



**COMMITTEE ON ACCESS TO FAMILY COURTS
TENTATIVE AGENDA**

**Office of State Courts Administrator
121 Alameda Drive, Conference Room B**

December 3, 2010

10:00 a.m. – 12:00 p.m.

Conference Call – 573- 526-5712/866-630-9350.

- I. Call to Order/Approval of Minutes (Levine)**
- A. Minutes from September 10, 2010, Meeting**
Attachment Page..... 3
Action: Committee approval of minutes
- B. Introduction of New Member**
Don Crank
Attachment Page.....12
- II. Status Updates**
- A. Alliances with State / Local Bar Associations / Pro Bono Initiatives (Stewart/DeFeo)**
1. Judicial Pro Bono Tool Kit (Norris & DeFeo)
 - a. Pro Se chapter by J.D. Williamson
 - b. Legal Services Programs chapter by Richard Halliburton
 2. Update of the LSR-CLE faculty and information (Stewart)
Verbal Update
- B. Self-Help Centers (Schneider)**
1. Written update
Attachment Page 13
- C. Internet/Web Site (Bird)**
1. Survey – Statistics and Comments (Norris)
Attachment Page14
- D. Forms (Smith)**
1. Plain Language Conference summary
- E. Litigant Education Program/Brochure (Bird/Brown)**
1. Paternity Education Component

F. Communications/Networking (Cruse/Scaglia)

1. Pro Se resources for Librarians
2. Press release for first year statistics
3. Publicity for Mid-Mo Access to Justice Project
4. Contact incoming Young Lawyers Section president.

G. Court Staff /Clerk Education (Bird)

1. Nothing to report – Training complete for 2010

H. Judicial Education (Williamson/Powell)

1. Chapter by Lou DeFeo for Domestic Relations Bench Book

III. Staff Report (Zacharias)

No update

IV. Old Business

- A. Update on DLS Pro Bono Projects (Scott/Halliburton)
- B. Leslie Schneider as replacement for Judge Burkemper, liaison to FCC

V. Adjourn Meeting

PLEASE MARK YOUR CALENDARS FOR THE NEXT CAFC MEETINGS:

March 4, 2011

June 3, 2011 (by conference call)

September 9, 2011

December 2, 2011 (by conference call)



**COMMITTEE ON ACCESS TO FAMILY COURTS
MINUTES
September 10, 2010**

Members Present: Judge Dennis Smith, Judge Brent Powell, Judge J.D. Williamson, Judge Leslie Schneider, Lori Levine, Lou DeFeo, Richard Halliburton, Kathleen Bird, Patricia Scaglia, Karen Brown, Richard Holtmeyer

Members by Phone: Deanna Scott

OSCA Staff: Cathy Zacharias, Terri Norris, Kelly Cramer, Debbie Eiken

Members Absent: Judge Miles Sweeney, Judge Robin Vannoy, Marsha Holiman, Don Crank, Beth Dessem, Mary Ann McClure, Allan Stewart, Kelly Martinez

Guests: Greg Linhares, Administrator, and Judge Mary Rhodes Russell

I. Call to Order

The Committee on Access to Family Courts (CAFC) meeting was called to order by Lori Levine at 10:09 a.m. at the Office of State Courts Administrator (OSCA), 2112 Industrial Drive, Jefferson City, Missouri.

A. Minutes

Amendments to the minutes were suggested as follows:

- on page three (3) of the minutes, under D., 1, paragraph 4, Division of Family Services (DFS) was changed to “Family Support Division (FSD)”,
- on page five (5) of the minutes, under F., 1, paragraph 1, the word Liberians was changed to “librarians”,
- and on page eight (8) of the minutes, under B., No discussion on this issue was changed to “The discussion took place earlier”.

Judge Smith moved to approve the minutes as amended from the June 4, 2010 meeting. Judge Powell seconded the motion. The minutes were approved.

B. Introduction of New Member Don Crank

Mr. Crank was not in attendance. Lori Levine reported that Mr. Crank handles child support issues and he is replacing Richard Holtmeyer as the representative from the Attorney Generals Office.

Lori also stated that Richard Holtmeyer has been appointed to the committee in his capacity as a private attorney.

