

1 and I, you have no idea as to what's been
2 going on since I last saw you on the Capitol
3 steps. I know you were very busy I would
4 like a meeting with you, not your aids,
5 these were and are criminal acts, criminal,
6 criminal acts, not civil, no more courts, no
7 more appeals, only handcuffs on these
8 criminals.

9 There will be only one way to deal with
10 them, as well as it is in your power,
11 Senators, to have these criminal judges
12 impeached immediately and immediate
13 investigation causing no more damage.

14 SENATOR SAMPSON: We will definitely
15 do that.

16 Thank you very much. Ms. Wilson, three
17 minutes.

18 MS. WILSON: Absolutely, Senators.
19 Thank you for your time, Senator Maziarz,
20 I'm Irish, I can only pronounce it if it has
21 an O' or a Mac in front of it.

22 Thank you for joining us, this issue
23 has to deal with foreclosures which
24 unfortunately in the current economy are

1 occurring at an ever greater rate.

2 In Westchester County alone this year
3 we have now reached over the 8,000 mark of
4 homes that are in jeopardy at this.

5 The issue also has to do with what I
6 believe to be deliberate venue shopping on
7 the case of the mortgage companies and
8 changing jurisdiction and also the lack of
9 help for Pro Se litigants.

10 The individual in question was an
11 elderly gentleman called Dominic Lieto who
12 came home recently a few months ago to his
13 home to find his entire life savings in
14 dumpsters in his front yard, and Senator
15 Perkins and Senator George and Senator
16 Sampson, Mr. Lieto came home to find
17 photographs of his dead son in a dumpster on
18 the front lawn, on his front lawn.

19 What had happened, how he got himself
20 to this point was his son committed suicide
21 in his home and had a subsequent divorce.
22 Mr. Lieto lost his job then became disabled,
23 he is now 62 years of age, he's elderly.

24 So with all of these complications and

1 no income coming in, it is not inconceivable
2 that this gentleman lost his job.

3 He had other children, fell behind in
4 his child support, he needed cash.

5 He then went to the mortgage company at
6 Emigrant Savings Bank to get a loan.

7 Unfortunately this is an issue for the
8 finance committee, there is nothing in the
9 law at present to advocate for financial
10 advice when you are getting a loan, because
11 if somebody who knew anything about finances
12 at the time had listened to him they would
13 have said to him you are in a better
14 position to sell the home, which is 100
15 percent equity, cash it out, sell down and
16 then use the proceeds to pay off your debts.

17 Instead, the greedy individuals at
18 Emigrant Bank seeing only their commission
19 dollars, sold the man with no income at 62
20 years of age a mortgage.

21 Needless to say he defaulted on the
22 mortgage.

23 What happened next is what I believe to
24 be deliberate venue shopping.

1 When Emigrant Bank showed up at the
2 auction they had a division of the bank buy
3 the mortgage back and then rent the property
4 to Mr. Lieto.

5 So they now removed the action out of
6 Supreme Court so that when Mr. Lieto
7 subsequently defaulted on his rent payments,
8 it now became an eviction issue for Town
9 Courts.

10 If we think the Supreme Courts, the
11 Family Courts and the City Courts are bad,
12 you ain't seen nothing until you've been to
13 the Town Courts, they are sadly a dog and
14 pony show.

15 I went to the Town Court, it happened
16 to be the Town Court of Somers.

17 SENATOR SAMPSON: You have one
18 minute.

19 MS. WILSON: And the information is
20 not kept properly, there is no records
21 retention, there is no training of the
22 individuals, they do not know how to take
23 care of the disabled and people in these
24 situations.

1 What is most tragic, however, is there
2 is no help for someone like Mr. Lieto who
3 has to go it alone.

4 Nowhere in our court system, Senators,
5 is there help for the Pro Se.

6 You call the Pro Se numbers they don't
7 work, if you look on the State of
8 California's website you can find every form
9 with details and examples, just like the
10 IRS.

11 There is no reason other than the
12 lobbying efforts of the Bar Association in
13 New York to stop us from obtaining the same
14 information.

15 There are, however, fortunately some
16 groups that do help Pro Se litigants, and
17 one of them a representative is here with
18 us, Dr. Kim Lurie who heads up a 4,000
19 strong member Coalition for Family Justice
20 that is right here in Long Island and New
21 York City.

22 But we have to provide our own funds to
23 do what the court system in the State of New
24 York should be doing.

1 People like Mr. Lieto need help every
2 step of the way, it is unconscionable for an
3 elderly disabled gentleman to come home,
4 find his belongings in the front lawn and
5 pictures of his dead son torn to shreds.

6 SENATOR SAMPSON: We can do something
7 about that.

8 MS. GKANIOS: Yeah, because I need to
9 add to that my mom's furnishings were in
10 this house.

11 This stuff was supposed to be put in
12 storage, instead the Sheriff's Office he
13 told me sue me.

14 Catherine Wilson was threatened,
15 attorney Ruth Pollack was threatened. This
16 is their attitude, sue me.

17 Tomorrow this case goes back before
18 Judge DeBello, there is a motion before him
19 to vacate the judgment of foreclosure and
20 sale.

21 There was no notices, no affidavits,
22 Catherine Wilson will tell you and I will
23 tell you in an average foreclosure there has
24 got to be a dozen Affidavits of Service.