



The Kramer Law Firm

The Kramer Law Firm is a young, dynamic practice making a big impact in Florida. While the firm has been around less than seven years, it has quickly made itself known in the legal community by offering services on par with much larger firms.

To founder Steve Kramer, it's about more than zealous representation and gusto in the courtroom. Kramer strives to stay in tune with the needs of clients looking to avoid the expense associated with contentious or complex litigation. Kramer has applied advanced business and management principles to his practice in order to increase efficiency. Kramer keeps electronic files for every case and firm employees are able to login remotely to their work computers and work phones. Kramer employs a detailed calendaring and case management system to track deadlines and provide reminders in cases. The firm also utilizes multi-dimensional metrics in every case to ensure that the firm is not only providing clients with the best service possible, but that the firm is in regular communication with clients. Kramer also offers alternative and innovative pricing arrangements to clients.

A streamlined approach is particularly important to Kramer's foreclosure clients already struggling to keep up with bills.

"It's nice to be able to help people stay in their homes and help banks and borrowers work things out," Kramer said.

Kramer was well versed in real estate before the bubble burst, representing builders, real estate developers and homeowners. He had first-hand experience in foreclosure long before most of the attorneys dabbling in the area today.

"When I started regularly defending foreclosures, I could see that the banks were prosecuting foreclosures improperly," Kramer said. "The paperwork didn't make sense. There was fraud and misrepresentation. The quality on the plaintiff's side was poor. If a foreclosure is going to happen and someone is going to lose their home, it should be done the right way."

In 2006, even before the foreclosure crisis erupted, Kramer noticed a disturbing trend of shoddy paperwork and poor documentation. "The foreclosure Complaints being filed didn't make sense," said Kramer. "You would see this Plaintiff that the homeowner had never heard of, and the paperwork didn't show that the Plaintiff had any rights or interest in the loan." He began defending clients by rooting out deceptive practices and discovered massive fraud. Kramer has represented people that didn't have a mortgage and were being foreclosed, homeowners being sued in two different counties for a loan on one property and homeowners who were current on their loans facing



foreclosure. Kramer has innovated new defenses to foreclosure and has been successful in having numerous cases dismissed or resolved. Kramer has also obtained Court Orders forcing banks that filed frivolous lawsuits to pay thousands of dollars to homeowners.

Kramer was drawn to foreclosure defense and the chance to advocate for clients whose property is on the line. His attorneys are well versed in all aspects of foreclosure law, from complex commercial litigation to negotiations between homeowners and lenders.

Kramer founded the Kramer Law Firm to offer clients the best possible experience with a lawyer; he works to achieve this goal by fostering a positive office culture and never losing sight of core values imparted upon him by his grandparents. Values like, as Kramer says, "my word is my bond."

Today, the Kramer Law Firm has seven attorneys and a skilled and loyal staff. The firm offers full-service legal services, including business law, bankruptcy, civil litigation, estate planning, family law, real estate and criminal defense.

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