

FILIR

Foreclosure Intake & Loan Information Resource

Division of Banks — Commonwealth of Massachusetts

Portal User Guide

Filer & Organization Administrator

Version 1.0

March 2026

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1. Application Overview

FILIR (Foreclosure Intake & Loan Information Resource) is the official web portal operated by the Division of Banks of the Commonwealth of Massachusetts. It provides a secure, centralized platform for submitting, tracking, and managing foreclosure-related filings and communications, including petitions filed under the Soldiers' and Sailors' Civil Relief Act and Form 35B reporting.

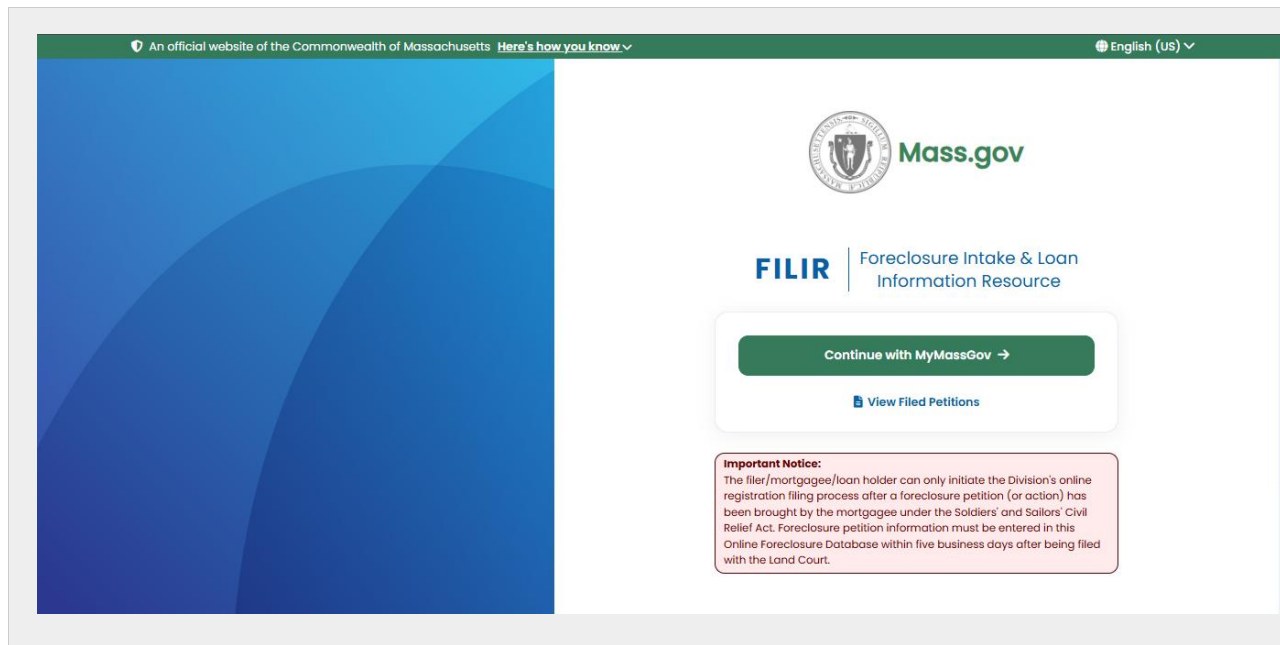
1.1 User Roles

Role	Description
Filer	An individual who submits and manages their own foreclosure petitions and Form 35B reports. Filers can file petitions for any organization in the system and track the status of their submissions.
Org Admin	An organization-level administrator who manages their organization's filing activity, reviews and approves membership join requests, oversees all petitions filed under their organization, and maintains organization settings.

2. Login Page

2.1. Post-Authentication Flows

All FILIR users authenticate exclusively through MyMassGov, the official Massachusetts government identity provider.



1

Navigate to Login Page

- Open your browser and go to the FILIR portal URL

2

Click 'Continue with MyMassGov'

- A 'Logging you in...' loading indicator is displayed
- The system begins the OAuth redirect process

3

Redirect to MyMassGov

- You are redirected to the official MyMassGov authentication page
- This is an external Massachusetts government identity provider

An official website of the Commonwealth of Massachusetts. [Here's how you know](#) English

MyMassGov

BUSINESS ACCOUNT

Mortgage Foreclosure Petition is using MyMassGov to allow you to log in to your account safely and securely.

First time using MyMassGov?

[CREATE AN ACCOUNT](#)

Already have a MyMassGov account?

Email
abhishek.singh@mass.gov

Password
.....

