

# South Shore Legal News

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N I C O L E M . C A M E R O N - A T T O R N E Y A T L A W

**SPECIAL POINTS OF INTEREST:**

- Our new address:  
236 Apollo Beach Blvd., Apollo Beach, FL 33572.
- Our new law clerk:  
Jennifer Jackson.
- Our new office manager:  
Robert Cameron.

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## WE HAVE MOVED!

This issue of the South Shore Legal News is a little late in coming. Our firm has been going through a transition period over the last six months.

We are happy to announce that we have moved into a new office. We are still conveniently located on the Boulevard at 236 Apollo Beach Boulevard.

In addition to expanding office space, we are expanding our personnel. New to the firm is Jennifer Jackson who is our new law clerk. She will be taking the Florida Bar exam in July and coming on board as an associate attorney when she is admitted in September. She is a graduate of the University of Florida and Stetson

University Law School where she graduated with honors. She was vice president of the Health Care Association while at Stetson. She comes to our firm from the Institutional Review Board at Bayfront Medical Center in St. Petersburg where she oversaw the coordination and compliance of human medical research.

Another new addition to the firm is Robert Cameron. He is our office manager and will be working part time in this regard. He is a graduate of Argosy University with a bachelor's degree in business administration. Robert has over 15 years of management experience. He also developed the firm's website and currently maintains its content.

We would like to welcome aboard our new members and know they will be a great asset to the firm.

We appreciate everyone's patience in our transition and hope the expansion of office space and personnel will help us maintain quality customer care. Please stop by when you are in the area to see the new office at 236 Apollo Beach Blvd., Apollo Beach, FL 33572. Take Hwy. 41 to Apollo Beach Boulevard. Turn onto Apollo Beach Boulevard and our office is 1/4 mile on the left hand side. You can't miss our big black sign on the outside of the building. Our telephone and facsimile numbers have remained the same.

## “ MEMORIAL DAY & 4TH OF JULY ”

Memorial Day has just passed and we wanted to take this opportunity to thank the men and women of our armed forces.

Without your sacrifice and courage, we would not be able to have the freedoms we have

and we are grateful.

Our thoughts go to all of you, both living and gone, who give or gave of themselves every day.

We will celebrate the freedom you have given to us this Fourth of July.

**Thank You!**



**DO YOU NEED A REFERRAL FOR A SERVICE  
BUT DO NOT KNOW WHERE TO GO?**

Our firm has developed relationships with many businesses in the Tampa Bay Area. Are you in need of any of the following services? Call our office and we can refer you to a well qualified professional in that industry

Air Conditioning/Heating

Accounting Services

Acupuncture

Appraisal Services

Banking Services

Financial Planning

Flooring

Florist

General Contractor

Gift Baskets

Hair Stylist

Home Inspections

Home Staging

Insurance

IT Services

Landscaping/Lawn Services

Life Insurance & Long Term

Care Insurance

Pool Construction

Residential Real Estate

Residential Mortgage

Salon Services

Senior Living

Shaklee Health Products

Signs

Telecommunications

Title & Escrow Agency

**P R I V A T E F I R S T C L A S S -  
S C O T T R O T H**

By: Robert Cameron

In the summer of 1989, I was assigned to the 401st Military Police Company stationed at Fort Clayton in Panama. I had the great honor of being placed in charge of the company arms room. The arms room was made of four brick walls with no windows and one door. It was cold and dreary and smelled very musty. This room is where all the ammunition and weapons are kept when the M.P.s are off duty. The company commander assigned two privates under me to work the arms room. It was a four-man job, but I had to make it work with three.

While working in the arms room one evening, the company commander summoned me to his office. As I walked into his office, I

saw that one of the soldiers we had acquired a couple of weeks ago was sitting outside. I could tell by the look on my commander's face that this was not a social call. My commander started to brief me about the new soldier outside his office. The soldier's name was Private Scott Roth; he was eighteen years old and had just graduated from the Military Police Academy. As a military police officer, Scott had little or no experience whatsoever. My commander then informed me that Scott's wife had just filed for divorce. He said from that point on, Scott was not allowed to have a weapon or ammunition until the divorce was finalized. This precaution is standard military procedure for M.P. that are involved in divorces. All his M.P. duties were discontinued and he was as-

signed to work under me in the arms room. I was also to report any drastic changes in his behavior that could be related to his divorce.

As I walked out of the office, Scott looked up at me. I could tell by the look on his face that he felt these measures were unnecessary. It was almost as if he was being punished for something that was out of his control. I tried to keep a positive spin on things. I told him to follow me and explained that I would be his new boss. I also explained that his M.P. duties were temporarily put on hold until his divorce was finalized. I told him that I would train him and he would serve under me for a couple of weeks and then be released to his normal duties.

Scott was a hard worker. Although he did his duties with perfection, he was reserved and rarely spoke to anyone. Since he was in Panama and his wife was in the United States, the divorce took longer to finalize than originally anticipated. It took a couple of weeks, but Scott slowly opened up to me. Soon after, I found out that his parents were killed in a car wreck when he was very young. For the rest of his life he was raised by his only other living relative, his grandmother. Scott married his high school sweetheart when he turned eighteen, then joined the Army.

