

AWARDS & ACCOLADES

Michael Shaffer Named President Elect of Temple American Inn of Court



Michael Shaffer has been named the president elect of the Temple American Inn of Court. The American Inns of Court, a national organization, was formed in the late

1970s by a group of judges. Wishing to reinforce polished skills, professionalism and ethics of the bench and bar, they based the principles of the organization on the traditional English model of legal apprenticeship, modified to fit the needs of the American legal system. Now, hundreds of chapters across the United States offer members the opportunity to come together and learn from one another, especially the more experienced individuals in the group. Members include judges, lawyers, law professors and third-year legal students.

Michael Gaier Presents Educational Program to NJ Homeowners



Michael Gaier recently presented a foreclosure defense seminar to homeowners at the Voorhees Camden County library. In his presentation, Gaier provided in-depth

insight into how homeowners who have become delinquent in their mortgage payments have numerous legal options to save their home, either in conjunction with a foreclosure action or with other remedies. Gaier is a recognized mortgage foreclosure defense authority who has represented thousands of homeowners in matters involving loan reduction, foreclosure and predatory lending.

CASE ALERTS

National Lab Pays for Genetic Testing Error

Michael Shaffer secured a settlement for the parents of a child who contracted a severe and rare disorder that was missed through genetic testing. The clients, residents of Sacramento, CA, sought genetic counseling before having children, as the father had a rare genetic condition called Ehlers-Danlos Syndrome (EDS) that ran in his family. EDS is a genetic disorder that causes severe vascular and connective tissue complications; it is often fatal.

The clients had sought genetic counseling to determine whether the father was a carrier; if so, they would opt for a pregnancy through in-vitro fertilization to ensure the gene did not pass to the child.

The father had bloodwork done which was sent to the defendant's lab in Allentown, PA and the lab informed the father that the test was negative for EDS. The parents then had a child naturally. In 2012, the father developed severe complications that were similar to EDS. When new genetic testing was done it confirmed that he was, in fact, a carrier for EDS. Subsequently, testing was done on their son, which confirmed that he, too, had EDS. Had the initial test not been misread by the lab, their child would not be faced with the uncertainty of a future with EDS. However, a large settlement obtained before trial will provide for his future medical expenses.

Man Injured by Defective Paint Can at Work Turns to Shaffer & Gaier, Wins \$1,000,000

A client of Michael Shaffer whom we'll call "Matt" was employed by a concrete manufacturing plant. His responsibilities included inspecting the concrete molds for cracks and defects. When he would notice a crack or defect, he had been instructed by his employer to mark the defect with spray paint.

However, one day, as he shook a new can of spray paint, the bottom of the can flew off, creating a missile-like object that struck Matt in the face. The sheer force caused him to fracture his eye socket and lose sight in his left eye.

Shaffer & Gaier brought a product liability action against the manufacturer and seller of the spray paint can, alleging that the product was not properly tested during the manufacturing process and establishing during extensive discovery that the defendants had a history of similar incidents.

Shaffer & Gaier Saves Family Home from Major Mortgage Lender

Michael Gaier represented a son and daughter whose father was tricked into refinancing their Philadelphia home they grew up in and which had been in the family for 42 years. The clients' father, who was 79 years of age, did not realize the negative extent of the mortgage loan terms during the refinancing process. When he died suddenly, his son and daughter were faced with the choice of paying the mortgage loan in full or lose the house.

When the lender filed a foreclosure action against the father's estate, Shaffer & Gaier filed a counterclaim right back against the bank seeking money damages for the fraud inflicted upon the father and, in effect, the entire family. After discovery was exchanged between the parties, a confidential settlement was reached which not only included cash and reduction of the loan balance, but more importantly, the right for the clients to purchase the family home at a reduced value with excellent interest rates.

Firm Challenges Big Bank, Gets Significant Principal Reduction for Local Hero

Michael Gaier worked with a client, a fireman in Camden, NJ, after he bought a house for \$252,000 and encountered fraud upon settlement. He had been promised a 6% interest rate, but at closing, the rate jumped to 10.5% with the potential to reach 16.5%. At closing, the mortgage broker advised that the man would need to obtain a second mortgage in order to qualify: an additional \$60,000 in financing. Sensing his apprehension, the lender advised him that he could refinance in one year. However, when he tried refinancing later, the mortgage company refused to answer his calls or emails; they subsequently went out of business.

A large bank acquired the loan and filed a foreclosure lawsuit. However, upon Shaffer & Gaier's sign-on as the man's law firm, the bank withdrew its lawsuit one day before the trial. Shaffer & Gaier then brought a parallel action against the bank for predatory lending, fraud and misrepresentation of important terms of the mortgage, which resulted in a settlement that lowered the principal balance by \$166,000 and negotiated a 3.5% interest rate for the remaining balance. In addition, the firm secured a 90% reduction in the principal balance of the second mortgage.

"THIS ONE TIME, IN COURT..."

Incredible (and sometimes downright unbelievable) stories of things that happened with cases.

(Really, they did.)

"WHAT DO YOU MEAN WE'RE NOT MARRIED?"

Shaffer & Gaier was contacted by the mother of two children whose husband, "Omar," was killed in a car accident in Delaware County, Pennsylvania.

Omar had been performing maintenance work on water lines in Chester and was checking the line pressure while standing in a manhole. His body was positioned partially inside the manhole and partially above street level. A Chester Water Authority vehicle was parked - illegally - behind Omar. Suddenly, a vehicle lost control and struck the Chester Water

Authority vehicle. The impact pushed the vehicle forward and over the manhole, striking and killing Omar.

Our client, "Victoria," though separated from Omar, had been sharing custody of their two sons. As a matter of course, Victoria requested a copy of the death certificate through the funeral home, where she was shockingly informed that they were divorced.

Apparently, two weeks before his death, Omar had filed for divorce in Cambria

County in upstate Pennsylvania.

As Victoria had never signed the paperwork, it was determined that her signature had been forged by someone.

Shaffer & Gaier mobilized investigators and legal personnel in Cambria County to have the divorce decree voided.

Victoria has since brought suit on behalf of Omar's estate so her two children can attempt to recover damages for their father's tragic and untimely death.