



## Dramatic Rise in Alabama Foreclosure Filings Underscores Need for State Bar Program

By ASB President Thomas J. Methvin

According to recent news reports, the number of foreclosures in Alabama rose sharply in March of this year, up 217 percent from the previous month, and up 248 percent since this time last year. Mortgage research firm RealtyTrac said figures indicate there were 2,260 foreclosure filings throughout the state in March.

Last fall, the Alabama State Bar launched a program to help people facing foreclosure. The Mortgage Foreclosure Assistance Program provides free help from a lawyer through Legal Services Alabama, and is sponsored by a grant from the Alabama Civil Justice Foundation and the Alabama Access to Justice Commission.

### ***Responding to a need***

The program was developed by the bar's Mortgage Foreclosure Task Force, which then-President Mark White asked me to chair. This task force was established when we recognized the need for more lawyers to assist consumers with foreclosure issues. Task force members include Bowdy J. Brown, Montgomery; Gail Hughes Donaldson, Montgomery; Robert Edward Kirby, Jr., Columbiana; Henry Callaway, Mobile; and Kenneth James Lay, Birmingham. They were assisted by state bar employees Laura Calloway, Linda Lund, Tracy Daniel, Brad Carr, and Keith Norman.

Launched in October 2008, the program's primary goal is to help people keep their homes by working with lenders to find alternatives to foreclosure. Free assistance is available at a number of levels, with some services open to anyone, and others designed to help low-income homeowners. However, many people who are facing foreclosure are not aware of the resources available, and may think they cannot afford a lawyer.

### ***Early intervention***

The task force recognized that to be successful we needed to connect people needing help with the resources they needed. The key to a successful outcome is early intervention. If someone is having trouble making their mortgage payments and believes foreclosure is imminent, they must act immediately.

To make this easier, the task force established a toll-free Mortgage Foreclosure Assistance hotline (877-393-2333), which provides a central source for mortgage foreclosure information and assistance. The task force then approached media partners at more than 400 Alabama Broadcasting Association-member radio and television stations to help get the word out about the program, through a series of public service announcements. The awareness campaign began in Huntsville/Madison County and soon expanded statewide.

### ***More than 5,000 Web visits***

The task force also produced a brochure that answers frequently asked questions about foreclosure, and this publication is available online at the bar's Web site, [www.alabar.org](http://www.alabar.org), along with additional information about the Mortgage Foreclosure Assistance program. Between November 1 and April 27, the bar had more than 5,000 people visit the foreclosure resources page of the site, and more than 1,200 people downloaded the brochure.



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From March 1, 2008 through June 15, 2009, the LSA Foreclosure Hotline received 3,996 calls, and staff spoke with 2,835 callers (some callers phoned multiple times).

During that same period, attorneys and staff opened 2,356 mortgage cases and completed 1,460 of those cases. There are currently 896 open cases that attorneys are working on with clients.

### ***Special VLP panel created***


As the economy worsens, the need for this assistance program is even more evident. The mortgage crisis presents Alabama attorneys with an opportunity to experience firsthand the satisfaction that comes with helping someone in need. The bar's Volunteer Lawyers Program has created a panel of attorneys who will handle foreclosures pro bono, to augment the Mortgage Foreclosure Assistance Program. By participating as a volunteer lawyer, attorneys fulfill the professional commitments that are an integral part of practicing law, while improving the public perception of the state bar and the legal profession.

This program truly exemplifies the state bar's motto, "Lawyers Render Service," and ensures that "equal access to justice" is a reality in Alabama.

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