



**PLEASE READ THIS COURT NOTICE CAREFULLY.**

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**IT CONTAINS IMPORTANT INFORMATION ABOUT YOUR PROPERTY RIGHTS.**

This is a Tax Lien foreclosure case about the property identified in the enclosed Citation (a formal notice).

You have received this Notice because the Land Court has found you are the owner of, or may have a legal interest in, the property. The Plaintiff (the City, or Town, or a private party) holds a tax lien on the property for unpaid property taxes, water, sewer, or other municipal charges. These amounts owed are accruing interest at a statutory rate of **16% or 8%, depending on the date.**

**You are at risk of foreclosure. If a judgment of foreclosure is entered, you will lose ownership of your property, regardless of the amount owed.**

If a private party is the Plaintiff named on the enclosed Citation, then that party bought the tax lien (for unpaid taxes or other municipal bills) on this property from the City or Town that assessed it. That party is now the Plaintiff who wants to foreclose, instead of the City or Town.

You can keep your property and avoid foreclosure by **PROMPTLY PAYING** the Plaintiff what you owe. Contact the Plaintiff's attorney listed on the Citation directly to arrange payment.

You can also **OBJECT** to the foreclosure, raise any defenses you have, or **REQUEST MORE TIME TO PAY**. To do any of these things, file a written appearance and answer with the Land Court **by the return date listed on the Citation**. A Tax Lien Answer form is available on the court's website (<https://www.mass.gov/lists/land-court-forms>). The Land Court has a program called "Guide and File." It will help you complete and file a Tax Lien Answer form. You may file an answer through the court's eFiling website (<https://www.mass.gov/guides/efiling-in-the-land-court>). You can also file your answer by mail or at the courthouse at the address listed below. In addition to filing your answer, you must send a copy of the answer to the Plaintiff's attorney listed on the Citation. **There is no cost to file an answer with the court.**

**If you do not file a written answer and attend all court hearings, you risk a DEFAULT JUDGMENT being entered against you.**

**You will lose ownership of your property.**



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You may schedule a hearing with the court or wait for the Plaintiff to do so. You will be notified when a hearing is scheduled, and you must attend the hearing on the date and time scheduled. Hearings may be held in person at the courthouse or by video or telephone. Carefully check all hearing notices you get. If you don't understand or speak English, or you need an accommodation, contact the Land Court using the contact information shown below to request an interpreter or other accommodation in court.

The court's website has information and other resources and guidance on Tax Lien foreclosure cases at: <https://www.mass.gov/land-court-tax-lien-foreclosure-cases-resources>. If you have any questions about this Tax Lien foreclosure proceeding, you may contact the Land Court Tax Title Department:

Land Court, Suffolk County Courthouse  
Three Pemberton Square  
Boston, MA 02108  
(617) 788-7470

**IF YOU FAIL TO RESPOND TO THIS NOTICE, the court may enter a FINAL JUDGMENT against you. If so, the Plaintiff will gain ownership of your property.**

If you are facing a tax foreclosure, you should talk to an attorney to learn more about your options, including how to avoid foreclosure and keep your property (redeem). If you cannot afford an attorney, you may be eligible for FREE legal advice or representation from a lawyer referred through the Land Court's Tax Lien Foreclosure Legal Assistance Program.

For more information, contact Sean Thekkeparayil at the Lawyers Clearinghouse: [sthekkeparayil@lawyersclearinghouse.org](mailto:sthekkeparayil@lawyersclearinghouse.org) or (617) 544-3434 ext. 110

If a judgment of foreclosure is entered and you lose ownership of your property, the Plaintiff may owe you money if your property is worth more than the amount owed to cover the tax debt and foreclosure costs (excess equity).

English: This notice affects important legal rights and should be translated immediately.

Arabic: هذا الإشعار يؤثر على حقوق قانونية مهمة ويجب ترجمته فوراً.

Cape Verdean Creole: Kel avizu li ta afeta direitus legal inportanti y debe ser traduzidu imediatamenti.

Simplified Chinese: 本通知影响重要的法律权利，应立即翻译。

Traditional Chinese: 本通知影响重要的法律权利，应立即翻译。

Haitian Creole: Avi sa a afekte dwa legal enpòtan epi yo ta dwe tradwi l imedyatman.

Khmer: សេចក្តីជូនដំណឹងនេះមានផលប៉ះពាល់ដល់សិទ្ធិស្របច្បាប់សំខាន់ៗ ហើយគួរត្រូវបានបកប្រែភ្លាមៗ

Portuguese: Este aviso afeta direitos legais importantes e deve ser traduzido imediatamente.

Russian: Это уведомление касается важных юридических прав и должно быть переведено немедленно.

Spanish: Este aviso influye en derechos legales importantes y debe traducirse de inmediato.

Vietnamese: Thông báo này ảnh hưởng đến quyền lợi pháp lý quan trọng và cần được dịch ngay lập tức.