

Overview

The following explains how to input and record your [foreclosure petitions](#). More detailed instructions can be accessed by clicking on the hyperlink text and the topics in the **Contents** pane on the left side of the screen.

1. Access the **Foreclosure Petition Website**:
 - a. Go to the Division's website (www.mass.gov/dob).
 - b. Under **New Online Foreclosure Database** in the center column, select **Click here for additional information regarding the filing process**.
 - c. Select **Click here to access the Foreclosure Petition Website**. The **Foreclosure Petition Website** home page displays.
2. You must [register the first time](#) you use the site. Click the **Register** link located under the gray **Log In** box at the top of the page. The **New User Registration** page displays and you will be required to enter information about your loan holder's organization. Only one individual from the organization is allowed to set up the company's registration. You are also asked to enter a password. All fields with red asterisks (*) are required fields. When finished, click the **Submit** button.
3. Division of Banks personnel review the information you have entered.
 - If the request is approved, your account is activated and a notification email will be sent to you. The email will also include your user name for logging in.
 - If the request is denied, a notification email will be sent to you explaining the reason for denial.
4. [Log in](#) to the **Foreclosure Petition website** by entering your assigned user name and the password you created, and clicking the **Log In** button.
5. Create a foreclosure petition by clicking on the **Create Petition** link located in the blue bar at the top of the page and entering the following information:
 - [Borrower Information](#) – Enter the property location, loan information (type, term, original and current amount, original and current interest rate, year originated, lien position), and loan holder name (if you are an attorney or loan servicer). Then click **Next**.

To enter borrower information

1. Access the **Foreclosure Petition Website**:

- a. Go to the Division's website (www.mass.gov/dob).
 - b. Under **New Online Foreclosure Database** in the center column, select **Click here for additional information regarding the filing process.**
 - c. Select **Click here to access the Foreclosure Petition Website.** The **Foreclosure Petition Website** home page displays.
2. [Log in](#) by entering your user name and password.
 3. Click **Create Petition** located in the blue bar at the top of the page. The **Borrower Information** tab displays.

