

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.

MVLS IS HIRING!

MANAGING ATTORNEY - CONSUMER AND HOUSING

Lonni Summers has left MVLS and has returned to the Administrative Office of the Courts to assist with a new project. Because of her departure, MVLS is seeking a new managing attorney to oversee all of our consumer and housing efforts, including foreclosure, tax sale, bankruptcy, and debt collection work.

Please review or forward this position to your networks, and see below for full job description and submission information.

[MVLS Managing Attorney - Consumer & Housing Description](#)

AVAILABLE CASES

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

Baltimore County 15-0111834 **Ground Rent**

Client needs assistance with a ground rent issue. Client purchased her home in 2010 and was informed by the Title company that they could not locate the ground rent owner, so client was under the impression that there would be no ground rent. Client says she was later told that she would have to pay ground rent, and although she did not fully understand what ground rent was for, she paid it every year from 2010--2015 because she owed it. Client states that when she tried to pay in February 2015, she received a letter from a law firm stating that she owed for ground rent + attorneys fees, and that no partial payment would be accepted. Client states that she noticed that the Title company name had switched and this new company that the law firm is representing is not who she had been making payments out to each year. The new company is holding the check to make it seem that she has not paid her ground rent. Client received a notice from the bank that the law firm is trying to place a lien against her unless she pays the entire balance of \$675, \$400 of which is for their legal fees. Client is on a fixed income and cannot afford attorneys fees; furthermore, she does not feel she should be responsible. Client states that she has tried to resolve this issue several times but has been hung up on or given the run-around several times.

Worcester County Foreclosure 15-0113376

Client fell behind on the mortgage last year after she and her husband divorced, and she was not able to pay the mortgage of \$1400 per month on her income of approximately \$2100 a month. The current balance on the mortgage is approximately \$180,000. Client moved out of the home last year and moved into senior housing. The client has no desire to save the house, she "just wants to be done with it." Her ex-husband's name is already off the property deed. She needs an attorney to help her negotiate with the mortgage company to turn over the property, and make sure she is protected from any deficiency judgments.

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.

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, but 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.

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. 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 needs an attorney's help to make sure she is properly considered for loss mitigation.

UPCOMING EVENT

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@mvlslaw.org or (443) 451-4079

[Click Here to RSVP!](#)

[CFPB, Treasury and Department of Education Issue Joint Statement on Student Loan Servicing](#)

"The U.S. Department of Education, the U.S. Department of the Treasury, and the Consumer Financial Protection Bureau have developed this Joint Statement of Principles on Student Loan Servicing as a framework to improve student loan servicing practices, promote borrower success, and minimize defaults."

[Maryland Office of Home Energy Programs Offers Low-Income Assistance for Utility Bills](#)

As winter approaches, keeping the heat and electricity on is critical for every household, but many low income families, including MVLS clients, struggle to pay their utility bills. The Maryland Office of Home Energy Programs (OHEP) can help those households by offering assistance in paying their bills. Income guidelines apply.

[Sprint Fined \\$2.95M for Inadequate Notice of \\$7.99 Poor-Credit Fee](#)

"The Federal Trade Commission announced the action against the mobile service provider on [October 21, 2015]. In some cases, the FTC said, customers only found out they were being slapped with a monthly 'account spending limit' fee of \$7.99 after it was too late to opt out of their contract and find another carrier, although Sprint disputes this."

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:

[Ellyn Riedl](#)

Staff Attorney

Foreclosure Prevention and Consumer Law

Maryland Volunteer Lawyers Service

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