

# CASERTA, SPIRITI & GONZALEZ

A Professional Limited Liability Company

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## Attorneys At Law

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### **AFFORDABLE LEGAL LIFT PROGRAM™**

South Florida Lawyer Joseph A. Spiriti Offers Free Personal, Business & Real Estate Law Seminars

#### **Do Not Stay in the Dark About Your Legal Rights!**

Be prepared to learn how to manage your Personal, Business, and Real Estate legal matters. Joseph A. Spiriti Jr., Esq., a prominent Florida Attorney, will be offering legal seminars on Personal, Business & Real Estate Law Matters, as party of Caserta, Spiriti & Gonzalez's Affordable Legal Lift Program.

The Seminars will feature information and providing resources designed to help those looking for answers in the areas of Business & Real Estate Law.

Mr. Spiriti is a motivational and passionate speaker with expertise in contract negotiation, debt collection, business infrastructure and transactions, real estate, and entertainment transactions and litigation. Mr. Spiriti understands the impact sound legal advice has upon the success of business endeavors. He provides general and specialized corporate advice and representation for business and strategic issues that arise with his private and public clients.

He has had articles published in Entertainment Law & Finance, and The Florida Shipper.

In addition, Mr. Spiriti spent several years as a Volunteer Counselor for the Dade County Chapter of SCORE (Counselors to America's Small Business), a nonprofit association, where he was dedicated to educating entrepreneurs and the formation, growth and success of small business in South Florida.

Ms. Spiriti received his JD at the University of Miami School of Law. In addition, he possesses a BA in Political Science from Stetson University. He is admitted to the Florida State Bar and is also a Licensed Real Estate Associate and Mortgage Broker.

His specific speaking seminars include:

#### **Entrepreneurship Seminar**

This Seminar is designed to assist entrepreneurs on the following topics: obtaining business permits and licenses, negotiating contracts, trademark and copyright research and registration, advice on the numerous local and national rules and regulations, determining the appropriate form of business entity, and assistance with other legal issues involving small businesses.

#### **Handling Foreclosure / Short Sale Seminar**

This Seminar is designed to assist homeowners, realtors, mortgage brokers, buyers, and sellers on the following topics: Understanding the 3 Stages of Foreclosure: Pre Foreclosure, The Foreclosure, Post Foreclosure, Why it's a Win for a Lender to do a Short Sale, Why its a Win for a Buyer to buy a Short Sale, Why its a Win for a real estate agent to work on Short Sale, and understanding and how to handle a short sale.

#### **Debtor Rights / Dealing with Creditors Seminar**

This Seminar is designed to assist individually consumers with handling creditors, Consumer Credit Laws, Unreasonable Collection Practices, and ways to improve credit scores.