[Forgot Password](#)

[LOG IN](#)

[Learn more about MyMassGov](#)

Help us Improve MyMassGov

4

Enter MyMassGov Credentials

- Enter your MyMassGov username and password on the MyMassGov page to log in to an existing account, or create a new account
- Complete any multi-factor authentication if prompted

5

Authentication Result

- Upon successful authentication, MyMassGov sends you back to FILIR for next steps
- If authentication fails or is cancelled, you are redirected back to the FILIR login page

6

Post-Authentication Routing

- FILIR determines which post-authentication flow applies based on your account status

2.2. Post-Authentication Flows

After successful MyMassGov authentication, FILIR evaluates your account status to determine which of three routing flows applies. The system checks whether your MyMassGov email address matches any existing record in the FILIR database.

1.1 Flow 1 — Direct Match (Returning Migrated User)

Trigger: MyMassGov email matches a record in the FILIR database from the previous system

This flow applies to users who previously used the older system and were using Mass.gov emails. The system automatically recognizes and matches the account.

Condition	Action	Destination
Profile data is complete (First Name, Last Name, Phone Number already in old system)	Account automatically matched; historical data restored	→ Dashboard (all data restored)
Profile data is incomplete (missing required fields in old record)	User redirected to complete missing information	→ Profile Setup page

1.2 Flow 2 — No Match (New User)

Trigger: MyMassGov email does NOT match any record in the FILIR database

This flow applies to brand-new users who have never registered in FILIR under any email address.

1	Connect Account Screen Displayed <ul style="list-style-type: none">The 'Connect your previous account' screen appearsUser is presented with two clearly labelled option cards
2	Select 'I'm a new user' <ul style="list-style-type: none">User clicks the 'I'm a new user' cardThis confirms the user has no prior FILIR account
3	Redirect to Profile Setup <ul style="list-style-type: none">User is directed to the Profile Setup pageUser must complete mandatory registration fields before accessing the portal

TIP If you previously used FILIR under a different email address, do not select 'I'm a new user'. Use Flow 3 (Account Linking) instead to preserve your historical data.



Connect your previous account

Are you new to FILIR, or did you have an account on the old Division of Banks foreclosure website?



I'm a new user

Set up a fresh FILIR account with your MyMassGov login



I used the old foreclosure site

Bring your existing records and data into FILIR

[Back to sign in](#)

1.3 Flow 3 — Account Linking (Existing User, Different Email)

This flow is for users who previously had a FILIR account but are now authenticating with a different MyMassGov email address. It allows you to securely link your new identity to your existing historical account data.

Account linking uses a one-time verification code (OTP) sent to your old email address. The entire process takes place on a single screen without needing to open a separate link.

1


Connect Account Screen Displayed

- The 'Connect your previous account' screen appears
- You are presented with two option cards: 'I'm a new user' and 'I used the old foreclosure site'

2

Select 'I used the old foreclosure site'

- Click the 'I used the old foreclosure site' card
- The screen transitions to the email entry step



Connect your previous account

Enter the email address you used on the old Division of Banks foreclosure website.

Email address

i We'll send a 6-digit code to this address only if it matches an account in our records.

Send verification code

[Go back](#)

[Back to sign in](#)

3


Enter Your Old Email Address


- Enter the email address you used on the old Division of Banks foreclosure website
- Click 'Send verification code'
- If no matching account is found, an error message is shown on screen

4

Receive 6-Digit Verification Code

- If a match is found, a 6-digit code is sent to your old email address
- Check your inbox — the code expires in 10 minutes
- Check your spam folder if you do not see the email promptly





Check your email

We've sent a 6-digit code to **abhishek.filir@yopmail.com**. Enter it below to connect your account.

3 4

Didn't receive the code?
Resend in 45s

[Verify and connect my account](#)

[Go back](#)

5

Enter the Code on Screen

- Type the 6-digit code into the boxes shown on the FILIR page

- The code auto-advances between boxes as you type
- Click 'Verify and connect my account'

6

Account Linked — Sign In

- Your old account is now connected to your MyMassGov identity
- You will be taken directly to your Dashboard or profile setup page with all historical data restored

IMPORTANT The verification code expires in 10 minutes. If the code expires before you enter it, use the 'Resend code' button on screen to request a new one. You do not need to restart the process from the beginning.

3. Profile Setup

3.1 Overview

A mandatory one-time registration step collecting additional information to complete the user's FILIR account. Users cannot skip or navigate away until required fields are completed. Migrated users with complete profile data from the old system bypass this page and go directly to the Dashboard.

3.2 Fields

Field	Required	Details / Validation
Email Address	Read-only	Pre-filled from MyMassGov. Cannot be edited.
First Name	Yes	Pre-filled from MyMassGov.
Last Name	Yes	Pre-filled from MyMassGov.
Phone Number	Yes	Not pre-filled. Country code dropdown (default US +1). Format check applied.
Role	Yes	Toggle buttons: Filer or Org Admin.
Organization	Conditional	Shown only when Org Admin selected. Searchable dropdown of all existing organizations. Cannot create new org from this page.

3.3 Logic & Validations

- Email, First Name, Last Name are pre-filled from MyMassGov and cannot be edited here.
- Selecting Org Admin reveals an organization search/dropdown field on the same page.
- If the selected organization already has an Org Admin, the user is blocked from selecting it.
 - Each organization can have only one Org Admin at a time.

