



## Massachusetts Alliance Against Predatory Lending

www.maapl.info

May 6, 2024  
For Immediate Release

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### 5/6/24 PRESS CONF & STUDY RELEASE

#### Homeowners: "We know how mortgage lenders scammed us, regulators and our courts!"

Today, Brockton, 11 AM, Main Street entrance to Courthouse

“When I won in front of the Massachusetts Supreme Judicial Court, I told them I had been tricked into too much debt and not enough house. Today, to share a report that shows, not only how I have been scammed, but how the Housing Court judges I have been in front of have been scammed, and the entire state has been scammed. Tens of thousands of us went to get one mortgage loan, but the underwriting was illegally split into two or more loans to avoid the government regulators that would have found that underwriting prohibited, illegal, and could have shut the banks down for those illegal patterns and practices,” said Mr. Tommy Morris, Brockton resident and known for his win in *HSBC Bank as Trustee v. Morris*, 490 Mass. 322 (July 22, 2022).

“**Today, we release proof of one of the key scams** that led to the historic foreclosures of homes, still ongoing to date: the 1990 Massachusetts Attorney General, the Division of Banks and the Massachusetts Legislature were right about the onslaught of systemwide predatory lending practices and our courts have gotten it wrong for 20 years. The commonwealth’s courts, thereby, have been allowing what the other branches of our government recognized needed aggressive review and enforcement: a deluge of illegal foreclosures on tens of thousands of Massachusetts residents by the predatory home mortgage industry,” explained Grace Ross, Coordinator, Mass. Alliance Against Predatory Lending, “We are in Brockton because this City was targeted and this entire historic rate of foreclosures and personal and financial damage was not only predictable, but actually predicted *and outlawed* and the Industry got around it.”

#### **Press Conference Wednesday, May 6, at 11:00 am, Brockton Courthouse AND Zoom Link below**

The Brockton Foreclosure Fighter’s homeowners (damaged by prohibited predatory lending), Grace Ross<sup>1</sup> Dr. Gbetonmasse Somasse<sup>2</sup> publicly presented the results of a pilot study that has been presented for peer review, but not yet published in a peer reviewed journal. They told stories of personal damage and called on the MetroSouth Housing Court judge, scheduled for noon hearing in the Courthouse in the Morris case to wake u and smell the fraud on him as well

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<sup>1</sup> Coordinator, Mass. Alliance Against Predatory Lending

<sup>2</sup> Associate Professor, Worcester Polytechnical Institute

as the Morris, tens of thousands of Massachusetts homeowners and whole communities like Brockton

The Brockton-specific initial study provides evidence that the lenders have engaged in practices that had been identified to be effective in avoiding regulatory oversight in what has traditionally been one of the most regulated areas of U.S. society, that is, the banking industry; the study demonstrates conclusively that these practices were used to avoid that very extensive regulatory oversight. A historic level of damage has been done, by predatory mortgaging first targeting communities of color, borrowers of color, female heads of household and Brockton, which as the first community in Massachusetts to go majority-minority may have been and is still being its greatest victim. (END)

*Zoom Link:*

*MAAPL Zoom Meeting*

*Time: May 6, 2024 11:00 AM Eastern Time (US and Canada)*

*Join Zoom Meeting*

*<https://us02web.zoom.us/j/83057121455?pwd=enQ5ajhtYTYwaEk4bHI5QUtZSXR5Zz09>*

*Meeting ID: 830 5712 1455*

*Passcode: 715635*

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