

LBD04676-01-1

1 The State encourages you to become informed about your options in  
2 foreclosure. In addition to seeking assistance from an attorney or legal  
3 aid office, there are government agencies and non-profit organizations  
4 that you may contact for information about possible options, including  
5 trying to work with your lender during this process. YOU MAY BE ENTI-  
6 TLED TO ASSIGNED COUNSEL IF YOU ARE FINANCIALLY UNABLE TO OBTAIN REPRE-  
7 SENTATION.

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

11 Foreclosure rescue scams

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

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

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

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

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

40 S 5. This act shall take effect on the first of January next succeed-  
41 ing the date on which it shall have become a law.