Not secure https://eeddv-forc-wwb1.cs.govt.state.ma.us/profile/setup

An official website of the Commonwealth of Massachusetts Here's how you know

English (US)

Complete your profile

We just need a few more details to finish setting up your FILIR account.

Email Address
nikhil.kumar2@mass.gov

First Name
Nikhil

Last Name
Kumar

Phone Number
+1

Select Registration Type

Filer Organisation Admin

Complete setup

4. Dashboard

4.1 Widgets

Petition Count Cards

- Total Petitions, Total Submitted Petitions, Total Closed Petitions
- Filer: counts reflect only their own petitions
- Org Admin: counts reflect all petitions under their organization

Form 35B Compliance Card

- Shows current year and two reporting periods: January-June and July-December • 'Form 35B Reporting' button navigates to the Form 35B page

User Details Card

- Displays: full name, email, role, Filing Entity Type (shows 'Not Set' if not configured)

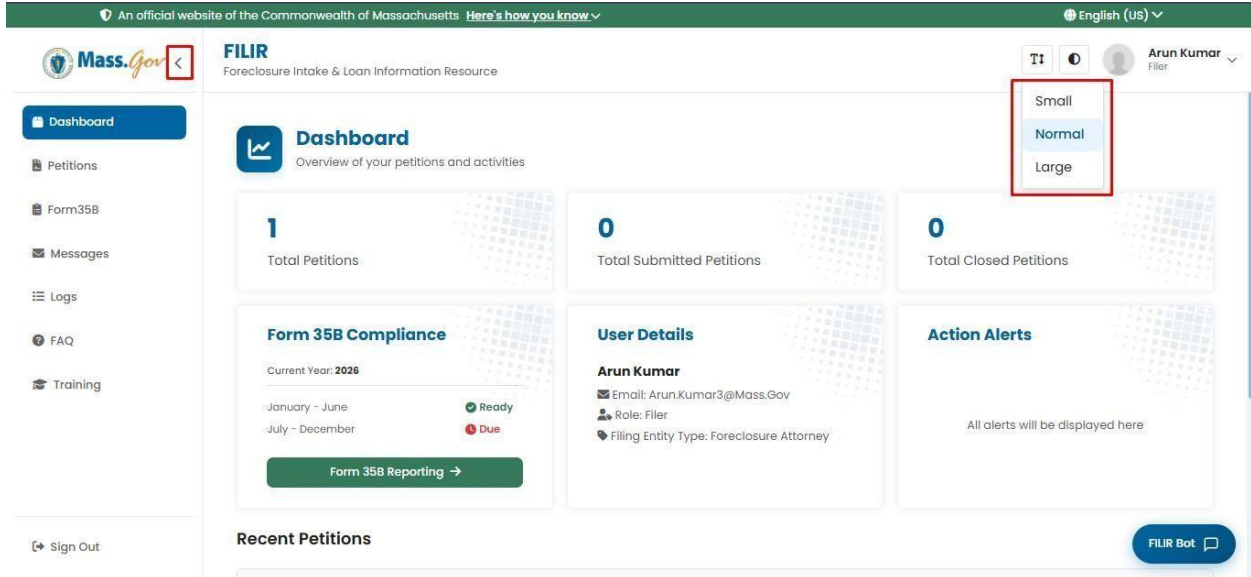
Recent Petitions Table

- Shows last 5 most recently updated petitions

- Clicking any row navigates to the full Petitions page

4.2 Accessibility & Display Features

- Font Size Toggle (TT) — increases/decreases portal font size
- High Contrast Toggle — adds visible outlines to cards and sections
- Sidebar — collapsible via arrow toggle to icon-only view



5. Profile Page

Profile Requirements for Petition Creation

Before creating a petition, two items must be completed: (1) Filing Entity Type must be set, and (2) a Digital Signature must be captured. If either is missing, a 'Profile Information Required' modal appears when attempting to create a petition with a 'Go to Profile' button.

5.1 Profile Header

- Profile photo — grey avatar by default; clickable pencil icon in edit mode to upload photo
- Full name, email, Role badge, Account Status badge (Active)
- 'Edit Profile' button to enter edit mode



FILIR

Foreclosure Intake & Loan Information Resource

Ti [User Icon] Arun Kumar
Filer

- Dashboard
- Petitions
- Form35B
- Messages
- Logs
- FAQ
- Training

Sign Out



Arun Kumar

[✉ Arun.Kumar3@Mass.Gov](#)

ROLE ACCOUNT STATUS
Filer **Active**

[✎ Edit Profile](#)

Filing Entity Type

ENTITY TYPE
Foreclosure Attorney

Personal Information

FIRST NAME LAST NAME
Arun **Kumar**

EMAIL ADDRESS
Arun.Kumar3@Mass.Gov

PHONE NUMBER
+918872605212



Arun Kumar

[✉ Arun.Kumar3@Mass.Gov](#)

