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| File a Tax Lien Answer |

Congratulations {{ users }}! You have finished all the forms you need to file a Tax Lien Answer and Certificate of Service. The rest of the pages in this packet are your answer and certificate of service {% if other\_parties.number() %}in **{{ other\_parties }} v {{ users }}{%** endif %}.

## Next steps

1. Look over the forms to make sure everything is correct.
2. File this answer with the court now. You can file by mail, delivery, or in-person drop off at the Land Court Recorder’s Office or at the Office of the Assistant Recorder at the Registry of Deeds where the land is located.
3. Deliver a copy by certified mail to {{ showifdef('other\_parties[0]') }} or their attorney.
4. **Keep a copy for yourself.**

## What is the next step in the tax foreclosure case?

If you timely file this answer, the city, town, or third party that brough the case (the plaintiff) will ask the court to issue a finding that sets the total amount you owe.

The court will schedule a hearing. You will get a copy of the plaintiff’s request for a finding, and a notice with the hearing’s time, date, and location by mail.

## What happens in the hearing?

Hearings are held in person at the Land Court, which is in the Suffolk County Courthouse in Government Center at 3 Pemberton Square, Boston, Massachusetts. They can also be held by videoconference or telephone conference. The notice sent to you will tell you if the hearing will be in person or by video/telephone conference.

If you need a language interpreter, tell the court in advance.

At the hearing, tell the judge how you are responding to the complaint. Talk about the facts that you wrote in your answer. Tell the judge about any evidence that you have.

## What happens after the hearing?

At the hearing the judge can allow you to redeem the property for a certain amount. It may set a deadline for the payment.

If the court issues a finding, it may hold a hearing later about whether you have complied with the terms of the finding and redeemed the property.

If the court decides, on its own or after your request, that the plaintiff cannot foreclose, it may dismiss the case.

## What happens if there is a judgment of foreclosure?

A judgment of foreclosure comes at the end of the case and gives ownership of the property to the plaintiff.

The Court may issue a judgment of foreclosure if:

1. you do not answer the complaint and are defaulted
2. you answer the complaint, but are not at the hearing, and are defaulted
3. you answer the complaint and are at the hearing, but after the court issues a finding setting the total amount you owe, you do not make the payments to redeem the property, and the plaintiff files a motion for judgment
4. the facts show that you are not entitled to redeem the property

Until the court issues the judgment, the plaintiff’s right to your property is limited. You can redeem it by paying the amount you owe and reclaiming your ownership.

But, once the court issues a judgment o foreclosure, your ability to redeem ends.