

Hi, just a reminder that you're receiving this email because you have expressed an interest in Maryland Volunteer Lawyers Service.

You may [unsubscribe](#) if you no longer wish to receive our emails.



We hope you join MVLS at one (or all!) of our exciting upcoming events and trainings!  
Please also see below for available foreclosure and consumer protection cases.

## AVAILABLE CASES

### Southern Maryland:

#### **Charles County Foreclosure 15-0112621**

Client took out a mortgage in 2000, borrowing approximately \$163,000 at 5.8% interest; current amount owed is almost \$200,000. Client's income is approximately \$52,000 a year for a household of 3. Client is 52 years old; her 20 year old son and her grandchild live in the home as well. Client initially fell behind on the mortgage in 2012 due to a reduction in her income, and she has not been able to catch up since then. She applied for a modification in 2014, but before the application could be reviewed, her loan servicer changed and the new servicer, Shellpoint, denied her application for failure to submit documents. A foreclosure case was filed in July 2015; the Notice of Intent to Foreclose received by MVLS with client's court documents is dated January 2013, with a balance of \$163,008.58. The NOI was initiated by client's old servicer, Resurgent, not Shellpoint. Client went to mediation in late September and Shellpoint agreed to consider her for loss mitigation if she submitted a new request for assistance. She is working on submitting the request, but needs an attorney's help to make sure she is properly considered for loss mitigation.

[Click here to help this client.](#)

### **Anne Arundel Foreclosure 15-0112863**

Client and her husband bought the subject property in 2008. Client briefly moved out of the home in early 2014, and her husband agreed to keep paying the mortgage. Client's husband was arrested several months later, and client discovered that her husband had stopped paying the mortgage. Client moved back into the home in mid-2014, and tried sending payments to Wells Fargo, but they would not accept her payments. She tried negotiating with Wells Fargo to get a modification or repayment plan, but has been unsuccessful. Client's husband now resides in a long-term rehabilitation center as a condition of his probation. Client has power of attorney for her husband, in order to facilitate any loss mitigation. Husband is able to contribute \$600 per month toward the mortgage, and client's current monthly income is approximately \$1600-1700/mo. from her employment. The mortgage payment is approximately \$1100/mo. Client also has \$11,000 saved up toward paying the arrearage on the mortgage. Client contacted MVLS after mediation took place, and is looking for an attorney to evaluate her situation and determine whether she was fairly considered for loss mitigation, and needs an attorney to discuss her options at this point in time.

[Click here to help this client.](#)

### **Anne Arundel Foreclosure 15-0112332**

Client is 63 years old and legally blind. She receives Social Security Disability and long-term disability from her former employer together totaling \$2165/mo. She fell behind on the mortgage when her husband abandoned her in June 2015. Bank of America offered them a trial period plan to begin in June 2015, that reduced their mortgage payment from \$1770 per month to \$1445. However, before the trial plan was over, Bank of America transferred the loan to PennyMac. Client was assured by a BOA representative that the trial plan would also transfer, but instead she received a letter from PennyMac stating that the mortgage was delinquent and they intend to begin foreclosure proceedings. In addition to facing foreclosure, the client recently filed for absolute divorce, and is very afraid that she will end up on the streets because she cannot afford the non-modified mortgage payment on her own.

[Click here to help this client.](#)

## **Baltimore:**

### **Baltimore County Foreclosure 15-0111832**

Clients' owe \$240,000 on their first mortgage, and also have a home equity line of credit with a balance of \$50,000. Their mortgage is held by a private individual. This individual wants to foreclose on the home and started rejecting their payments in April 2015 because the balloon note on the

mortgage was due in December 2014. They asked for a refinance of the amount due on the balloon note but were denied. They have not received a Notice of Intent to Foreclose, and no foreclosure case has been filed at this time. Clients are self-employed, together making approximately \$36,000 per year, and would like to understand their options for loss mitigation from a private individual lender. They also would like some legal advice on whether bankruptcy may be a viable option for them.

[Click here to help this client.](#)

### **Baltimore City Foreclosure 15-0113217**

Client bought her home through Arundel Habitat for Humanity in 2008. When client applied for the Homeowner's Tax Credit in April or early May 2015, she was working full time. In late May 2015, she retired and her monthly income fell significantly. She now receives Social Security and works part time, for a total monthly income of approximately \$1100. SDAT rejected her Homeowner's tax credit application because it was based on her pre-retirement income, and at that level of income the credit would not have reduced the tax amount she was liable to pay. Her mortgage company paid the taxes due, which drained her escrow account and caused her monthly mortgage payment to spike from \$474 to \$722. Client needs help pursuing a modification or other loss mitigation option. She has not received a Notice of Intent to Foreclose yet, and would like to avoid having a foreclosure case filed in court.