| 1 | Borrower Information | Filing Entity | Previous Loan Assignees | 90 Day Right to Cure | | | | | | | | | |
|--|---|----------------------|-------------------------|----------------------|---|---|----|------------------------|------------------------|----------------------|------------------------------------|--|--|
| <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> PROPERTY MERS Identification Number (MIN) <input type="text"/> <input type="button" value="Get Loan Information"/> <p>To pre-fill the loan information from MERS, type the MIN number and click the 'Get Loan Information' button.</p> County of Foreclosure Proceedings <input type="text"/> * Address Line 1 <input type="text"/> * Address Line 2 <input type="text"/> City <input type="text"/> * State <input type="text" value="Massachusetts"/> Zip Code <input type="text"/> * </td> <td style="width: 50%; vertical-align: top;"> LOAN Type <input type="text"/> * Term <input type="text"/> * Interest Only <input type="checkbox"/> Original Amount <input type="text"/> * Original Interest Rate <input type="text"/> . <input type="text"/> 000 * Current Amount <input type="text"/> * Current Interest Rate <input type="text"/> . <input type="text"/> 000 * Year Originated <input type="text"/> * Lien Position <input type="text"/> 1 * </td> </tr> </table> <p>* = Required Field</p> <p>ATTENTION FILERS: If you do not have an 18-digit MERS Mortgage Identification Number (MIN) for this loan, please visit www.mers-servicerid.org to look up the MIN corresponding to this loan, or contact the loan holder or servicer to request the MIN. To become a MERS Member, please visit www.mersinc.org.</p> | | | | | PROPERTY MERS Identification Number (MIN) <input type="text"/> <input type="button" value="Get Loan Information"/> <p>To pre-fill the loan information from MERS, type the MIN number and click the 'Get Loan Information' button.</p> County of Foreclosure Proceedings <input type="text"/> * Address Line 1 <input type="text"/> * Address Line 2 <input type="text"/> City <input type="text"/> * State <input type="text" value="Massachusetts"/> Zip Code <input type="text"/> * | LOAN Type <input type="text"/> * Term <input type="text"/> * Interest Only <input type="checkbox"/> Original Amount <input type="text"/> * Original Interest Rate <input type="text"/> . <input type="text"/> 000 * Current Amount <input type="text"/> * Current Interest Rate <input type="text"/> . <input type="text"/> 000 * Year Originated <input type="text"/> * Lien Position <input type="text"/> 1 * | | | | | | | |
| PROPERTY MERS Identification Number (MIN) <input type="text"/> <input type="button" value="Get Loan Information"/> <p>To pre-fill the loan information from MERS, type the MIN number and click the 'Get Loan Information' button.</p> County of Foreclosure Proceedings <input type="text"/> * Address Line 1 <input type="text"/> * Address Line 2 <input type="text"/> City <input type="text"/> * State <input type="text" value="Massachusetts"/> Zip Code <input type="text"/> * | LOAN Type <input type="text"/> * Term <input type="text"/> * Interest Only <input type="checkbox"/> Original Amount <input type="text"/> * Original Interest Rate <input type="text"/> . <input type="text"/> 000 * Current Amount <input type="text"/> * Current Interest Rate <input type="text"/> . <input type="text"/> 000 * Year Originated <input type="text"/> * Lien Position <input type="text"/> 1 * | | | | | | | | | | | | |
| <h3>Borrowers</h3> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">First Name</th> <th style="width: 33%;">Last Name</th> <th style="width: 33%;">MI</th> </tr> <tr> <td><input type="text"/> *</td> <td><input type="text"/> *</td> <td><input type="text"/></td> </tr> <tr> <td colspan="3" style="text-align: right;"><input type="button" value="ADD"/></td> </tr> </table> <p>There are no borrowers associated with this petition yet.</p> <p style="text-align: center;"> <input type="button" value="CANCEL UPDATE"/> <input type="button" value="STEP 1"/> <input type="button" value="NEXT >>"/> </p> | | | | | First Name | Last Name | MI | <input type="text"/> * | <input type="text"/> * | <input type="text"/> | <input type="button" value="ADD"/> | | |
| First Name | Last Name | MI | | | | | | | | | | | |
| <input type="text"/> * | <input type="text"/> * | <input type="text"/> | | | | | | | | | | | |
| <input type="button" value="ADD"/> | | | | | | | | | | | | | |

4. To pre-fill the loan information from [MERS](#), enter the MIN (MERS Identification Number) number and click the **Get Loan Information** button. The system automatically populates some of the fields.

Notes:

In order for the system to import your MERS data, you must enter your MIN when [registering](#) to use this Website, or when accessing the [Maintain Account Information](#) page the first time.

If you do not have an 18-digit MERS Mortgage Identification Number for this loan, please visit www.mers-servicerid.org to look up the MIN corresponding to this loan, or contact the loan holder or servicer to request the MIN. To become a MERS Member, please visit www.mers-servicerid.org.

5. Follow steps 6 through 9 to finish entering information.

6. Edit or enter the property information:

- County of Foreclosure Proceedings * – Select a county from the drop-down list.
- Address Line 1 *
- Address Line 2
- City *
- State – (read only)
- Zip Code *

7. Edit or enter the borrower loan information:

- Type * – Select the loan type from the drop-down list.
- Term * – Select the loan term from the drop-down list.
- Adjustable Interval (Only displays when **ARM** is selected in **Type**) * – Select the number of years (default) or months.
- Months (Only displays when **ARM** is selected in **Type**) * – Select the **Months** check box if you want the Adjustable Interval to be in months.
- Interest Only – Select the **Interest Only** check box if it is an interest-only loan.
- Original Amount * – Enter the original loan amount.
- Original Interest Rate * – Select the original loan interest rate from the drop-down list.
- Current Amount * – Enter the current loan amount.
- Current Interest Rate * – Select the current loan interest rate from the drop-down list.
- Year Originated * – Select the year the loan originated from the drop-down list.
- Lien Position * – Select the lien position from the drop-down list.

