



MVLS FORECLOSURE & TAX SALE CASES – VOLUNTEER INFORMATION

Thank you for accepting an MVLS pro bono client for representation. The information emailed to you should assist you in your representation.

Resources available on our web site (<https://mvslaw.org/foreclosure-attorney-resources/>):

- Filing Fee Waiver of Prepaid Costs by Clerk
 - How to File this Form on MDEC
- Sample Representation Agreement
 - Sample Representation Agreement (Spanish)
- Case Update & Closure Forms
- Litigation Fund
- Client Responsibilities Form
- Client Tips Brochure
- Tips for Breaking Poverty Barriers to Equal Justice
- Case Guidelines
- MVLS Income Guidelines – <http://mvslaw.org/do-i-qualify>
- Discount Process Services

Foreclosure

- Borrower’s Authorization
- Sample Hardship Letter
- Request for Waiver of Filing Fee for Foreclosure Mediation - <http://mdcourts.gov/courtforms/circuit/cc080.pdf>

Tax Sale

- Baltimore City Tax Sale Resource Guide
- Baltimore City Water Billing Information
- Recovering Surplus Funds in Baltimore City
- Prince George’s County Tax Sale Resource Guide
- Homeowner’s Property Tax Credit Application

Questions, Problems, Complaints & Suggestions

We want your experience as an MVLS volunteer to be rewarding. If you have questions or have trouble along the way, MVLS staff is available to assist you. Please see our Volunteer Handbook for our contact info: <https://mvslaw.org/mvls-volunteer-handbook-updated-101001/>

If you have foreclosure or tax sale legal questions and need a mentor, please contact:

Name	Title	Direct Phone Number	Email Address
Aja’ Mallory	Staff Attorney, Consumer and Housing Law	(443) 451-4079	amallory@mvslaw.org
Amy Hennen	Director of Advocacy and Financial Stabilization	(443) 451-4064	ahennen@mvslaw.org

Thank you again for helping us make pro bono count.



MEMORANDUM

TO: MVLS Volunteer Attorneys

FROM: Amy Hennen
Director of Advocacy and Financial Stabilization
Foreclosure Prevention Project

RE: Waiver of Mediation Filing Fee

Under Real Property Article, Section 7-105.1(j)(1)(iii)(2), a MVLS client may request a waiver of the \$50 filing fee for foreclosure mediation. The appropriate Circuit Court form (CC 80) can be found at <http://mdcourts.gov/courtforms/circuit/cc080.pdf>.

[Place attorney letterhead
with contact info here]

BORROWER'S AUTHORIZATION

FAX NO.:

DATE:

TO:

FROM:

RE:

PAGES: 1, including cover sheet

Borrower(s) _____

Loan Number: _____

CC 80 (Rev. 4/2013)

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Property Address: _____

I hereby authorize you, your investors, affiliates, agents, representatives and assigns to release and provide any and all information regarding my mortgage loan to my attorney, _____.

I further give you permission to discuss my mortgage account with my attorney.

This authority will remain in effect until I notify you to cancel such authorization.

I authorize that a copy or electronic representation of this form including signatures may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help to expedite my request for assistance.

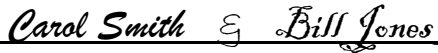
Signature

Date

Signature

Date

SAMPLE
HARDSHIP LETTER

To [Name of Lender]: Countrywide, Wells Fargo, etc	Date: Month/Date/Year
From [Name of Borrower(s)]: Carol Smith and Bill Jones	
Loan Number: # 123456789	
<p style="text-align: center;"><u>I would like to remain in my house.</u></p> But I fell behind/will fall behind on my mortgage payments as of (date): Month/Date/Year	
The reason I fell behind/ will fall behind is: Some Examples: <ul style="list-style-type: none"> • My daughter was hospitalized and I missed work to assist her • My employer reduced my hours by 10 hours per week, which means I make \$300 less each week • My interest rate is set to increase on June 1, 2008 • Please fill in a brief description of your personal circumstances, such as those samples listed above. If you are unsure, leave this section blank. 	
I will be able to overcome these difficulties and make my mortgage payments because/if: Examples: <ul style="list-style-type: none"> • Because I have a new job • Because I have a second job • Because I have additional income from (family member) • Because I have reduced my expenses • If you freeze my interest rate, I can make the payments at my original interest rate. • Please fill in a brief description of your personal circumstances, such as those samples listed above. If you are unsure, leave this section blank. 	
Thank you, <div style="text-align: center;">  </div> <hr style="width: 80%; margin: auto;"/> Borrower's Signature	

MARYLAND VOLUNTEER LAWYERS SERVICE

HARDSHIP LETTER

To [Name of Lender]:	Date:
From [Name of Borrower(s)]:	
Loan Number:	
<u>I would like to remain in my house.</u>	
But I fell behind/ will fall behind on my mortgage payments as of (date):	
The reason I fell behind/ will fall behind is:	
I will be able to overcome these difficulties and make my mortgage payments because/if:	
Thank you,	
_____ Borrower's Signature	