

LANE COUNTY LAW LIBRARY LEGAL RESEARCH GUIDE -- # 13: FORECLOSURE, REPOSSESSION, AND LIENS

Lane County Law Library

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Disclaimer: It is against state law for library staff members to engage in any conduct that might constitute legal research, recommend or assist in the preparation of forms, or advise patrons regarding their legal rights. They may, however, assist patrons in locating materials or links that would aid in individual research.

Generally:

Some of the resources in this guide will have information about **debt collection**. There are additional research guides specific to debtors and creditors available from the Lane County Law Library.

SUGGESTED RESOURCES:

A. LANE COUNTY LAW LIBRARY CATALOG

<http://opac.libraryworld.com/cgi-bin/opac.pl?command=signin&libraryname=lanecountylawlib>

(TIP: Select "All Words" in the drop down menu, and search the word "debt collection", "consumer protection", "consumer credit")

(TIP: You will not find everything on line, so please be prepared to use some of these resources and others to help answer your questions.)

The following titles are available in the Lane County Law Library.

1. **REPOSSESSIONS**, by Carolyn L. Carter, Odette Williamson and John Rao, 6TH ed with 2008 supp. : **KF 1600 .A3 .S54 2005 TRE**
2. **OREGON FORECLOSURE AND REPOSSESSION**, by Richard A. Canaday, James M. Finn, and Stephen Werts, 1998 : **KFO 2530.5 .F6 .C362 1998 OR**
3. **THE FORECLOSURE SURVIVAL GUIDE**, by Stephen Elias, 2008 : **KF 697.F6 .E34 2008 RES**

B. OTHER RESOURCES

State & County Resources

1. **Oregon State Bar—Foreclosure on Real Property**
http://www.osbar.org/public/legalinfo/1202_ForeclosureRealProperty.htm
2. **Oregon State Bar—Liens**
<http://www.osbar.org/public/legalinfo/1187.htm>
3. **Construction Contractors Board—Construction Liens**
<https://ccbed.ccb.state.or.us/WebPDF/CCB/Publications/constructionlienspamplet.pdf>
Informational pamphlet on construction liens
4. **Oregon Division of Finance and Corporate Securities—Foreclosures in Oregon**
<http://foreclosurehelp.oregon.gov/>
5. **Oregon Department of Revenue—Real Property Foreclosure (Tax Liens)**
http://egov.oregon.gov/DOR/PTD/IC_310_671.shtml
6. **Oregon Law Help**
<http://www.oregonlawhelp.org>
click on the **consumer** link for links to **debt collection, garnishment, repossession, or houses--mortgages, repairs, foreclosures**



Federal Government Resources

1. **Federal Trade Commission Bureau of Consumer Protection—Facts for Consumers**
“Mortgage payments sending you reeling? Here’s what to do”
<http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm>
2. **US Department of Housing & Urban Development—Guide to avoiding foreclosure**
http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure
3. **Federal Trade Commission—“Vehicle repossession: Understanding the rules of the road”**
<http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut14.pdf>

Other Internet Resources

1. **National Consumer Law Center—Foreclosure & Mortgage Issues**
http://www.nclc.org/index.php?option=com_content&view=article&id=63&Itemid=79
Includes press releases and other news about foreclosure-related legislation.
2. **Nolo Press—Foreclosure resource center**
<http://www.nolo.com/legal-encyclopedia/foreclosure/index.html>
3. **Nolo Press—“Collect your court judgment with a real estate lien”**
<http://www.nolo.com/legal-encyclopedia/article-30038.html>
4. **American Bar Association—Foreclosure resources and information**
<https://www.abanet.org/legalservices/findlegalhelp/foreclosuremain.cfm>
Includes links to national resources for foreclosure help and information
5. **Findlaw--“How to stop foreclosure”**
<http://foreclosure.findlaw.com/>

