

# The Earley EDITION

Chris Earley  
Truth Series Author

A Publication of the Law  
Office of Christopher Earley

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## THANK YOU FOR YOUR REFERRALS!

We'd like to thank the following clients, attorneys, and referral partners for their wonderful referrals. Your continued support gives us the ability to reach more individuals and make a positive difference in their lives.

- Belkys M.
- Marianne S.
- Guerlin C.
- Kristen W.
- Matthew P.
- Kelli L.
- Len S.
- Latikia S.
- Francisco M.
- Christopher O.



## Introducing... Rory's Take

by Rory Earley

**We are mixing things up a bit. Moving forward, every other month we will feature Rory's Take. Each one will offer a new and interesting perspective. So, as any good husband does, I am going to step aside and introduce you to the first Rory's Take.**



When I first met Chris, the cocky, new-ish lawyer, it took a few dates to crack that tough exterior. However, one night while we strolled the Esplanade in Boston, I was able to break through. We immediately connected on the shared life experience we endured of losing our dads at a young age. It is a feeling of deep sadness that you don't understand until you understand. We were in the dead dads club and we knew each other's pain.

I strongly believe the difficulties in my life have made me the strong and independent person I am today, and I think Chris would say the same. Additionally, I have watched Chris become the most amazing father to our children - a father he wasn't lucky enough to have. Every single evening when he drives in the driveway, both

kids race out the door to greet him and to beg him to play barbies or shoot hoops. He handles both requests with the greatest of ease. Just ask five-year-old Alice who will always proclaim "Daddy is the best at playing with us," whereas I usually get "Mama is the best at cooking and laundry"!

Another thing that is important to both of us is keeping the spirit of our dads alive with our children. We talk about "Grandpa Joe" and "Grandpa Moose" quite often and love telling the kids stories about them. Ollie started referring to them as "in the stars" when he was little, so we still go with that. So we look up at the stars and know they are there looking down and protecting us. I would also be remiss by not mentioning how very lucky our kids are to have our moms to fill the grandparent roles in their lives. "JoJo" (my mom) and "Grandma" (Chris' mom) live close to us and usually get a weekly dose of the Earley family chaos at their homes! The abundance of love they show our kids has been a radiant light in our lives.

Love and family are everything. No one knows this more than us. ■



When Alice says it's time to put on face paint, you say yes and don't ask any questions.

- Rory



Rory Earley

## RORY'S RECIPES: Simple Apple Crisp

*My Dad was a huge apple pie fan! In order to honor him, I take the lazy man's route and make my favorite, the apple crisp! Happy Fall!*



### INGREDIENTS:

- 5 or 6 apples, peeled and sliced
- 2 tbsp granulated sugar
- 1 3/4 tsp ground cinnamon, divided
- 1 1/2 tsp lemon juice
- 1 cup light brown sugar
- 1 cup old fashioned oats
- 3/4 cup all-purpose flour
- 3/4 cup cold unsalted butter, small cubes
- pinch of kosher salt

### DIRECTIONS:

- 1 Preheat oven to 350 F degrees. Generously butter an 8x8 baking dish.
- 2 In a mixing bowl, add chopped apples, granulated sugar, 3/4 tsp of the cinnamon and lemon juice. Stir to combine, then transfer to prepared baking dish.
- 3 In a separate mixing bowl, add topping ingredients (brown sugar, oats, flour, 1 tsp cinnamon, salt, and diced cold butter). Use two forks or your hands to cut butter into the mixture - butter should be the size of peas within the mixture.
- 4 Spread topping over apples in baking dish, and gently pat to even it out. Bake 40-50 minutes, until golden brown and bubbly.

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## Eviction Moratorium Q&A

**Q: Is there any rent forgiveness or mortgage forgiveness?**

**A: No. Rental payments and mortgage payments are still due and payable.** It is recommended that you keep open communication with your landlord or bank, and try to make those payments as you can.

**Q: When does the moratorium end?**

**A: The moratorium was originally scheduled to end in mid-August, but has been extended to October 17, 2020.**

If you would like to contact Jason directly with other questions on this topic, or other issues relating to landlord/tenant law, here is his contact information:

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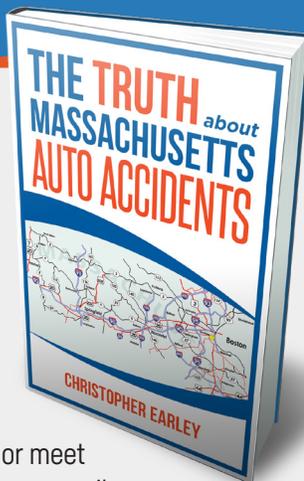
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## What Others are Saying

about the Law Office of Christopher Earley

Julie Polvinen  
3 reviews

★★★★★ 11 months

"Made my life  
so much easier."

Chris was excellent in every sense of the word! He made my life so much easier after I was a victim of an auto accident. I hope that never happens again, but I would call him immediately if it did!

James Cheng  
2 reviews

★★★★★ 9 months ago

"My bills have  
been paid."

I was vehicularly assaulted last December while crossing the crosswalk as a pedestrian. Because I was rushed to the hospital via ambulance, I didn't realize that neither the police nor my vehicular assailant left her insurance information on the police report. I'm glad I got Erica Marzella from the Law Office of Christopher Earley to track down that information and fight on my behalf! My medical, dental, physical and occupational therapy bills related to this vehicular assault have been paid by her auto insurance. Erica was also able to negotiate a great cash settlement which I never expected nor would have gotten if I went through this process by myself!



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### Quote of the Month

**"Don't wait.  
The time will  
never be  
just right."**

– Napoleon Hill



Right now many are having serious trouble paying their rent and mortgage. This is another way in which the pandemic has created significant financial challenges. Many have questions about the eviction moratorium and the protections it provides. My colleague Jason Carter, Esq., a landlord/tenant attorney, was kind enough to share with us the following:

## EVICTION MORATORIUM Q&A



### **Q: What is the eviction moratorium?**

**A: The eviction moratorium is a law enacted in April 2020 to give protections to both tenants and property owners during the COVID-19 crisis.** Notably, it had protections against eviction, protections against foreclosures, and opportunities for mortgage forbearance.

### **Q: What protections does it give tenants?**

**A: The law prohibits "non-essential" evictions of residential tenants.** An eviction would be deemed essential if the activity of the tenant is severely endangering the health or well-

being of others. Smoking, for example, would not be considered essential. Smoking while on an oxygen tank, however, might be deemed essential. If the eviction is "non-essential", no action may be taken to further the eviction during the moratorium period.

The law also prohibits "non-essential" evictions of small business commercial tenants, with some exceptions.

### **Q: What protections does it give property owners with mortgages?**

**A: The moratorium gives two possible protections to property owners with**

**mortgages.** First, the moratorium prohibits residential foreclosures during the moratorium period. Second, the law provides for mortgage forbearance, meaning a property owner can request from the bank that the mortgage payments due are pushed back. The forbearance period of the mortgage payments can be up to 180 days, and the bank must grant that forbearance, provided the request is made within the allotted time frame. The payments that are subject to the forbearance are then put on the back of the mortgage, as additional months on the mortgage, and shall be treated, in terms of interest and late fees, as though they were timely made.

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