ROLE ACCOUNT STATUS
Filer **Active**

[🔒 Save](#)

[Cancel](#)

Filing Entity Type

ENTITY TYPE

Personal Information

FIRST NAME LAST NAME

EMAIL ADDRESS
Arun.Kumar3@Mass.Gov

PHONE NUMBER

5.2 Filing Entity Type (Filer)

Dropdown of predefined types set by the Division of Banks administrator:

- Mortgagee Servicer
- Foreclosure Attorney
- Non-Mortgagee Servicer
- Loan Holder

5.3 Personal Information

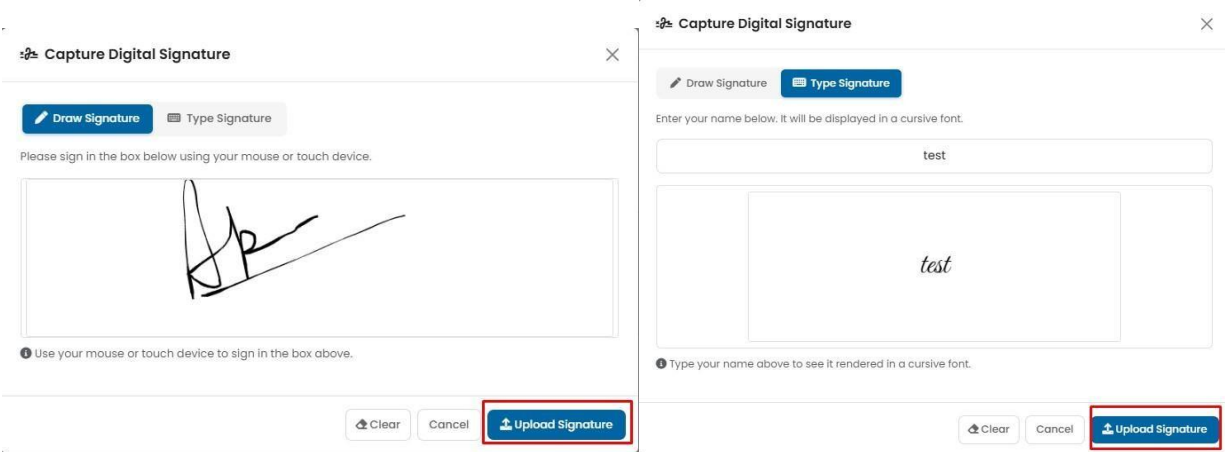
Field	Required	Details / Validation
First Name	Yes	Editable in edit mode.
Last Name	Yes	Editable in edit mode.
Email Address	Read-only	Linked to MyMassGov. Cannot be changed.
Phone Number	Yes	Editable. Country code dropdown, default US (+1). Format check applied.

5.4 Digital Signature

Required before submitting any petition. Signature statuses: Pending (not yet captured) or Captured (successfully verified).

Capture Signature Flow

20. Click 'Capture Digital Signature.'
21. Modal opens with two tabs: Draw Signature (draw on canvas with mouse/touch) or Type Signature (type name, rendered in cursive font preview) & Click 'Upload Signature.'
22. 'Verify Your Identity' modal appears — OTP will be sent to registered phone number.
23. Click 'Send OTP.' 6-digit OTP sent to phone (number masked in UI).
24. Enter 6-digit OTP and click 'Verify OTP.' Resend OTP option available.
25. On success — signature uploaded, status changes to 'Captured.'



5.5 Organization Details (Org Admin Only)

Additional section showing: Organization Name, Address, Primary Contact, Contact Email, Contact Phone, Organization Entity Type.

Only Organization Entity Type is editable via 'Edit Entity Type' button. Options:

- Federal Credit Union
- Non-Mortgagee Servicer
- Massachusetts Chartered Credit Union
- National Bank
- Massachusetts Chartered Bank
- Investor

All other organization fields are read-only and managed by the Division of Banks.

6. Petitions List

Route: /petitions | Access: Both roles

An official website of the Commonwealth of Massachusetts [Here's how you know](#) English (US)

Mass.gov < **FILIR**
Foreclosure Intake & Loan Information Resource

Arjun Kumar
Filer

Dashboard

Petitions

Form35B

Messages

Logs

FAQ

Training

Sign Out

All Petitions

Petitions
Manage and track all your petitions

+ Create New Petition Export Refresh

Search petitions... All Statuses All Dates

Showing 1-1 of 1 petitions:

Petition Number	Property Address	Borrower	Status	Filing Date	Last Updated
FP-20260318-001	45 Hobbs Road, Waltham, MA, 02452	Test User	JUDGMENT SUBMITTED	18/03/2026	03/24/2026, 02:55 PM