C. Resignation of Judge Bennett Burkemper

Lori stated with the resignation of Judge Burkemper, our committee no longer has a liaison with the Family Court Committee (FCC). Lori would like to have one of our members appointed to that committee. Judge Leslie Schneider stated she would like to be appointed to the FCC and would be happy to be the liaison between the committees. Lori also suggested replacing Judge Robin Vannoy with Judge Theresa Burke from the 22nd Circuit Court. Judge Vannoy has not attended any of the meetings or corresponded with the committee since her appointment.

D. Annual Report to Supreme Court

Lori stated she thought the annual report was very well done and she said that Karen Brown, Kathleen Bird and Kelly Cramer did a great job and she appreciated all the hard work they did on the report.

E. Discussion with State Court Administrator

Greg Linhares attended part of the meeting to thank the committee for all the work they have been doing and to offer his support. He also spoke about the Court Clerk College, the current efforts of the Department of Justice regarding civil rights enforcement with Limited English Proficiency (LEP) and Americans with Disability Act (ADA). There is a need to have statewide plan for compliance, the executive order and that includes that all court proceedings will have to have a court paid interpreter. He stated we now have it for criminal cases, but all cases will need interpreters. He stated that there will be fines if the courts are not in compliance and the federal government does not care if the money is not there.

Greg stated the federal government insists the courts have to pay for the interpreters which differ from what Missouri states provides for. Office of State Courts Administrator (OSCA) staff is compiling information from other states and working to produce a state plan deemed to be compliant with the federal requirements and sending it to the Supreme Court for approval.

Lori wanted to know if the committee needs to translate all our forms into all the languages. Greg believes that Lori's question is one that needs to be considered. Richard Halliburton wanted to know if it would pertain to all the languages or just the top five (5). Cathy stated all languages would have to be covered, but the need may not require a document to be translated on paper, but to have an interpreter read it to the litigant.

Greg also reported that every state in the union has an Access to Courts Committee. He was not sure if our committee was considered as the same, but the Supreme Court may ask our committee to expand this role. He stated it is only a recommendation of the Conference of Chief Justices/Conference of State Court Administrators (CCJ COSCA). He requested the committee's suggestions regarding the Courts Committee.

Greg discussed the judiciary's budget and how it's presented to the Governor. He stated the budgeted amount and the shortfall. Greg also reported they are trying to reduce expenditure's rather than terminate employees. He did however report that the drug treatment courts received a \$900,000 grant from the Department of Justice Edward Byrne Grant Program.

Judge Mary Rhodes Russell visited with the committee and expressed her gratitude for the work that the committee has done.

II. Status Updates

A. Alliances with State/Local Bar Associations/Pro Bono Initiatives

1. Judicial Pro Bono Tool Kit

Lori asked what is the goal of the tool kit and what does the committee need to do to accomplish the goal. Lou reported some findings of a 2009 ABA study which found that people do better with an attorney. Judges are vital to the recruitment of pro bono attorneys. For example, there also was a program presented on Pro Bono at the Truman Building in Jefferson City in 2005 & another one in 2007 in which there were government attorneys in attendance along with several Supreme Court judges. We need to provide the judges with the tools and information that are needed to support pro bono programs and incentives to increase pro bono involvement.

Lou stated there will be a marketing plan to get the word out, but he would like to focus on the substance of the tool kit right now.

Lou passed around a handout and suggested everyone look it over and then they could discuss it and make suggestions. He gave a short overview of the handout. He stated that examples have been taken from around the country for this packet/section. He reported that Allen would use part of this for a webinar.

Lou reported he had received several emails with suggestions, including some from Judge Beach from St. Louis County. Judges Schneider and Powell stated they did not make any substantive changes to Lou's draft of the Tool Kit. Lou stated they will test the links once it's been put on the web page. He also stated that Judges Price and Russell had seen the earlier draft and Judge Russell will take it to the September court conference to discuss it with the whole Court. However, the committee will need to approve the resource before sending it to the Supreme Court for approval.

Judge Powell suggested that it would be a good idea to hand it out or give links to it at the judicial college. It could possibly be given out at the ethics CLE. Cathy Zacharias stated the Supreme Court judges had to approve the Tool Kit before it can be used.

