

## **West Pubnico homeowner fights province on foreclosure**

KENTVILLE — A Yarmouth County woman who says the Community Services Department withheld critical information before setting her up with a mortgage will be in Nova Scotia Supreme Court in Kentville today fighting to keep the department from having a judgment against it set aside.

Myrna Adams-Mood of West Pubnico bought the house through the department in 1997, shortly after losing another home on a bad debt she co-signed for her ex-husband.

Because of her financial situation at the time, she had a guarantor co-sign with her so she could have a home for herself and her ill son.

But she said the department didn't bother telling her that once her son turned 18, it would take away a large chunk of her monthly benefit. That happened only a year into her five-year mortgage, and her benefits dropped from \$935 to \$535.

With a monthly house payment of \$330, she said, she didn't have enough money left over to look after food, utilities, insurance and living expenses. She fell behind in her payments and the department moved to foreclose on her in 2005.

She filed a defence claim to the foreclosure notice within the legally prescribed 20 days, as well as a counterclaim against the department seeking financial damages for its actions against her.

After the department didn't file a defence to the counterclaim within the 20-day limit, she applied for and received a default judgment from the court based on her counterclaim.

The department later moved to have the default judgment set aside. Its arguments will be heard today.

Ms. Adams-Mood, 65, said Tuesday that it's not her fault the department dropped the ball and didn't file a defence. She said she is seeking \$135,000 in damages based on a variety of factors.

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