

## THE COMMUNITY CAMPAIGN TO COMBAT ZOMBIE PROPERTIES

I am mailing this postcard to update neighborhoods of incomplete foreclosed properties, which are causing blight in our community. The Bank Shame Campaign, which identified those lenders who start the foreclosure process, but do not take legal ownership of homes has been successful because of your participation. My office has received over 2,000 addresses of Zombie Properties from citizens and municipalities throughout Western New York.

Although we have made significant progress, we need your assistance in increasing Albany's awareness of the foreclosure crisis in our neighborhoods. We can all take action in appealing to the banks to act responsibly and fairly towards their neighbors by filing a complaint with the New York Department of Financial Services.

Based on an agreement between banks, mortgage companies and credit unions NYDFS will accept complaints from neighbors or local officials about the properties. The Mortgage Assistance Unit of DFS, which works regularly with banks and mortgage companies to address mortgage-related issues affecting New Yorkers, will work with the applicable bank or mortgage company to resolve issues raised in any such complaint. Complaints can be submitted to NYDFS at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>

Four bills which I have sponsored that will address zombie properties in our neighborhood are below:

**My Good Faith Bill**  
A.4152

Requires a plaintiff in a mortgage foreclosure action to maintain the subject property in good faith.

**My Good Neighbor Bill**  
A.4842

Requires plaintiffs in mortgage foreclosure actions to provide contact information.

**My Stay In Your Home Bill**  
A.8559

Relates to providing notice to a homeowner whose property is being foreclosed that they do not have to abandon the property until the day of the foreclosure sale.

**My Neighbor and  
Government Notification  
Bill A.9394**

Relates to requiring a bank to notify a municipality when the bank files a lis pendens or begins the foreclosure process.

Please call or email me if you have a property in your neighborhood that has been vacant due to a foreclosure proceeding so it can be added to our list compiled for our partners and local governments. You should also notify my office that you filed a complaint with NYDFS.

**For more information about this or any other community issue,  
please contact Assemblymember Michael P. Kearns.**

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