Lori suggested also putting a Pro Se Took Kit together since we have a Pro Bono Tool Kit. Judge J.D. Williamson stated since there are judges that work both the Pro Se and the Pro Bono areas it would be a benefit for the judges to have both. Lori stated that Lou has pulled a lot of information together for the tool kit; she's not sure about the time frame of putting another one

together and wanted to know if we should do one tool kit at a time. Judge Williamson thought it would be best to do one kit at a time because if we release too much information it would not get absorbed. He also stated if we're going to deal with pro se, it should be done one step at a time and present it as part of a program. Additionally, there is a Pro Se Commission checklist that could be used in conjunction with this kit to make a complete resource for judges.

Lori believes there is a much bigger issue on how to deal with pro se litigants; she stated some judges tell the party to proceed, while some judges go through the procedure with them. Cathy stated she is putting an RFP out for the Domestic Relations Bench Book and suggested putting a chapter in the bench book regarding the Pro Se litigants in the Family Law Bench Book. It would be a ready resource for all the judges if the chapter was added to the new bench book. Cathy told the committee if they wanted to do a chapter in the bench book it could be incorporated. She explained the contents of the bench book. Lori would like the Judicial Education Subcommittee to work on the pro se chapter for the bench book.

Lori stated she likes the idea of the bench book and wanted to know if the committee thought it would be a good idea. Judge J.D. Williamson believes it should be separated. He stated that if the judge is looking for something specific they will go directly to that section, they are looking for one thing. Lori questioned if the Supreme Court would approve the bench book and feels the Supreme Court needs to look at what we propose. Judge Smith stated the bench book has been available for several years and the Supreme Court does not approve them. Cathy stated they are reviewed by an editorial board.

There was a consensus from the committee to adding the pro se chapter to the bench book. Lou reported there was a power-point presentation and a video that needs to be run down and be included with the pro bono toolkit. Lori stated she would like to get the tool kit approved today or with comments by a deadline.

Richard Halliburton wished to discuss the comments on page 47, the models section. He believes there should be an emphasis on improving the existing programs instead of creating new ones. He would like to see more information about the legal services programs and the services they actually provide. He volunteered to work on this section for legal services to help and define the difference between pro bono and LSR.

It was stated that LSR is not only pro bono and that it should be separate from pro bono. There were several suggestions made to Lou regarding organization. Patricia made the comment that it shouldn't start with the "Do it yourself" model. It should include a "check your local bar association" model, expand the LSR model, Do-it-yourself model, and then have your tips for funding and malpractice. Lori stated all suggestions should be sent to Lou. Richard Halliburton wanted to know if the lawyers should be appointed under the LSR Do-it-yourself model. Judge Powell reported that Jackson County wanted to develop a rotating list of lawyers that parties could choose from.

Judge Williamson made a motion that the Judicial Education Committee and Lou DeFeo work on the Domestic Relations bench book chapter. Judge Powell seconded the motion. All approved.

Richard Halliburton reported that judges have asked them to provide “scripts” to the litigants in pro se clinics. If the litigants get this help in the clinics it goes smoother for them in court. The general consensus of the committee was not to provide scripts to pro se litigants.

2. Update of the LSR/CLE Faculty and Information

Lori reported she had received an email from Allan Stewart stating that he believes they will be able to put a seminar together for the Limited Scope Representation (LSR) CLE with the Missouri Bar at a cost of approximately \$120.00. He is now looking for presenters.

B. Self-Help Centers

Judge Leslie Schneider reported they received another grant from the Family Court Domestic Relations Resolution Fund (DRRF). She stated she has an attorney come to all the Boone County clinics, and she holds a clinic in Callaway County every month. She also stated she holds clinics on Saturdays. The Young Lawyers have a fundraiser and the Advisory Board is involved in raising private donations. Lou suggested some resources for the program stating that New York has a lawyer for the day and Missouri Neighborhood Assistance Program (NAP) tax credits for which donors could receive a 50% tax credit for contributions.

Judge Schneider reported the 13th Circuit will be adding a landlord tenant docket. She stated that Legal Services will be in court with the landlord tenant cases. Judge Schneider revealed that she would not be able to work with the clinics because she will become the Administrative Family Court judge. Her report is in the agenda.

Judge Schneider reported that she could not really tell how many people/litigants are going through the program. She stated there is a retired attorney who works with the dissolutions and there will be another attorney that will work strictly with the landlord tenant issues.