[Click here to help this client.](#)

### **Baltimore City Foreclosure 15-0113019**

Client is facing imminent foreclosure from the loss of income due to her separation from her spouse, and losing her full time job. In 2006, she added her husband on the deed and mortgage in order to refinance and pay for her son's college education. The current balance on the loan is about \$128,000 with an interest rate of 6%. Now she is trying to work with her servicer, Carrington, to modify the loan but Carrington insists that she get her husband off the deed in order to modify. She received a Notice of Intent to Foreclose on June 2, 2015. As of that date, the total amount needed to cure her default was under \$2500 and she was 38 days behind. Client's current monthly income is approximately \$1500 per month. The client wants to keep the home if possible, and needs help to make sure she is properly considered for loss mitigation.

[Click here to help this client.](#)

### **Baltimore City Tax Sale 15-0112012**

Client lives in a home owned by himself and his two siblings. He and his brother split the cost of property taxes in years past, but his brother recently passed away and client was unable to pay the

entire tax amount on his own. He also believes there is a water leak in the house, because his water bill has been consistently too high for the past year and a half. The property was sold at tax sale for approximately \$2900 in unpaid taxes and delinquent water bills. Client does not receive the Homestead or Homeowner's tax credit, but is working on applying for the next year's credits. Client is determined to redeem the property but needs help navigating the redemption process, and addressing the water bill issue by requesting a meter check and/or an informal conference with the Department of Public Works.

[Click here to help this client.](#)

If you are interested in taking one of these cases or learning more please contact [Ellyn Riedl](#).

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## VOLUNTEERS NEEDED

### Consumer Protection Clinic

MVLS is looking for volunteers to staff our Consumer Protection Project clinic at the Baltimore City District Court. Volunteers provide consumers with brief advice on how to defend against a variety of consumer debt cases, including credit cards, debt buyers, bail bonds and landlord/tenant.

Attorneys meet with defendants one-on-one for a 10-15 minute consultation, discuss possible defenses and/or settlement options, and help litigants file a Notice of Intention to Defend if appropriate. MVLS staff will be present to provide support to volunteers. This is a great opportunity to provide much needed services to the community, and it doesn't require a further time commitment outside of the clinic date.

To volunteer, please contact [Ellyn Riedl](#).



### Upcoming Clinic Dates:

**October 20 & 27**

**9 AM - 12 PM**

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## UPCOMING TRAINING OPPORTUNITIES

**November 6: [Legal Issues with Homeowners Associations Training for Attorneys](#)**

**When:**

November 6, 2015 from 9:30am - 4pm

**Where:**

Charles Ecker Training Center, 6751 Columbia Gateway Drive, Columbia, Maryland



**Speakers:**

Michael Mannes, partner in Niles Barton and Wilmer's Real Estate Department

Kathleen Elmore, partner at Elmore & Throop, which represents more than 250 condominium, co-operative and homeowners' associations in the state.

**Agenda:**

- Overview of Maryland Condo Lien Act
- Towing & Parking Wars
- Liens vs. Lawsuits: Dues, Fees and Acceleration Clauses
- Homeowner's Bill of Rights
- When to Use Bankruptcy

[Register Today](#)

**November 17: Estate Planning and Estate Administration**

Attorneys are invited to attend one or both trainings. There is no fee to attend but each participant will be asked to accept a pro bono case over the next year for each training attended.

**November 17, 2015**

University of Baltimore Law School

[Register Today](#)

Estate Planning  
9 am - 12 pm

Estate Administration  
12:30 pm - 4:30 pm

**Estate Planning**

Topics will include incapacity planning, after death planning and avoiding probate and will focus on all the major estate planning tools - advance medical directives, financial powers of attorney, wills, and property ownership structures.

Presenter: Olivia R. Holcombe Volke, Elville & Associates

**Estate Administration**

This training will focus on how and when to open small or regular estates, judicial versus administrative probate, addressing estates with and without wills, and transferring property from an estate. Email [Susan Francis](#) with any questions.



**Working on Student Loan Issues?**  
**JOIN US FOR A BROWN BAG LUNCH**

An opportunity to meet fellow practitioners, discuss the issues and share successes and challenges in student loan cases.

**WHEN:** Thursday, November 5, 2015 from 12pm—1:30pm

**WHERE:** Maryland Volunteer Lawyers Service offices. Located at  
201 North Charles Street, Suite 1400,  
Baltimore, MD 21201

**RSVP:** Ellyn Riedl at [eriedl@mvslaw.org](mailto:eriedl@mvslaw.org) or (443) 451-4079

[Register for the Brown Bag Here!](#)

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We look forward to seeing you at many upcoming events, trainings, and thank you for supporting our mission by taking a case.

For further questions on any information in this email, please contact:

[Lonni Kyhos Summers](#)

Managing Attorney

Foreclosure Prevention and Consumer Law

Maryland Volunteer Lawyers Service

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