

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.



Please see below for available foreclosure and consumer protection cases we hope you can support, and news surrounding these issues.

NEW BANKRUPTCY SOFTWARE AVAILABLE FOR DOWNLOAD

After November 30, 2015, our free bankruptcy software,

EZ Filing, will no longer be updated or supported.

MVLS is asking all volunteers to download a new free software, called [Legal Pro](#). MVLS will be utilizing this software for our volunteers to use when registering for pro bono bankruptcy cases, instead of our old software EZ Filing.

Please [download today](#) and let us know if you have any questions.

Go to legal-pro.com/products to download BankruptcyPRO. You will get a series of messages after downloading, click "run" to proceed.



Run the installer and use all the defaults. Once the installer is finished you will see a shortcut of BankruptcyPRO on your desktop.



Click the icon to run BankruptcyPRO

After the program loads, you will have the option to enter the firm name and address, enter the information exactly as it appears here:

Once you have entered the information for Petition and Matrix you can then go to Settings | Change Security Code and click the "Activate Online" button.

If you have any problems, please call

210 561-5300

AVAILABLE CASES

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

15-0113217-Foreclosure-Anne Arundel County

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. SDAT rejected her tax credit application because, based on her pre-retirement 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.

15-0113019--Foreclosure--Baltimore City

This case will satisfy the pro bono obligation for MVLS' Untangling Titles Training.

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. The client wants to keep the home if possible, and needs help to make sure she is properly

considered for loss mitigation.

15-0112038--Foreclosure--Baltimore County

Client and her husband have separated, and the couple's minor children reside with client. Client left the family home because of domestic violence, and she is seeking a divorce with the help of MVLS. The husband failed to keep paying the mortgage on the home, and in December of 2014, Ocwen filed a foreclosure case. Husband negotiated with Ocwen to get a modification but did not include client in the negotiations. Ocwen agreed to a modification, and dismissed the foreclosure case. However, Ocwen later discovered that husband forged client's signature on the modification documents, and now plans on re-filing a foreclosure case. Client needs legal counsel to discuss her rights in this context, and make sure that she gets the best possible outcome for herself and her children.

15-0111832--Foreclosure--Baltimore County

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, 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.

15-0109910--Tax Sale--Baltimore City

Client works, but the job doesn't pay enough to pay for basic necessities in addition to paying his high property taxes. His unpaid property taxes for 2014-2015 totaled approximately \$3000 at the time of the 2015 tax sale, but the minimum bid amount was approximately \$16,000. It is unclear what other bills or citations were added to the unpaid property taxes to get to that amount. The home was sold at the 2015 tax sale in May. The client also has large IRS & State of Maryland tax liens attached to the property. He needs help determining what other bills were included in his tax sale amount, how much he owes the purchaser, and a plan to try and redeem the property.

15-0112012--Tax Sale--Baltimore City

Client lives in a home owned by him 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 by the end of September, 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.

CALLING ALL VOLUNTEERS

Use your skills at Pro Boo-no Day- Saturday, October 31st, 2015. Join the Bar Association of Baltimore City, Maryland Legal Aid, Pro Bono Resource Center of Maryland and MVLS as we offer free civil legal services. Attorneys can volunteer to provide brief legal advice, or to assist with the logistics of the event. Volunteers are needed from 8:30am-12pm on the 31st. [Register Today](#).

BREAKING CONSUMER AND FORECLOSURE NEWS

We wanted to make access to the latest consumer and foreclosure news easy for you. Check out the articles below from media outlets around the globe and right here in Maryland.

State Faces Allegations of Illegally Jailing Poor

"Our hope is that when there's a lawyer present, that will create a check on the system such that the lawyer will advocate for his or her client and makes sure the judge is going through a meaningful process to determine the ability to pay before sending that person to jail..." -*NBC News*

Big Fines for Abusive Debt Collection

On September 9, 2015 "the Consumer Financial Protection Bureau (CFPB) announced enforcement actions against Encore Capital Group and Portfolio Recovery Associates, the two largest debt buyers active in the United States. The...consent orders underscore the questionable tactics used by even the largest debt buyers attempting to collect old debts - deception, intimidation and the mass-production of lawsuits against the wrong people for the wrong amount of money."

- *Center for Responsible Lending*

Join MVLS in the fight against abusive debt buyers by [volunteering](#) at our weekly CPP clinic.

Difficulties of Aging in Place

This article provides resources and tips about home modifications for seniors and individuals with disabilities. Nonprofit organization Civic Works provides [help for seniors in Baltimore City](#).

Owning a Home in Baltimore is Expensive

Foreclosure rates are high. Maryland has a Homeowner's Tax Credit that less than 5% of homeowners in Baltimore City take advantage of. A [new website](#) seeks to change that, help us spread the word!

CFPB Finalizes Rule to Facilitate Access to Credit in Rural and Underserved Areas

"The new rule, which was proposed in January, will increase the number of financial institutions able to offer certain types of mortgages in rural and underserved areas, and gives small creditors time to adjust their business practices to comply with the rules." - *Consumer Financial Protection Bureau*

The final rule will take effect January 1, 2016.

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:

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