

IF YOU RECEIVE FORECLOSURE ASSISTANCE FROM A THIRD PARTY

Because of the increased volume of foreclosures in Massachusetts, there has been an increase in the number of entities who prey upon people subject to foreclosure. These entities assume a variety of forms, both corporate and individual. Some are lawyers, mortgage brokers or listing agents. Anyone facing foreclosure should investigate the background and qualifications of any person or organization who proposes to provide assistance from foreclosure.

It is important to note that if you are facing foreclosure and you obtain assistance from a third party, only a lawyer can give you legal advice and file court pleadings in a bankruptcy case on your behalf. If an individual offers to save your house from foreclosure for a fee by filing a bankruptcy case for you, it is advisable to first verify that the individual is a licensed attorney. You should also determine whether any complaints have been filed against individuals who represent that they are attorneys. You may investigate the status of an attorney's license and/or whether complaints have been filed as to that attorney by contacting the Board of Bar Overseers at (617) 728-8700 or www.mass.gov/obcbbo/board.htm. You should investigate the status of professionals or individuals who are not attorneys by contacting the Consumer Protection Unit of the Attorney General's Office at 617-727-8400.