< Previous 1 Next >

FILIR Bot

6.1 Table Columns

- Petition Number — unique identifier, opens petition detail in a new browser tab
- Property Address, Borrower, Status (color-coded badge), Filing Date, Last Updated (sortable) • 3-dot Actions menu: View (opens detail in new tab), Delete (confirmation dialog, any status)

Petition Number	Property Address	Borrower	Status	Filing Date	Last Updated
FP-20260318-001	45 Hobbs Road, Waltham, MA, 02452	Test User	JUDGMENT SUBMITTED	18/03/2026	View Delete

6.2 Petition Statuses

Status	Description
Draft	Saved but not yet submitted.
Submitted	Submitted to Division of Banks for review.
Resubmitted	Returned and resubmitted after corrections.
Accepted	Reviewed and accepted by Division of Banks.
Returned	Returned to filer for corrections.

Closed	Petition has been closed.
Judgment Submitted	A judgment has been submitted. Auto-set after saving a Judgment.
Foreclosure Sale Initiated	Foreclosure sale has been initiated. Auto-set after saving a Foreclosure Sale.
90 Days	90-day status.
150 Days	150-day status.

6.3 Search, Filters & Actions

- Search — across Petition Number, Property Address, Borrower Name
- Status filter — All Statuses or any specific status
- Date filter — Today, Last 7 Days, Last Month, Last 3 Months, Last Year, Custom Range (from/to date picker)
- Create New Petition — opens the 10-step wizard as a modal overlay
- Filer view: own petitions only. Org Admin view: all petitions under their organization.
- Export — PDF and CSV both supported

7. Create New Petition — 10-Step Wizard

Access: Both roles — requires Filing Entity Type and Digital Signature to be set in profile

- Opens as a modal overlay on the Petitions page
- Navigate freely between steps using Next/Previous buttons or the Petition Form Progress sidebar

- 'Save as Draft' saves progress and closes the wizard
- Every petition must be associated with an organization to save as draft or submit • FILIR Bot is accessible throughout the wizard

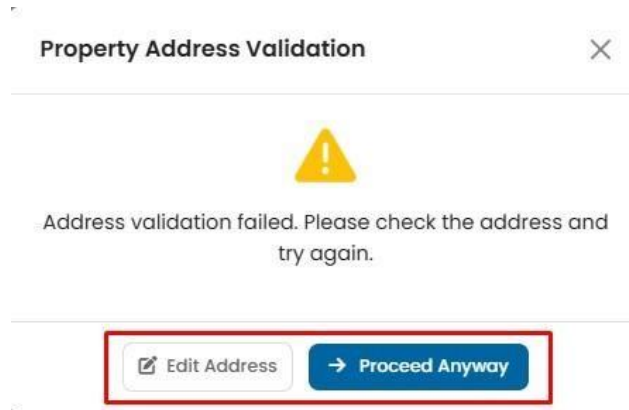
Step 1 — Select Organization

- Filers: can search and select from ALL organizations in the system (by name or EIN)
- Org Admins: step is skipped — organization is auto-selected and locked
- Selecting an organization pre-fills the Filing Entity information in Step 5

Step 2 — Property Details

Field	Required	Details / Validation
Street Address Line 1	Yes	Google address autocomplete + manual entry.
Street Address Line 2	No	Optional, manual entry.
City	Yes	Auto-filled via Google autocomplete or manual.
State	Read-only	Always locked to Massachusetts (MA).
ZIP Code	Yes	Manual entry.

County	Yes	Auto-filled via Google autocomplete or manually typed.
Assessor Parcel ID	No	Optional.



Address Validation

On clicking Next Step, Google validates the address as a valid Massachusetts address. If validation fails, a modal offers two options: 'Edit Address' (return to form) or 'Proceed Anyway' (bypass for remote/unlisted addresses).

Step 3 — Loan Details

Field	Required	Details / Validation
Is MIN Applicable?	Yes	Radio Yes/No. If Yes, MIN Number field appears (digits only).
Loan Number	Yes	Digits only.
Loan Type	Yes	ARM, Fixed, Option ARM, Home Equity - Fixed, Home Equity - ARM, Reverse Mortgage. Determines Loan Term options and ARMSpecific fields.
Adjustable Interval	Conditional	Shown for ARM / Option ARM / Home Equity - ARM. Integer > 0.
Months	Conditional	Checkbox for ARM loan types.
Lien Position	Yes	First, Second, Other.
Origination Date	Yes	Must be in the past.

Original Principal Amount (\$)	Yes	Must be > \$0.
Original Interest Rate (%)	Yes	> 0% and <= 100%.
Current Principal Balance (\$)	Yes	Must be > \$0.
Current Interest Rate (%)	Yes	>= 0% and <= 100%.
Loan Term	Yes	Filtered by Loan Type: numeric months for ARM; year-based for Fixed; both for Reverse Mortgage.
Monthly Payment Amount (\$)	Yes	Must be > \$0.
Delinquency Days at Filing	Yes	Integer >= 0.
Mortgage Broker License Number	No	Optional, digits only.
Mortgage Loan Originator License Number	No	Optional, digits only.
Variable Rate / Interest Only / Negative Amortization	No	Checkboxes. If any checked, auto-sets Step 7 'certain mortgage loan' to Yes.
Borrower requested loan modification?	Yes	Radio Yes/No. If Yes, 'Loan modification request finalized?' appears.

