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are winnable. Yet even of those winnable cases, most are lost because defendants do not know what arguments and options are available to them.

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New York has one such program that allows borrowers to attend a

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face-to-face meeting with their lender at what is called a foreclosure "settlement conference." The settlement conference provides an opportunity to work out a deal with your lender before the foreclosure is completed.

Subfields of Foreclosure
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foreclosure has become
an all too common
event in recent years.

Defense of foreclosure
cases is difficult because
the reality is that most
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