



aid office, there are government agencies and non-profit organizations that you may contact for information about possible options, including trying to work with your lender during this process. YOU MAY BE ENTITLED TO ASSIGNED COUNSEL IF YOU ARE FINANCIALLY UNABLE TO OBTAIN REPRESENTATION.

To locate an entity near you, you may call the toll-free helpline maintained by the New York State Banking Department at \_\_\_\_\_ (enter number) or visit the Department's website at \_\_\_\_\_ (enter web address).

#### Foreclosure rescue scams

Be careful of people who approach you with offers to "save" your home. There are individuals who watch for notices of foreclosure actions in order to unfairly profit from a homeowner's distress. You should be extremely careful about any such promises and any suggestions that you pay them a fee or sign over your deed. State law requires anyone offering such services for profit to enter into a contract which fully describes the services they will perform and fees they will charge, and which prohibits them from taking any money from you until they have completed all such promised services.

S 3. The article heading of article 18-B of the county law, as amended by chapter 682 of the laws of 1977, is amended to read as follows:

REPRESENTATION OF PERSONS ACCUSED OF CRIME OR PARTIES BEFORE THE  
FAMILY COURT OR SURROGATE'S COURT OR IN CERTAIN FORECLOSURE  
ACTIONS

S 4. The opening paragraph of section 722 of the county law, as amended by chapter 7 of the laws of 2007, is amended to read as follows:

The governing body of each county and the governing body of the city in which a county is wholly contained shall place in operation throughout the county a plan for providing counsel to persons charged with a crime or who are entitled to counsel pursuant to section two hundred sixty-two or section eleven hundred twenty of the family court act, article six-C of the correction law, section four hundred seven of the surrogate's court procedure act [or], article ten of the mental hygiene law OR SECTION THIRTEEN HUNDRED FIVE OF THE REAL PROPERTY ACTIONS AND PROCEEDINGS LAW, who are financially unable to obtain counsel. Each plan shall also provide for investigative, expert and other services necessary for an adequate defense. The plan shall conform to one of the following:

S 5. This act shall take effect on the first of January next succeeding the date on which it shall have become a law.