Step 4 — Borrower Details

- At least one borrower required. Multiple borrowers via '+ Add Another Borrower.'
- One borrower must be marked Primary. Removing primary auto-promotes the next borrower.

Field	Required	Details / Validation
First Name	Yes	Letters, spaces, hyphens, apostrophes only.
Middle Name	No	Optional, same validation.
Last Name	Yes	Same validation as First Name.

Suffix	No	Optional.
Primary Borrower	Yes	Radio button — one per set of borrowers.
Use same address as No Property readonly.	Checkbox	— copies property address, makes address fields
Mailing Address	No	Optional. Google autocomplete. Geocode verified if entered.
Phone Number	No	Optional. Format: (XXX) XXX-XXXX.
Email Address	No	Optional.

Step 5 — Filing Entity

- Pre-filled from selected organization. Filing Entity Role is read-only (from user profile Filing Entity Type).

Field	Required	Details / Validation
Filing Entity Legal Name	Yes	Pre-filled from org.
Filing Entity Role	Read-only	Derived from user profile Filing Entity Type.
Street Address Line 1	Yes	Pre-filled from org. Geocode verification applies.
Street Address Line 2	No	Optional.
City / State / ZIP Code	Yes	Pre-filled from org.
Filing Contact Name	Yes	Pre-filled from org primary contact.
Filing Contact Phone	Yes	Format: (XXX) XXX-XXXX.
Filing Contact Email	Yes	Valid email format required.
NMLS License Number	No	Optional.
State License Number	No	Optional.
License State	No	Optional.

Step 6 — Right-to-Cure (SS35A)

If RTC Notice Sent = No

Field	Required	Details / Validation
Acceleration Date	Yes	Date picker. Must be in the past.

If RTC Notice Sent = Yes

Field	Required	Details / Validation
Notice Date	Yes	Must be in the past.
Days Delinquent on Yes Notice Date	Integer >=	0.
Amount in Default (\$)	Yes	Must be > \$0.
Cure Expiration Date	Yes	Must be after Notice Date.
Cure Term	No	Dropdown: 90 Days, 150 Days.
Original Cure Term	No	Dropdown: 90 Days, 150 Days.
Notice Mailing Address	Yes	Autocomplete. 'Use same as Property' checkbox available. Geocode verified.
Did borrower respond within 30 days?	Yes	Radio Yes/No.
Date borrower responded	Conditional	Required if responded. Must be on or after Notice Date.
Did borrower proceed with right to cure?	Conditional	Radio Yes/No. Required if responded.

Step 7 — Form 35B Compliance

Field	Required	Details / Validation
Does loan qualify as 'certain mortgage loan'?	Yes	Radio Yes/No. May be auto-set to Yes if Variable Rate, Interest Only, or Negative Amortization was checked in Step 3. Field is read-only with explanatory message when auto-set.

Was a Form 35B provided?	Conditional	Radio Yes/No. Shown only when certain mortgage loan = Yes.
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Certain Mortgage Loan Examples
 Interest-Only Mortgages, Payment-Option or Negative Amortization Loans, High Loan-to-Value Mortgages (90%+ with limited documentation), Low-Doc / No-Doc Mortgages, and Subprime Loans.

Step 8 — Loan Assignees

- 'Are there any previous loan assignees?' Yes/No. If No, step is complete.
- If Yes, at least one assignee required. Multiple assignees via '+ Add Another Assignee.'

Field	Required	Details / Validation
Assignee Name	Yes	Letters, spaces, hyphens, apostrophes.
Assignee Type	Yes	Attorney, Bank, Investor, Non-Mortgagee Servicer, Mortgagee Servicer, Mortgage Lender, Credit Union.
Assignee Role	Yes	Current Holder, Assignor, Servicer, Originator.
Street Address Line 1	Yes	Autocomplete. 'Use same as Property' checkbox. Geocode verified.
Street Address Line 2	No	Optional.
City / State / ZIP Code	Yes	Required.
License Number	No	Optional, digits only.
License State	No	Optional.
Loan Originator First/Last Name	No	Optional.

Step 9 — Attestation & Signatures

- All fields pre-filled from profile (First Name, Middle Initial, Last Name, Email, Title) — read-only.
- Digital Signature Status: 'Available' (green) if signature captured, 'Pending' if not.
- Signature preview shown when available.
- If no signature captured — certification checkbox is disabled and user is prompted to go to Profile.