C. Internet/Website

1. Survey-Statistics and Comments (Norris)

Kathleen reported there were several comments regarding domestic violence or complaints against a particular attorney. She asked if they should do anything about the complaint or ignore it. She stated she was told to send the complaints to The Office of Chief Disciplinary Counsel (OCDC). The consensus of the committee was that referral to the OCDC was sufficient.

Terri distributed a handout and reported the comments were good but they represent a very small percentage. She stated the highest percentage was in legal separation and on question 4 of 75% survey participants have children and they need an attorney. Kathleen believes that if a family has children they believe they need an attorney.

D. Forms

1. FCC-SJRC comments regarding Paternity Forms and Petition for Appointment of Next of Friend Form

Judge Dennis Smith and the Forms Subcommittee met before the CAFC meeting and discussed the comments that were in the packet he distributed via email. He stated the main number of paternity cases spin off from divorce cases. He also reported that he has been passing out the forms in St. Louis County. Judge Smith stated there is a need for separate forms. He reported that when a father files a paternity action, there normally is a guardian ad litem appointed.

Judge Smith began going over the forms that were changed and started with Form CAFC301 Father's Petition of Dissolution of Marriage. The language that worried the committee was "presumed father" some explanation of father was included in the form. Another problem was the birth date, it was stated that it should not be on the petition, although there was nothing found in the statutes to say it should not be on the forms. The birth date is included on the confidential filing information sheet. Patricia Scaglia stated the MoBar Family Law Section is going to present a statutory change to the legislature to have the birth dates on all forms. There was more discussion regarding the number of presumed fathers and the number of children that had been put on the form.

All changes would be carried over to 301, 302, 303, 304, and 370. On Form 302a, Petition for Appointment as Next Friend, it was decided the mother could file and if the children are over the age of 14 they have to consent in writing. The petition and consent were made into one form and a signature line will be placed on the form for children that are 14 years and older.

Other changes on Form 303, Petition for Declaration included, paragraph 12 "Additional Allegations" do a new paragraph.

Judge Smith suggested holding a Plain Language Conference. He stated he spoke with Maria Mindlin from Transland Corporation and they would do this at no charge. He suggested doing this in a month and he would work out the details.

Judge Smith made a motion to approve the forms as amended. Judge Powell seconded the motion. All approved the forms.

E. Litigant Education Program/Brochure

1. Paternity Education Component

The Paternity Education Component is almost done but still needs work. There was a question regarding "legal mother and legal father" and the way that it appeared in the packet. Judge Smith stated that the statute says every child has a legal mother and legal father. Judge Brent Powell stated on page 115, the sentence starts out "[t]heoretically, parents have equal rights to parent their child...." The point of the comment was to explain that this is not completely accurate. If paternity has not been established by some method (by father signing birth

certificate, acknowledgment of paternity, or other legal means), then father has no *legal* parenting rights. This comes up frequently in adult abuse cases. A common example is where the court enters an adult abuse order in a case involving a man and woman who are not married but have a child together. Frequently, the parties ask that the court enter a custody/visitation order with the adult abuse order. Many judges will not enter a custody/visitation order in such a case unless there is some evidence that paternity has been established because father has no *legal* parenting rights. Additionally, the wording was changed from “decree of paternity” to “paternity judgment”.

2. Website update and demonstration (Bird)

Kathleen Bird made the changes that were discussed at the last meeting and will be putting an icon for the video on the website page. There are two different ways to view the video.

Terri Norris reported on the statistics and stated they have been the same all along. Also, Terri and Kelly Martinez added a safety plan.

F. Communications/Networking

1. Pro Se resources for Librarians

Patricia reported she had drafted a memo for the librarians and had given it to Karen Brown and Robert Stoeckl to review, but she needs to pull some information from Karen’s and Bob’s report. Patricia will work with Young Lawyers Section (YLS) of the Missouri Bar and there may be some funding available. She will try to get in contact with the incoming YLS president.

2. Press release for first year studies

The Subcommittee’s working on a press release and will be pulling some more information from Karen’s report.

3. Publicity for Mid-Mo Access to Justice Project

Judge Schneider reported that Bob has been working with the Mid-Missouri Access to Justice Project.

G. Court Staff/Clerk Education

1. Update

Kathleen reported on the Clerk College and gave an update on LSR and ghost writing. Karen reported on her presentation at the college, and she was pleased to learn that several of the clerks were astute and caught on. She stated that she’s not sure that all the clerks are handing out all the information that needs to be given out. Cathy stated she has talked to some of the clerks and the judges had told them not to hand out the information.

