00:00:03:16--:--:--:--
(woman) (女士)
Hi, everyone, welcome 大家好，歡迎
00:00:04:27 --:--:--:--
My name 我的名字是
is Lisa Courtney Lisa Courtney
00:00:06:04 --:--:--:--
I’m special counsel 我是紐約市民事法院
to Justice Fern Fisher 行政法官
00:00:08:18 --:--:--:--
The administrative judge of Fern Fisher 的
New York City Civil Court. 特殊事務律師
00:00:12:29 --:--:--:--
It’s my pleasure to welcome you 我非常高興可以歡迎大家
to today’s community seminar 蒞臨今天的社區講座
00:00:16:03
The topic 今天講座的
Of today’s seminar is 題目是
00:00:18:11
“Help: My Landlord Says “救救我吧！房東說
I’m a Nuisance,” 我是一個滋擾性人物”
00:00:21:26
and here today to educate us 而今天教導大家的是關於
about nuisance holdovers, 因滋擾的逾期居留案件
00:00:25:13
We have Joyce Zimberg, 今天和我們一起的有
court attorney 紐約市民事法院
00:00:28:08
with the housing part 房屋法庭的
of the civil court 法庭律師
00:00:30:05
of the city of New York. Joyce Zimberg
00:00:32:05
Ms. Zimberg has been Zimberg 女士已經
a court attorney for five years. 當了五年的法庭律師
00:00:34:28
Prior to that, 在此之前,

00:00:36:03
she was a managing 她曾經是紐約市
and supervising attorney 市政府機構的
00:00:38:25
at the Department of Housing 房屋維護及發展局
Preservation and Development, 的總管和,
00:00:42:04
a New York City agency, 主任律師
00:00:43:27
and prior to that, 在此之再前,
she was an attorney 她在工會 DC37
00:00:45:21
for DC 37 MELs 的 MELs 當了
for three years. 三年律師
00:00:49:26
Before she began 在開始她的
her legal career, 法律生涯前,
00:00:51:22
Ms. Zimberg weas a New York City Zimberg 女士是一名
public school teacher. 紐約市公立學校教師
00☺);55:09
It is my pleasure 本人有幸介紹
to introduce you to Ms. Zimberg. Zimberg 女士給大家認識
00:00:58:17
She’s a very experienced 她是一位經驗豐富
and knowledgeable attorney 和知識廣博的律師，
00:01:01:04
and a wonderful friend 同時也是我十分好的一位
and colleague. 朋友和同事
00:01:03:21
(Zimberg) (Zimberg)
Thank you, Lisa. 多謝 Lisa
00:01:05:01
Hi, good afternoon. 大家午安
00:01:08:14
“Help: My Landlord Says “救救我吧！ 房東說
I’m a Nuisance.” 我是一個滋擾性人物 “

00:01:11:29
First of all, 首先，
what is a nuisance? 何謂滋擾？
00:01:15:09
Well, before we get to that, 在我們開始講解之前
00:01:16:19
We're gonna actually 我們切切實實地
expand it to, 將之擴大爲
00:01:18:20
what is a nuisance holdover? 甚麼是因滋擾的逾期居留？
00:01:21:06
In a holdover proceeding, 在一宗逾期居留的案件中
00:01:23:06
a landlord wants to evict 房東擬使用除了欠租以外
a tenant or an occupant 的理由將房客
00:01:26:25
for reasons 或居住在樓宇內的人
other than nonpayment of rent. 予以驅逐
00:01:30:16
That's very important. 這是十分嚴重的
00:01:31:26
When you get papers, 當你收到了法院的文件
and it says, "Holdover," 上面寫著"逾期居留"時
00:01:34:05
it is not about rent. 這便並不是租金的問題了
00:01:36:23
The reason it's called 案件被稱爲
a holdover 逾期居留的原因是
00:01:38:25
is because the tenant 因爲房客實際上
is actually holding over 已被房東終止了租用權，
00:01:42:02
or remaining 在超過了限期之後
in the apartment 仍然住在
00:01:43:17
after the landlord 或是留在
has terminated the tenancy. 單位之內
00:01:48:01

I will be explaining	我將會就所有
all the particular terms,	特別條款進行解釋
00:01:51:17	
and I would appreciate	同時我希望
00:01:52:27	
if you would just hold	你們將想要發問的問題
your answers to the end,	留在最後的階段
00:01:55:16	
Because I may actually	因爲我很可能
answer them in my presentation	在講述過程中經已作出了解答
00:02:01:05	
A landlord may bring	如果一名房客，房客家人
a nuisance holdover	或是房客的
00:02:04:05	
if a tenant or a member	來賓不斷地
of the tenant’s family	作出了一些
00:02:07:07	
or a guest of the tenant	危及鄰居或者
00:02:09:22	
engages in	樓宇內其他住客的
a continuous course of conduct	健康，安全或舒適的行爲時,
00:02:12:10	
which threatens the health,	房東便可引用
the safety, or comfort	因滋擾的逾期居留
00:02:16:26	
of neighboring tenants	爲理由
or other building occupants.	提出控告了
00:02:21:25	
And I listed in the sheet	就像我在紙張上
some of the examples	所列出的一些
00:02:26:05	
of that kind	類似該等行爲的
of behavior	一些舉例，
00:02:29:04	
I’d like	希望你們
to go over them.	可以仔細看看
00:02:33:24	
The first	首先是對