- Electronic Certification checkbox — required: 'I solemnly certify under the pains and penalties of perjury that the information contained in this petition is true and correct to the best of my knowledge and belief.'
- Submission Timestamp — captured automatically upon submission.
- Button changes to 'Review Petition' on this step.

Step 10 — Review & Submit

- Read-only summary of all petition data from Steps 1–9.
- Each section has an 'Edit' button to jump back to that specific step.
- Completed steps shown with green checkmark in sidebar. Incomplete steps shown with red error icon.
- Toast error if required fields are missing: 'Please complete all required fields before submitting your petition.'
- 'Submit Petition' button submits the petition. Status changes to 'Submitted.'
- 'Save as Draft' remains available.
- Note: For Draft petitions, editing opens the full 10-step wizard modal. For Submitted petitions, editing is done section by section via Edit buttons on the petition detail page.

8. Petition Detail View

Access: Both roles — opens in a new browser tab when clicking a Petition Number

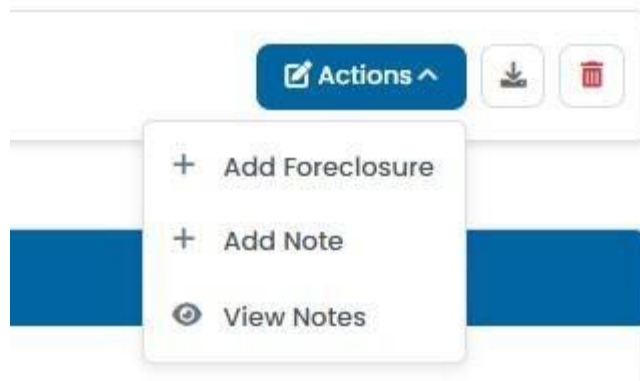
8.1 Overview

The Petition Detail View shows all petition data across all sections in a read-only format with edit capabilities. Multiple petitions can be open simultaneously — each opens in its own tab (like browser tabs), with 'All Petitions' always available as the base tab.

The screenshot shows the FILIR web application interface. At the top, there is a green header with the text 'An official website of the Commonwealth of Massachusetts Here's how you know' and a language dropdown set to 'English (US)'. Below the header, the 'Mass.gov' logo is on the left, and the 'FILIR' logo with the subtitle 'Foreclosure Intake & Loan Information Resource' is in the center. On the right, there are user profile icons for 'Arun Kumar' and 'Filer'. A sidebar on the left contains navigation links: Dashboard, Petitions (highlighted), Form35B, Messages, Logs, FAQ, and Training. The main content area shows a tab for 'All Petitions' with a sub-tab for 'FP-20260318-001' highlighted with a red box. Below the tab, the petition details are displayed: 'FP-20260318-001' with a 'JUDGMENT SUBMITTED' status, 'Created: March 18, 2026', and 'Last Updated: Mar 24, 2026, 02:55 PM'. There is an 'Actions' dropdown menu with icons for download and delete. The 'Organization Details' section shows 'Bank of America' with the address '540 W. Madison Street, Chicago, IL 60661'. The 'Property Details' section shows 'PROPERTY STREET ADDRESS *' as '45 Hobbs Road' and 'PROPERTY STREET ADDRESS LINE 2' as an empty field. An 'Edit' button is visible next to the Property Details section. A 'FILIR Bot' chat icon is in the bottom right corner.

8.2 Header

- Petition Number and Status badge
- Created date and Last Updated timestamp
- Actions dropdown menu
- Download PDF button — exports the full petition as a PDF
- Delete button (red trash icon) — deletes petition with confirmation dialog (available for any status)
 - Both Filers and Org Admins can edit submitted petitions section by section via Edit buttons



8.3 Actions Dropdown

Add Judgement

Opens the Add Judgment modal. All fields are required:

Field	Required	Details / Validation
Judgment Date	Yes	Date picker.
Judgment Type	Yes	Foreclosure Judgment, Default Judgment, Summary Judgment, Judgment of Sale, Judgment Dismissal, Judgment Vacated, Other.
Docket Number	Yes	Text entry.
Court Information	Yes	Text area.

- After saving — petition status automatically changes to 'Judgment Submitted.'

Add Foreclosure

Conditions Required Before Adding Foreclosure Sale

The Add Foreclosure option is blocked until both conditions are met: (1) Right-to-Cure notice must be set to 'Yes', and (2) a Judgment must already be submitted. If conditions are not met, a blocking modal is shown explaining the requirements.

