FIRM NEWSLETTER

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We hope to provide updates and awareness of legal issues through this newsletter. In this month's issue we focus on the recent status of mortgages and foreclosures due to COVID-19 and tips for divorce from a divorce lawyer. There are big changes still happening at Gehris & Associates, LLC and you can check for updates on the progress in the Spotlight section. We continue to monitor the effects of the Coronavirus (COVID-19) pandemic on the justice system and will provide updates to you as we receive them.

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10 Tips for Divorce from a Divorce Lawyer



I am often asked about what advice I would give to someone who is just starting the divorce process. While often times we are focused on the legal issues involving the calculation of debts, assets, support, parenting time and other issues, these are not the only aspects of the divorce. Below, I have outlined 10 tips to consider at the beginning of your

divorce:

1. Accept the circumstances

If the marriage has broken down and appears to be beyond repair, fighting the divorce itself is not going to help. It is important to accept that unless both parties agree, the divorce is going to proceed one way or the other. If you fight against the divorce itself, you will end up disappointed and likely will end up spending a lot of time and effort fighting against the inevitable. Once the divorce has been filed, it is difficult to go back to life before that event took

place.

2. Set Goals

What is it that you want out of the divorce? What is most important to you? You may be interested in having the majority of parenting time with the minor children or maybe staying in the marital residence is most important. Some people put protecting their retirement assets at the top of their list. It is important to set goals at the beginning of the case so that you can make a roadmap of how best to proceed. While your goal may be to resolve the case amicably, you also need to be ready to pivot in the event that your spouse does not respond amicably to your attempt at resolution. Setting your goals ahead of time will help keep you focused on what is most important and avoid compromising on your more important issues while being willing to let the smaller issues go.

3. Consider counseling

The stress of a divorce can cause anyone anxiety or frustration. It is important to seek help from those trained in this area when necessary. Don't be afraid to schedule a counseling appointment to make sure you have someone to help you through the emotional aspect of the divorce. You may learn techniques that can help you to accept the circumstances. Divorce is a big life change and it is okay to seek professional guidance and counseling. You may also want to consider having your children attend counseling to help them process and learn to deal with their changing circumstances. The role of the Judge is to apply the law, this does not protect your emotional needs. To make sure that your emotional needs are met, it is important to address those concerns with someone who is trained to deal with your emotions.

4. Do not post on social media

Just don't do it. (Read more)

Update on Mortgage Relief

In March 2020, a 60-day moratorium (freeze) was on foreclosures put involving FHA insured mortgages. This freeze was placed on foreclosure cases following the proclamation President of the United States that the COVID-19 outbreak constitutes national emergency. The pandemic COVID-19



hinders many American's ability to work and conduct business. Without consistent employment, individuals and families have suffered financially. In order to avoid families being forced out of their homes during the pandemic, the Secretary of HUD has authorized that foreclosures be put on hold. This hold applies to commencement of initial foreclosure cases and completion of pending foreclosure cases.

The freeze was extended several times over the last few months due to

the continued impact that the global pandemic is having on employment and families. On August 27, 2020, foreclosure cases were again put on hold until December 31, 2020 due to the COVID-19 pandemic. This applies to the commencement of cases and cases that are already pending. The extension of the freeze on foreclosure proceedings extends to homeowners with FHA-insured single-family mortgages covered under the Coronavirus Relief and Economic Security (CARES) Act.

This does not mean that if you have a pending foreclosure case or a foreclosure case has recently been filed against you, that you should ignore it. It is best to talk to an attorney regarding your options prior to the freeze being lifted. (Read more)

Spotlight



Our office is still under construction. We are operating at full capacity and able to help you or your friends and family with any of your legal needs. The construction has continued over the past month and we are getting closer to being finished. New walls have been painted, flooring was installed in some areas and is ready to be installed in others, offices are being set up and our new vending machine is operational in the front vestibule. We appreciate your patience as we continue to serve you and expand to meet future needs.

We cannot wait for you to see the finished space in the future. Follow us on Facebook if you want to keep track of the progress.

CARES Act

We will continue to monitor the COVID-19 situation and will follow guidance from public health officials and government agencies, so we can continue to support our clients and communities as needed.

Gehris & Associates, LLC 820 E. Terra Cotta Ave., Crystal Lake, IL 60014 815-893-0020

Contact Us