2. LSR Survey

Karen also reported there were 35 attorneys that received the 10 question survey and only 10% responded. The questions were on flat fee v. hourly fees.

H. Judicial Education (Williamson)

This was discussed earlier. Judge Powell also reported that at the November meeting the Trial Judge Education Committee will discuss Judicial College and he will suggest a session on LSR for ethics hours.

III. Staff Report

A. Committee expenses – Memo from Circuit Court Budget Committee

The need to reduce committee expenses was discussed with Greg. The committee discussed the use of webcams. Judge Smith and Lou thought the committee members could possibly pay their own expenses so the committee could meet in person. Lori wanted to do a poll to see what the members of the committee wanted to do.

IV. Old Business

A. “When Mommy and Daddy Get a Divorce” coloring book.

The committee decided against updating the BAMSL coloring book.

B. Update on DLS Pro Bono Projects (Scott/Halliburton)

Richard Halliburton reported the subcommittee of the DLS Committee of MoBar refined the matchmaking proposal and presented to the Executive Committee. There were three more subcommittees appointed to work on the proposal.

V. New Business

A. Meeting dates for 2011

The following dates are tentatively reserved for next year’s meetings.

March 4, 2011

June 3, 2011

September 9, 2011

December 2, 2011

B. Replacement for Judge Burkemper, liaison to FCC.

The Committee discussed his replacement as liaison earlier in the meeting after approval of the minutes.

VI. Adjourn Meeting

The next meeting will be Friday December 3, 2010 by conference call. The meeting adjourned at 2:12 p.m.



SUPREME COURT OF MISSOURI

en banc

June 22, 2010

In re: Committee on Access to Family Courts

ORDER

Don Crank, Springfield, Missouri, is hereby appointed a member of the Committee on Access to Family Courts for an unexpired term expiring December 31, 2010, or until his successor is appointed and qualified; vice, Richard Holtmeyer, resigned.

Richard Holtmeyer, Tipton, Missouri, is hereby appointed a member of the Committee on Access to Family Courts for a term expiring December 31, 2011, or until his successor is appointed and qualified.

Day – to – Day

WILLIAM RAY PRICE, JR.
Chief Justice

Self-Help Center Subcommittee
Agenda: December 3, 2010

Resignation of Executive Director and Direction of Organization

1. Executive Director of A2J resigned effective end of December, 2010
2. Decision Made by the board to solicit attorney's practicing and specializing in Family law to serve as Acting Executive Director
3. Discussion with Mid-Missouri Legal Services to Partner

Recent funding \$75,000 directly to Mid-Mo Legal for similar services

MMLS Board Meeting December 4, 2010 where they will discuss possibilities of partnership

4. Three new board members – two of whom are actively involved with Young Lawyers Section

Pro Se clinics and direct services to Pro Se Litigants continues to be a struggle.

1. Utilization of Video in presentations
2. Difficulty in making/pairings with local attorneys
No cases were distributed to pro bono attorneys in 2010; 7 in 2009 and four of those remain pending
3. Consequently, the consent of MMLS partnership

Fundraising

1. Young lawyer's section continues to be a strong supporter for A2J
2. Golf Fundraiser: approximately \$3,000 contributed
3. Trivia Night – raised approximately \$3,000 – first event

Landlord Tenant

1. The first Landlord-Tenant class will be held on December 1. Clinic content will include state laws, municipal ordinances and housing discrimination.