Note: For users logged in as Servicers, the system will prompt to select a Loan Holder (if the Loan Holder is listed in the system.)

8. Edit for enter one or more borrowers.

| First Name | Last Name | MI | |
|------------|-----------|----|------------|
| Bill | Barnes | T | ADD |

There are no borrowers associated with this petition yet.

For each borrower:

- a. Enter the first name. *
- b. Enter there last name. *
- c. Enter the middle initial.
- d. Click **Add**. The name is added to the list.

| First Name | Last Name | MI | |
|------------|-----------|----|---|
| Anne | Compton | J | ADD |
| Bill | Barnes | T | <u>EDIT</u> <u>DELETE</u> |

To update a borrower name, click **Edit**, make any needed changes, and then click **Update** to save.

To delete a borrower, click **Delete** in the record you want to remove.

- e. Repeat steps a. through d. to add another borrower.

Remember: You must click **Add** to enter a new borrower.

9. Click **Next** to save any changes and go to Filing Entity.

- Filing Entity – Enter information about the company filing the foreclosure information with the Division. Then click **Next**.

Use the **Filing Entity** tab to enter information about the loan holder. Initially, the fields are populated with the information from your account.

Note: You must enter all required information in a tab before you can enter information in the next tab.

| Borrower Information | Filing Entity 2 | Previous Loan Assignees | 90 Day Right to Cure |
|----------------------------------|---|-------------------------|----------------------|
| Loan Holder's Contact First Name | | | |
| Loan Holder's Contact Last Name | | | |
| Loan Holder's Contact Telephone | | | |
| Loan Holder's Contact Email | | | |
| Loan Holder's Name | | | |
| Loan Holder's Type | | | |
| Filing Entity's First Name | <input type="text"/> | * | |
| Filing Entity's Last Name | <input type="text"/> | * | |
| Filing Entity's Address 1 | | | |
| Filing Entity's Address 2 | | | |
| Filing Entity's City | | | |
| Filing Entity's State | | | |
| Filing Entity's Zip Code | | | |
| Type of Filing Entity | | | |
| Filing Entity's Company Name | <input type="text"/> | * | |
| Filing Entity's Telephone Number | <input type="text"/> | * | |
| Filing Entity's Email Address | <input type="text"/> | * | |

* = Required Field

To edit Filing Entity information

1. From the **Filing Entity** tab, edit the following:
 - Loan Holder's Contact First Name – (read only)
 - Loan Holder's Contact Last Name – (read only)
 - Loan Holder's Contact Telephone – (read only)
 - Loan Holder's Contact Email – (read only)
 - Loan Holder's Name – (read only)
 - Loan Holder's Type – (read only)
 - Filing Entity's First Name *
 - Filing Entity's Last Name *
 - Filing Entity's Address 1 – (read only)

- Filing Entity's Address 2 – (read only)
- Filing Entity's City – (read only)
- Filing Entity's State – (read only)
- Filing Entity's Zip Code – (read only)
- Type of Filing Entity – (read only)
- Filing Entity's Company Name – (read only)
- Filing Entity's Telephone Number *
- Filing Entity's Email Address *

2. Click **Next** to save any changes and go to [**Previous Loan Assignees**](#).

-or-

Click **Previous** to save any changes and go back to **Borrower Information**.

-or-

Click **Cancel Update** to switch to view mode. Then click **Next** to view the tabs.

-or-

Click **Cancel Update** to switch to view mode. Then click **Next** to view the tabs.

- [**Previous Loan Assignees**](#) – Indicate whether there are any previous loan assignees. If yes, enter the [lender](#) information for each one. Then click **Next**.

Use the **Previous Loan Assignees** tab to indicate whether there are any previous loan assignees. If so, enter the [lender](#) information for each one.

Note: You must enter all required information in a tab before you can enter information in the next tab.

