hawaii

## **THANK YOU**

“Thank you for sharing your time every week to educate your audience. Your legal analysis is inspirational.”

– D.G., Chesterland, Ohio

## **YOU ARE A BLESSING!**

“You are a blessing! I was at a point of desperation and severe depression due to the absence of hope! I believe God answered my prayers in getting in me in touch with you!”

– J.C., Kauai, Hawaii

## **THANK YOU FOR YOUR CONSTANT SUPPORT**

“Thanks for your constant support. You and your firm are doing miracles for our homeless community dealing with drug and alcohol problems. God bless.

– J.S., Kaneohe, Hawaii

## **HELPING HOMEOWNERS**

“I love you Gary. You deserve a special place in heaven for helping homeowners.”

– B.T., Maui, Hawaii

## **THANK YOU FOR ALL YOUR HARD WORK**

“Just a simple thank you for all your hard work. We truly appreciate the times you would meet with us even if its last minute. You and your team are just outstanding, and we are grateful for everything you have done for us. Mahalo for your patience, understanding, and especially for giving us the opportunity to own our home again.”

– E.O. & H.O., Mililani, Hawaii