

Foreclosure Defense

Just because you have fallen behind on your mortgage payment does not mean your lender has an automatic right to take away your home. Homeowners have rights, and Tully Rinckey PLLC's foreclosure defense attorneys in Buffalo, N.Y. are dedicated to helping Western New Yorkers assert those rights. Call us today to schedule your free

initial consultation with a foreclosure defense lawyer in Buffalo, N.Y. What We Can Do for You

At least 90 days before initiating a foreclosure action against a mortgage, lenders in New York must send a default notice to homeowners. When the lender files a foreclosure complaint, the homeowner will receive a summons. What the borrower does at that point could mean the difference of losing or keeping the home. Unless homeowners promptly answer the complaint, the lender may be able to easily win in court, auction off the house, and evict its inhabitants. Don't let that happen. Call a Tully Rinckey LLC foreclosure defense attorney in Buffalo, N.Y. today and schedule your free

consultation. Tully Rinckey PLLC in Buffalo, N.Y. will provide homeowners facing foreclosure with a free

initial consultation, during which a foreclosure defense lawyer will review your case, inform you of your rights, and lay out your legal options. We have a comprehensive strategy for fighting a lender's foreclosure action, and we will aggressively fight for your rights. We can help you save your home, or provide you with more time to explore your options. Our foreclosure defense strategies include the following services:

Preparation of a timely answer to the foreclosure complaint;

Preparation of motion responses;

Evaluation of mortgage documents;

Determination of whether the lender has legal grounds to foreclose on the mortgage;

Determination of whether the lender complied with state and federal laws concerning mortgages and foreclosure actions;

Protection against lenders who unlawfully use so-called "robo-signers" for lender affidavits;

Determination of whether the Real Estate Settlement Procedures Act and Truth in Lending Act were violated by a lender that:

Failed to properly define mortgage terms
Failed to disclose the material provisions of a loan

Failed to provide good faith closing cost estimates

Engaged in predatory lending

Examination into whether the lender committed fraud; and

Determination of whether a lender's foreclosure of a service member's home violated the Servicemembers Civil Relief Act.

The foreclosure defense attorneys at Tully Rinckey PLLC in Buffalo, N.Y. can serve debtors and creditors throughout Western New York, including Buffalo, West Seneca, Lackawanna, Cheektowaga, Depew, North Tonawanda, Niagara Falls, and Lockport. To schedule a free consultation with a foreclosure defense lawyer, call us at 716-439-4700 or e-mail at info@1888law4life.com

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For urgent legal matters, call us 24 hours a day, seven days a week at 716-439-4700

. We are responsive to the needs of our current and prospective clients and will respond to phone calls within business hours. We respond to e-mails within business hours on the same day. For the quickest response, call us.

During normal business hours, our client relations team can help put potential clients in contact with lawyers who can address their legal concerns. Anyone who calls or e-mails us after hours should expect to hear from us during the next business day.