To enter Previous Loan Assignees information

1. From the **Previous Loan Assignees** tab, enter the following:

- Previous Loan Assignees

If you select **No**, click **Next** and go to [**90 Day Right to Cure**](#).

-or-

If you select **Yes**, the following screen displays, populated with loan information from [MERS](#). If necessary, edit the information.

| Borrower Information | Filing Entity | Previous Loan Assignees | 90 Day Right to Cure |
|---|--------------------------------------|---------------------------------------|----------------------|
| 3 | | | |
| Previous Loan Assignees | YES <input type="button" value="▼"/> | * | |
| Lender's Name | <input type="text"/> | | |
| Lender Type | <input type="button" value="▼"/> | | |
| Lender's Address Line 1 | <input type="text"/> | | |
| Lender's Address Line 2 | <input type="text"/> | | |
| Lender's City | <input type="text"/> | | |
| Lender's State | <input type="button" value="▼"/> | | |
| Lender's Zip Code | <input type="text"/> | | |
| Loan Originator's First Name | <input type="text"/> | | |
| Loan Originator's Last Name | <input type="text"/> | | |
| License Number | <input type="text"/> | | |
| State of License | <input type="button" value="▼"/> | | |
| *= Required Field | | | |
| <input type="button" value="Add Loan Assignee"/> | | <input type="button" value="Cancel"/> | |
| <h2>Loan Assignees</h2> <div style="border: 1px solid black; padding: 5px;">There are no previous loan assignees entered for this petition.</div> | | | |

- Lender Name *
- Lender Type * – Select the lender type from the drop-down list.
- Lender Address Line 1 *
- Lender Address Line 2
- Lender City *
- Lender State * – Select the lender state from the drop-down list.
- Lender Zip Code *

- Loan Originator's First Name
 - Loan Originator's Last Name
 - License Number
 - State of License – Select the state where the loan originator is licensed from the drop-down list.
2. Click **Add Loan Assignee**. The assignee information displays below.

| Lender | Type | Address | City | State | Zip Code | First Name | Last Name | License Number | License State | Edit | Delete |
|--------|------|---------|------|-------|----------|------------|-----------|----------------|---------------|----------------------|------------------------|
| | | | | | | | | | | EDIT | DELETE |

3. To add another Previous Loan Assignee, repeat steps 1 and 2.

To edit a Previous Loan Assignee, click **Edit** for the assignee you wish to edit, make any needed changes, and click **Save**.

To delete a Previous Loan Assignee, click **Delete** for the selected assignee.

4. Click **Next** to save any changes and go to [90 Day Right to Cure](#).

-or-

Click **Previous** to save any changes and go back to [Filing Entity](#).

-or-

Click **Cancel Update** to switch to view mode. Then click **Next** to view the tabs.

- [90 Day Right to Cure](#) – Indicate whether the 90 Day Right to Cure has been sent. If yes, enter the notice information. If no, enter the acceleration date.

Use the **90 Day Right to Cure** tab to indicate whether the 90 Day Right to Cure notice has been sent. If so, enter the notice information.

Note: You must enter all required information in a tab before you can enter information in the next tab.

If the 90 Day Right to Cure information notice HAS been sent

1. From the **90 Day Right to Cure information** tab, enter the following:
 - 90 Day Right to Cure Notice Sent * – Select **Yes** (default) from the drop-down list.

| Borrower Information | Filing Entity | Previous Loan Assignees | 90 Day Right to Cure |
|---|---|-------------------------|----------------------|
| Foreclosure Petition Filed Date | <input type="text"/> * (mm/dd/yyyy) | | |
| 90 Day Right to Cure Notice Sent: | <input checked="" type="checkbox"/> YES * | | |
| Notice Date | <input type="text"/> * (mm/dd/yyyy) | | |
| Expiration Date | <input type="text"/> | | |
| Amount in Default | <input type="text"/> * | | |
| Days in Delinquency Status (at time of notice) | <input type="text"/> * | | |
| <input type="checkbox"/> Address Same As Property | | | |
| Notice Address Line 1 | <input type="text"/> * | | |
| Notice Address Line 2 | <input type="text"/> | | |
| Notice City | <input type="text"/> * | | |
| Notice State | <input type="text"/> * | | |
| Notice Zip Code | <input type="text"/> * | | |
| * = Required Field | | | |