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**THE FALLOUT OF THE FORECLOSURE  
(REPRINTED DUE TO THE SUBSTANTIAL  
AMOUNT OF FORECLOSURES IN FLORIDA)**

Foreclosures are everywhere. You hear it in the news, you see it on your street, you feel it at home. What happens when foreclosure affects your life?

Foreclosure is the process a lien holder uses to take back its security in your home. This can be anyone from a traditional mortgage company to your local homeowner's association for late fees to a second mortgage company.

A suit is filed with the court in the county where the home is located. A sale date is scheduled and the home is sold at auction to the highest bidder. Occasionally, the home is not sold and it is reset for sale. However, most mortgage companies will purchase the home themselves at a deeply discounted price.

What happens to the difference of the loan amount and the amount the home sold? You are responsible for the difference. This is called a deficiency. The holder of the deficiency can then begin collection actions against you for the deficiency amount.

If you are unable to pay, a judgment will be entered against you. The judgment is filed in the county records and attaches to any real property that you purchase for a period of up to 20 years. This judgment lien then must be paid when you try to sell your real property in order to clear title for the new owner.

A foreclosure on your credit can drastically reduce your credit score. This will affect your future purchases on credit for

many years to come.

There are several options you can use to try to prevent a foreclosure.

- 1) Talk to your mortgage company. They may be willing to adjust your contract to keep you in the house.
- 2) Short Sale. This is where you sell the house for less than you owe. It is very complicated and you should speak with an attorney or real estate professional before choosing the option.
- 3) Bankruptcy. There are two options. Chapter 7 allows you to give the house back. Chapter 13 may help you keep the house. An attorney can

help you make the decision on whether bankruptcy is right for you. Please call our office for a free initial consultation to determine if you qualify for bankruptcy.

Our firm can refer you to a qualified real estate professional to help you during your time of need.



**BANKRUPTCY – IS IT RIGHT FOR YOU?**

Bankruptcy—just the thought of filing brings a lump into your throat. You've always paid your bills. You've always had great credit. Then the mortgage crisis came and foreclosures began. Now you can't make your bills and you don't know what to do. You stay up at night worrying and feel like the world is on your shoulders.

You are not alone. The foreclosure rate in Florida is the third

highest in the nation. Now is not the time to worry about the perceived stigma associated with filing bankruptcy. Now is the time to speak to an attorney to find out what it is all about.

We are here to help you decide if bankruptcy is right for you. If it's not, we will tell you. Bankruptcy is not an easy decision and with the new laws, it is not as easy to qualify as it once

was. You have to meet the "Means Test" for your income and determine what assets the court may take. Bankruptcy can get complicated fast without the assistance of an attorney.

Please, if you are considering bankruptcy, call our office for a free initial consultation. The consultation is confidential and you may just leave feeling a weight has been lifted.

*"The foreclosure rate in Florida is the third highest in the nation."*



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**Your South Shore Attorney**

Our firm is committed to providing personal, yet aggressive, representation for our clients throughout Tampa Bay.

**Our firm provides services for:**

Personal Injury  
Auto Accident  
Medical Malpractice  
Bankruptcy  
Will Preparation  
Contract Disputes  
Collection Matters  
Business Incorporation/Registered Agent  
Home Owner's Association Law  
General Practice

**P R I V A T E F I R S T C L A S S - S C O T T R O T H  
( C O N T I N U E D F R O M P A G E 2 )**

While he was in basic training, his grandmother passed away. As I learned of the tragedies in his life, it helped me understand why he was so reserved. I remember thinking the reason he worked so hard was because the military was the only thing he had left.

The first time I saw him smile was when I told him of my adventures since I joined the Army. As time went by and I gained his trust, we began socializing together. I realized that all he needed was a good friend; however, it bothered me that after two months he still did not socialize with other people in our unit.

On December 19, 1989, our unit was put on full combat alert. Scott came into my office with the same look on his face that I had seen the first day we met. He told me that the commander had told him he might not be allowed into combat. The commander

was in a meeting, but wanted to see me when it was over. Scott thought the commander was going to ask my opinion regarding his ability to participate in combat. He then begged me to help him; after all, this is what he was trained for and he did not want to be left out.

As I sat for what seemed an eternity outside the commander's office, I debated my response to the question of Scott's readiness for combat. I thought that if I said he was not ready then he would revert back to the state he was in when I met him. He would once again be alone and rejected. Against my better judgment, I convinced the commander to allow Scott to participate in combat.

On December 19, 1989 at 11:45 p.m., our unit was the first American unit to be dispatched into combat. Before we left, I prayed with Scott and asked if he was sure that this was what he wanted, because I still had a chance to get him out if not. He thanked me for

allowing him the opportunity to prove himself as a soldier, and that he was sure this was what he wanted. We were being dispatched to different places, so I gave him one last item of advice. I told him to listen to the other guys in his squad and he would be all right. We talked about swapping stories and having a few beers once this was all over.

On December 20, 1989 at 12:15 a.m., Scott Roth was struck three times in the chest with enemy rounds and died instantly. He was survived by only an estranged wife and a pending divorce. Private First Class Scott Roth was just one of the soldiers killed in Operation Just Cause. Those who didn't know him remember him as a hero, but I will always remember him as my friend.