



# The Republican.

## Group urges hearings before foreclosures

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By **JIM KINNEY**

**Business writer**

CHICOPEE - People working to help homeowners avoid foreclosure pushed Friday for every foreclosure to require a hearing before a judge in Superior Court.

Now, foreclosing on a mortgage is a paperwork process.

"The problem is there is no one to listen to you," said Justin H. Dion, a bankruptcy attorney with the Springfield law firm of Bacon Wilson who is chair of the Hampden County Bar Association's bankruptcy section.

He said he's run across a case in which the homeowner had paid the mortgage and the out-of-state financing company simply didn't record those payments and started the process of taking back the house.

"Good luck getting someone to understand when you call their 1-800 number," Dion said.

The Alliance of Providers of Legal Services to Individuals Facing Foreclosure hosted a legislative breakfast at the MassMutual Learning and Conference Center here to lobby state lawmakers on the issue.

State Commissioner of Banks Steven L. Antonakes said the administration of Gov. Deval L. Patrick has yet to take a position on judicial foreclosure.

There have been fewer foreclosures lately considering 2008 was a record year. The number of completed foreclosures in Hampden County is down 32.53 percent year-to-date compared with last year.

Antonakes said he expects those numbers to start going back up, however, as joblessness makes it difficult for people with conventional, rather than subprime, mortgages to keep up with payments.

The Alliance offers free legal advice and can be reached at (413) 322-7404

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