

Foreclosure Defense

The fact that you have fallen behind on your mortgage payments does not negate your rights as a homeowner. But if the bank is threatening to foreclose on your home and you have received a lis pendis

**(pre-foreclosure) notice you need to contact a foreclosure defense attorney immediately.
How We Can Help**

Unlike other states that have pro-lender foreclosure laws, New York's laws support the homeowner. Lenders must adhere to strict notification guidelines, which include sending a default notice 90 days before they initiate a foreclosure action. If the lender files a foreclosure complaint, the homeowner will receive a summons. Homeowners who do not promptly respond to the complaint make the job easier for lenders, who usually can sail through court, sell the house at auction, and evict everyone living in it. Don't roll over for the bank. Call Tully Rinckey PLLC. We will provide you with a free

initial consultation in Rochester, NY, during which an experienced foreclosure defense attorney will assess your case, inform you of your rights, and help you develop a legal strategy. We can help you save your house or, at the very least, provide you with more time to explore other options. The foreclosure defense services offered by Tully Rinckey PLLC in Rochester, N.Y. include:

Responding to the foreclosure complaint and subsequent motions

Reviewing mortgage documents

Assessing whether the lender violated any state or federal laws

Guarding against unlawful foreclosure practices, such as so-called "robo-signers"

Determining whether the lender violated the Real Estate Settlement Procedures Act or Truth in Lending Act by:

Not appropriately defining mortgage terms

Not disclosing material loan provisions

Not providing good faith estimates

Engaging in predatory lending

Protecting against lender fraud

Ensuring lender compliance with the Servicemembers Civil Relief Act

The foreclosure defense attorneys at Tully Rinckey PLLC in Rochester, N.Y. can serve debtors and creditors throughout New York's Finger Lakes region, including Batavia, Geneseo, Rochester, Canandaigua, Albion, Waterloo, Lyons, Warsaw, and Penn Yan. To schedule a free

consultation with a foreclosure defense lawyer, call us at 585-492-4700 or e-mail at info@1888law4life.com

. [Click here](#)

to view a video about our consultation process.

For urgent legal matters, call us 24 hours a day, seven days a week at 518-727-3593. 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.