



**JAMES G. DIBBINI  
& ASSOCIATES, P.C.**  
*Attorneys At Law*  
**TRUST. COMMITMENT. INTEGRITY.**



## **Mortgage Foreclosure Defense: What Homeowners Need to Know**

Falling behind on your mortgage payments can be overwhelming, but you are not alone—and you do have options. At James G. Dibbini & Associates, P.C., we've helped countless homeowners understand their rights and fight to keep their homes. If you or someone you know is struggling with mortgage payments, here are key things to keep in mind:

### **⚠ What to Watch For:**

- **Missed Payments:** After just one missed payment, lenders may begin the pre-foreclosure process. Don't ignore letters or calls.
- **Notice of Default or Summons and Complaint:** These legal notices mean your lender has initiated foreclosure proceedings. It's critical to act quickly.
- **Scams & Fraud:** Be wary of companies or individuals promising to "save your home" for upfront fees. Many are scams targeting vulnerable homeowners.
- **Statute of Limitations:** In New York, foreclosure actions must follow strict timelines. A knowledgeable attorney can evaluate whether a foreclosure is even legally valid.

### **❑ What You Should Not Do:**

- Do not ignore notices from your lender or the court.
- Do not move out of your home without consulting an attorney—this could weaken your legal defenses.
- Do not assume you have no options. Every case is different, and there may be defenses or alternatives available to you.

### **❑ What You Should Do:**

- **Seek Legal Advice Immediately:** Time is critical. The earlier you speak to an attorney, the more options you may have.
- **Attend Settlement Conferences:** In New York, many homeowners are entitled to a mandatory court settlement conference. These can be valuable opportunities to negotiate with your lender.
- **Gather Financial Documentation:** Be prepared to show your current income, expenses, and any hardships (e.g., job loss, illness).
- **Explore Loss Mitigation Options:** These may include:
  - Loan Modification
  - Forbearance Agreements
  - Repayment Plans
  - Short Sale or Deed in Lieu of Foreclosure
  - Bankruptcy as a Last Resort

### **❑ How We Can Help:**

At James G. Dibbini & Associates, P.C., we can:

- Represent you in foreclosure litigation.
- Defend against improper filings or lender misconduct.
- Negotiate loan modifications or other loss mitigation efforts.
- Assist with settlement conferences and court appearances.
- Protect your rights and fight to save your home.

If you've received any foreclosure notices, or are struggling to make your mortgage payments, don't wait. Contact our office today for a consultation. Early legal intervention can make all the difference.

The attorneys at James G. Dibbini & Associates, P.C. collectively have over 60 years of experience providing legal services in the areas of:

[-Landlord & Tenant Law](#)

[-DHCR Representation](#)

[-Business Formations](#)

[-Commercial & Residential Real Estate Closings](#)

[-General Business Law](#)

[-Civil Litigation](#)

[-Zoning Issues and Variances](#)

[-Housing and Building Code Violation Matters](#)

[-Wills, Trusts & Estates](#)

---

---

**James G. Dibbini & Associates, P.C.**  
**570 Yonkers Avenue**  
**Yonkers, NY 10704**  
**(914) 240-8270**

This James G. Dibbini & Associates, P.C. Newsletter is a publication of James G. Dibbini & Associates, P.C. All Rights Reserved. Quotation with attribution is permitted. This newsletter offers general information and should not be taken or used as legal advice for specific situations, which depend on the evaluation of precise factual circumstances. Please note that James G. Dibbini & Associates, P.C. does not undertake to update its publications after their publication date to reflect subsequent developments. Prior results do not guarantee a similar outcome. This publication may contain attorney advertising.

---

---



James G. Dibbini & Associates, P.C. | 570 Yonkers Avenue | Yonkers, NY 10704 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!