**Comments from Website Survey
September 1 – October 1, 2010**

1. I have not yet received the forms.
2. I tried to get the petition for child custody paperwork and I keep getting an error message. There is something wrong on your end because I have checked everything on mine. So Now I cannot file for custody of my son during this critical time because I dont have access to the proper forms and cannot afford a lawyer.
3. I would like to know if a court appointed attorney's take cases that deal with child support? If so, how would I go about getting one?
4. The forms for a name change are all but impossible to find. I need to find a Judgement of Name Change form for the court's signature and have still had no luck.
5. all I want are the forms tofill my divirice ,
6. Could not get legal forms to open for usage. Have Acrobat Reader 9.0. So have not been able to view, fill in, print out, or file and there is not a number to call for technical support.
7. we have 2 children but neither of us have custody.
8. it help me a lot
9. it was really helpful
10. I been married 7 years with my husband David W Pemberton he has been incarcerated in prison most of are marriage \I believe in my best interest this divorce should be taken serious cause I readyy to have someone by myside not lock up.
11. this wasn't bad
12. Everything was easy to understand, and find.
13. Going through this process I have learned to respect our courts even more so. I am very appreciative that our court systems are there for everyone who needs them.
14. Never married.
15. Not being able to save the forms to disk makes it harder to complete, esp. since there are so many pages.
16. Just a father wanting the same rights and equality as a mother who has a whole world biased for them, Best vinterest of the child.
17. You do not know what questions to ask. I said no to everyt thing because you gave me only two choices. I just need the papers and instruction on how to fill them out for a desolution of Marriage for Taney county Missouri.
18. You could document everything in laimens terms. Most people getting on this website don't know how to investigate the internet and they have little to no money to have someone help them. you should have more self help references and more connections to the help on the paper work. But thank you for what you have provided. Myself I know you wouldn't provide everything and managed to find what you didn't provide on my own.
19. i have already split everything more than evenly she took everything but what lil i had in the frontroom
20. Should be a little more Respondent oriented as typically, the respondent has yet to hire an attorney.
21. havent found my form yet

22. I just want a divorce don't want anything from him at all.
23. UNABLE TO LOCATE FORMS FOR MY APPEAL
24. I was getting the forms for use for someone else. They are extremely helpful. thanks.
25. I was directed to this site by a court employee.
26. i have been married since march 17 2007. my husband and i have just grown apart and not in love anymore. he says we should stay together for our son but i disagree totally. a child i think shouldn't be in a home where two people fight non stop and its just getting worse. i don't want to keep our child from his father at all. i think it would be so much better if we weren't together. i have tried to set my husband down and tell him look please change you make me sad all the time and embarrass me with your fits in public. it seems that he tries for just a few days. i wont lie i do love my husband very much and i hope he ends up happy again. But he isn't happy with me. as far as property goes i want very little. most of our furnature he bought before we was married so ill take just want is mine. im sure he wont fight over anything in court i will be reasonable about everything. as far as child support goes as long as he buys colby stuff like a father should im not worried about child support. i plan on working to get me and my child things. im not sure how this goes on here or works really? but if someone has to contact me i would like for it to be on either mondays times 8 am til 3 pm or thursdays 8 am til 3 pm. or tuesdays or thursdays from 5 pm til 10 pm at night. i guess this is all i have to say for now
27. I am a retiring lawyer
28. I feel I'm able to handle my case, I just have to make time. However, I haven't found on this site yet all the things I need to get the ball rolling for me. Free legal ass. is not an option for me, there's a conflict and a lawyer is too high I have no other choice but to represent myself
29. could not find the certificate of completion any where on the site.
30. cant find forms
31. Been trying to access forms for 5 days and it keeps telling me that there is bad incrypted dictionary, can't get the forms
32. YOU NEED MORE FORMS ON THIS SITE. I CANNOT FIND ANYTHING ABOUT CONTEMPT.
33. I am no stranger to divorce. After 5 priors, I think I can handle it ok.
34. I was refered here by a circuit court employee.
35. I have been advised even by judges to get a divorce. I am currently unable to afford one. But the need for one is great!
36. YOU NEED TO MAKE THE FORMS MORE USER FRIENDLY ESPECIALLY FOR PEOPLE THAT DO NOT UNDERSTAND REAL TIME AND THAT THEY CAN'T SAVE COURT FORMS WITH THE TYPED INFORMATION ON THEM.
37. theres other leagel problems than just marital, and custodial. how about forms for injurys, real ownership, and others?
38. wanting to file for divorce on line
39. wanting out of this marriage needing legal papers to do this
40. Process for self filing was not explained clearly. I called ahead and it was a surprise that I needed to use a computer to access forms.
41. this is awesome thanks so much

42. My husband has verbal abused me I am suffering emotional stress we have been married for 3 month's he moved out and while we are still married he has a girlfriend I didn't know about this until 3 days ago.
43. The court should provide a basic hearing script. It is general and basic and would only need a few blanks filled in and would really help a pro se litigant in this process.
44. im not very good at comprehending thing so im not sure if im doing this right
45. Sample foreclosure pleadings would be nice.