Add Foreclosure modal fields:

Field	Required	Details / Validation
Sale Date	Yes	Date picker.
Sold To	Yes	Mortgagee/Investor, Third Party.
Sale Type	No	Third Party, Mortgagee/Investor.
Sale Amount (\$)	Yes	Currency field.
Vesting Entity Name	Conditional	Required if Sold To = Mortgagee/Investor, otherwise optional.
REO Entity Name	Conditional	Required if Sold To = Mortgagee/Investor, otherwise optional.
REO Contact First Name	Conditional	Required if Sold To = Mortgagee/Investor, otherwise optional.
REO Contact Last Name	Conditional	Required if Sold To = Mortgagee/Investor, otherwise optional.
REO Business Phone	Conditional	Required if Sold To = Mortgagee/Investor, otherwise optional. Format: (XXX) XXX-XXXX.
REO Emergency Phone	Conditional	Required if Sold To = Mortgagee/Investor, otherwise optional. Format: (XXX) XXX-XXXX.
Did borrower request alternative to foreclosure?	Yes	Radio Yes/No. If Yes, Alternative Options dropdown appears.
Alternative Options	Conditional	Required if borrower requested alternative. Options: Short Sale, Deed In Lieu.

- After saving — petition status automatically changes to 'Foreclosure Sale Initiated.'

Add Note

- Opens a simple modal with a text input area.

- Note is attached to the petition.
- Both Filers and Org Admins can add notes.
- Notes are visible to the Filer who added the note and the Org Admin.

Add Note ✕

Note

test notes

Cancel **+ Add Note**

View Notes

- Shows all notes attached to the petition in chronological order.

8.4 Multiple Right-to-Cure Records

In the petition detail view, additional Right-to-Cure records can be added via an 'Add Another RighttoCure' button within the Right-to-Cure section. This supports takeover scenarios where multiple RTC records are required.

9. Form 35B

9.1 Overview

The Form 35B page is used to submit the Semi-Annual 35B Modification Report — Notice of right to pursue modified mortgage filing process. Filers report on certain mortgage loan (CML) borrower activity for a given organization and reporting period.

Important Notice

The Division has changed its reporting process for the Semi-Annual 35B Modification form commencing with the reporting period January-June 2022. Filers should ONLY report 35B activity initiated and concluded within the six-month period being reported. 35B modifications which are initiated but not completed will NOT be accepted. For technical issues or questions, email: 35Breporting@mass.gov

9.2 Form Fields

Field	Required	Details / Validation
Company Name	Yes	Searchable org dropdown. Filers can search any org. Org Admins are locked to their own org.
1. Entity Type	Yes	Same org entity type dropdown as profile. Auto-filled based on org selection.
2. Reporting Year	Yes	Custom year picker (year only, not full date).
3. Reporting Period	Yes	Radio: July-December or January-June.
4. Municipality	Yes	Dropdown of Massachusetts municipalities.
5. Number of CML borrowers sent a 35B notice	Yes	Numeric, must be 0 or greater.
6. Number of CML borrowers who responded within 30 days	Yes	Numeric, must be 0 or greater.
7. Number of CML borrowers who requested a modification	Yes	Numeric, must be 0 or greater.

8. Number of CML borrowers who requested alternative to foreclosure	Yes	Numeric, must be 0 or greater.
9. Number of borrowers who chose not to pursue modification but proceed with RTC	Yes	Numeric, must be 0 or greater.
10. Number of CML borrowers who waived right to cure and proceeded to foreclosure	Yes	Numeric, must be 0 or greater.
11. Number of borrowers who did not respond within 30 days	Yes	Numeric, must be 0 or greater.
12. Number of loan modification requests finalized	Yes	Numeric, must be 0 or greater.
13. Number of loan modification requests denied	Yes	Numeric, must be 0 or greater.

9.3 Submission & Attestation

- After completing all fields, user clicks Submit.
- An attestation modal opens — similar to petition attestation with a certification checkbox and digital signature confirmation.
- Once submitted, a Form 35B report cannot be edited or deleted.

9.4 Submission Rules

- A Filer can submit one Form 35B per unique combination of: user + organization + reporting period.
- An Org Admin can also submit Form 35B for the same organization and period as a Filer — these are treated as separate submissions.
- Multiple users can submit Form 35B for the same organization and reporting period.

9.5 Org Admin — 35B List View

- Org Admins have access to a second Form 35B page showing a list/table of all Form 35B reports submitted under their organization.
- Filters available: Year and Reporting Period.

- This view is read-only — submitted reports cannot be edited or deleted.

10. Supporting Pages

10.1 Email Logs

Route: /email-logs | Access: Both roles

Displays a log of all system emails sent to the user by the Division of Banks, such as petition submission confirmations and status change notifications. Table columns: Date, Subject, Status. Read-only, no actions available.

10.2 FAQ

Route: /faq | Access: Both roles

A static FAQ page organized by categories and questions. Browse only — no user interaction beyond reading. Content is managed by the Division of Banks administrator.

10.3 Training

Route: /training | Access: Both roles

A training resources page. Content not yet populated — placeholder for future training materials and resources for portal users.

10.4 Public Petitions

Route: /public-petitions | Access: Public — no login required

Displays all petitions with 'Foreclosure Sale Initiated' status that are publicly available. Features:

- Search and filter by petition number and property address
- Export to PDF and CSV
- No login required — accessible to anyone