- Foreclosure Petition Filed Date * – (MM/DD/YYYY)
- Notice Date * – MM/DD/YYYY – This date CANNOT be before May 1, 2008.
- Expiration Date *– MM/DD/YYYY – This date is automatically calculated.
- Amount in Default *
- Days in Delinquency Status (at time of notice) * – Select a number from the drop-down list.
- Address Is Same As Property – Select the check box if the address is the same as the property address. The system then automatically fills the fields below it with the address information.
- Notice Address Line 1 *

- Notice Address Line 2
 - Notice City *
 - Notice State * – Select the notice state from the drop-down list.
 - Notice Zip Code *
2. Click **Done** to save any changes.

-Or-

Click **Previous** to save any changes and go back to [**Previous Loan Assignees**](#).

If you have chosen **Done**, the page displays an attestation along with a summary of the petition.

To commit the petition:

- a. Enter your first name. *
- b. Enter your middle initial.
- c. Enter your last name. *
- d. Select the **I acknowledge that I am electronically signing this request** check box. *
- e. Click the [**Commit Petition**](#) button to save the foreclosure petition. You can next [print a summary](#) of the petition.

-Or-

Click **Back** to make more changes.

If the 90 Day Right to Cure information notice HAS NOT been sent

1. From the **90 Day Right to Cure information** tab, enter the following:
 - 90 Day Right to Cure Notice Sent * – Select **No** from the drop-down list.
 - Foreclosure Petition Filed Date * – (MM/DD/YYYY)

- Acceleration Date * – (MM/DD/YYYY)

| Borrower Information | Filing Entity | Previous Loan Assignees | 90 Day Right to Cure 4 |
|-----------------------------------|-------------------------------------|-------------------------|---|
| Foreclosure Petition Filed Date | <input type="text"/> * (mm/dd/yyyy) | | |
| 90 Day Right to Cure Notice Sent: | NO <input type="button" value="▼"/> | | |
| Acceleration Date | <input type="text"/> * (mm/dd/yyyy) | | |
| <small>* = Required Field</small> | | | |

2. See [Step 2](#) above.

When completed, click **Done** to save the information. You can complete a petition in one session or save portions and finish it at a later time.

6. After completing a petition, review the information on the summary page. If you need to make changes or edits click the **Back** button. If the summary page is accurate, [electronically sign the document](#) attesting the information is accurate and then click the **Commit Petition** button. If you chose to commit the petition, the information will be saved and cannot be changed.

7. If a foreclosure sale has been scheduled, log back into the system. Click [Search Petitions](#) located in the blue bar at the top of the page. Enter the criteria for your search (borrower name, property location, status, etc.) and click **Search**. Click **View** for the petition you are looking for. Then click **Next** until you reach the [Foreclosure Sale](#) tab. (This tab will NOT appear if you HAVE NOT indicated a 90 Day Right to Cure has been sent.) Enter the sale date, whom the property was sold to (mortgagee/investor or third party), and sale price.

Note: This information needs to be updated in the system within five business days of filing with the courts.

8. After entering the Foreclosure Sale information, click **Submit** and review the information. Once reviewed, either click **Back** to make changes or [electronically sign the document](#) attesting the information is accurate and then click the **Commit Petition Sale** button. The information will be saved and cannot be changed.

9. [Print](#) a summary of the petition by clicking **Print**.
10. [Log Out](#) to exit the system.

Related Topics

Foreclosure Sale

After the foreclosure sale has been scheduled, log back into the system and enter the date, type of transaction, and sales price. (This tab will NOT appear if you HAVE NOT indicated a 90 Day Right to Cure notice has been sent.)

Note: This information needs to be updated in the system within five business days of filing with the courts.

To enter Foreclosure Sale information

1. Access the **Foreclosure Petition Website**:
 - a. Go to the Division's website (www.mass.gov/dob).
 - b. Under **New Online Foreclosure Database** in the center column, select **Click here for additional information regarding the filing process**.
 - c. Select **Click here to access the Foreclosure Petition Website**. The **Foreclosure Petition Website** home page displays.
2. [Log in](#) by entering your user name and password.
3. Click **Search Petitions** located in the blue bar at the top of the page.
4. [Search for the foreclosure petition](#) in which you want to enter foreclosure sale information.

Note: Not all fields must be completed to conduct your search.

5. Click the **Next** button until you reach the **Foreclosure Sale** tab.

| Borrower Information | Filing Entity | Previous Loan Assignees | 90 Day Right to Cure | 5 Foreclosure Sale |
|--|---------------|---|--|-----------------------|
| Sale Date <input type="text" value="07/15/2008"/> * | (mm/dd/yyyy) | Sold To <input type="text" value="Third Party"/> * | Sale Price <input type="text" value="500,000"/> * | |
| Change Loan Holder If the Loan Holder has changed since the petition was filed: click the Change Loan Holder button. <input type="button" value="Change Loan Holder"/> | | | | |
| *= Required Field | | | | |

6. Enter the Sale Date – * (MM/DD/YYYY).

7. Select whether the property has been sold to a **Third party** or **Mortgagee/Investor**.

If **Mortgagee/Investor** is selected, the following screen appears:

| Borrower Information | Filing Entity | Previous Loan Assignees | 90 Day Right to Cure | Foreclosure Sale |
|--|----------------------|-------------------------|----------------------|------------------|
| Sale Date <input type="text" value="07/15/2008"/> | * (mm/dd/yyyy) | | | 5 |
| Sold To <input type="text" value="Mortgage / Investor"/> | * | | | |
| Sale Price <input type="text" value="500,000"/> | * | | | |
| Change Loan Holder | | | | |
| If the Loan Holder has changed since the petition was filed: click the Change Loan Holder button. | | | | |
| Change Loan Holder | | | | |
| ALERT MESSAGE TO FILER: THIS PERSON AND ENTITY MUST HAVE THE AUTHORITY TO RESPOND TO AND ADDRESS PROPERTY-RELATED QUESTIONS | | | | |
| Vesting Entity Name | <input type="text"/> | | | |
| REO Entity's Name (if applicable) | <input type="text"/> | | | |
| REO Contact's First Name | <input type="text"/> | | | |
| REO Contact's Last Name | <input type="text"/> | | | |
| REO Business Telephone Number | <input type="text"/> | | | |
| REO Emergency Telephone Number | <input type="text"/> | | | |
| *= Required Field | | | | |

Note: The **Change Loan Holder** button only displays for Attorney or Loan Servicer users.

- If the loan holder has changed since the petition was filed, click **Change Loan Holder**.

Then type the first letter of the loan holder. The application will display a list of loan holders registered in the system that match the letters. Select the desired loan holder name. If the loan holder name does not appear in the list, you must register the loan holder (if you are authorized to do so). Log out and click the **Register** link.

- If the property has been sold to a **Mortgagee / Investor**, enter the following **REO** information:

- Vesting Entity Name *
- REO Entity's Name (if applicable)
- REO Contact First Name *
- REO Contact Last Name *
- REO Business Telephone Number *
- REO Emergency Telephone Number

10. Click **Submit**. The page displays an attestation along with a summary of the petition.

To commit the petition:

- a. Enter your first name.*
- b. Enter your middle initial.
- c. Enter your last name.*
- d. Select the **I acknowledge that I am electronically signing this request** check box.*
- e. Click the **Commit Petition** button to save the foreclosure petition. You can next [print a summary](#) of the petition.

-or-

Click **Back** to make more changes.

Note: A red asterisk (*) next to a field means information must be entered.