is aggressive, antisocial, 房東使用
00:02:37:09
and antagonistic behavior 激進，惡意
towards the landlord 和敵對的行爲
00:02:40:15
or causing damage 或者是造成房東
to the landlord’s property. 蒙受財物的損失
00:02:44:13
What does that mean? 這是甚麼意思？
00:02:46:26
Sometimes, 有時,
and many times, 而且很多時候,
00:02:48:23
landlords and tenants 房東與房客
do not get along. 相處不和
00:02:52:03
If you do not like 如果你不喜歡
your landlord 你的房東
00:02:55:15
and you show him 而又對他採取
very antisocial behavior, 十分不友善的態度
00:03:00:02
you’re cursing at him— 向他咒罵,
not that you would, 我並不是說你會這樣,
00:03:02:24
but there are some tenants 不過確實有些住客
who do and occupants who do— 是會這樣做的,
00:03:07:05
and actually disturb 而且的而且確地
everyone around you, 騷擾到你身邊的每個人，
00:03:11:04
everyone in the building, 樓宇內的每一個人,
the building superintendent, 樓宇管理員,
00:03:15:14
the managing agent, 代理管理人等等
00:03:18:19
tf it’s constant and continuous, 如果這是經常性和連續性的話,
00:03:22:06

can rise to the level	便會升級至滋擾的地步,
of a nuisance.	對房東的財物
00:03:26:03	
Causing damage	造成損壞,
to the landlord’s property:	是的確會受到干擾的
00:03:29:22	
You could have kids who	可能你會任由孩子們
mark up the hallways constantly.	經常地霸佔著樓宇的通道,
00:03:36:05	
You can have a dog	放任你的犬隻
which constantly chews	時常在樓宇
00:03:41:25	
on some of the side	的周圍
of the building.	亂咬亂噬
00:03:45:13	
Those are just two.	這只不過是其中的二類
00:03:47:22	
Another one is causing	另一類是構成
a dangerous situation	危險狀況,
00:03:05:09	
Which threatens the safety	危及其他住客
or welfare of other tenants.	的安全和福利
00:03:54:23	
I’’ll give you	讓我舉
an example.	一個例吧
00:03:57:01	
You’re not allowed	你是不可以
to use your fire escape	使用走火通道
00:04;01:21	
to store anything.	作爲存放物品之用的
00:04:03:01	
You can’t have	你不可以將
pots of flowers out there.	花盤放在那裡
00:04:05:03	
You can't store	不可以
your bicycles,	存放單車
00:04:07:24	

and there’s	這是有
a very good reason for that.	充分理據的
00:04:09:11	
The reason being	理由是
is because a fire escape	如果發生火警時
00:04:11:11	
is needed	便需要有
in case there’s a fire.	走火的通道了
00:04:13:27	
It is against the law to block	阻塞任何的逃生路徑
any kind of escape route.	都是違法的
00:04:20:08	
So if you do it once,	所以，如果你曾做過一次,
00:04:23:15	
and then the landlord	而房東或管理署
notifies you either--	向你發出
00:04:25:26	
or the managing agent—	書面通知,
either in a letter	或者有時親臨府上
00:04:28:07	
or sometimes they’ll	通知你,
actually come to your door,	請你將可能
00:04:30:18	
and they tell you to please	導致問題的
remove the offending items.	東西移走,
00:04:34:15	
If you don't,	若你沒有這樣做時
and he tells you again,	他們便會再次通知你,
00:04:38:01	
and you still don't,	而你仍沒有照辦的話,
00:04:39:13	
then you are	你便的確是
actually engaging	作出了
00:04:41:09	
in a continuous pattern	一些連續性的行爲,
of behavior which, again,	並且可以
00:04:44:24	
can rise to the level	升級至構成

of nuisance
00:04:46:17
because it does endanger
the other tenants.
00:04:51:09
Another very typical one
is creating a loud noise,
00:04:56:29
music playing loudly
at all hours,
00:05:00:22
banging,
jumping on the floor—
00:05:04:04
this is to annoy
the neighbors.
00:05:09:06
but if it happens
on a regular basis,
00:05:11:10
and you are told that this
is unacceptable in a tenancy,
00:05:15:18
and actually, you should know
that it's unacceptable,
00:05:17:26
because we do live in
a very, very compact society.
00:05:22:26
If you continue to do that,
that can get you evicted.
00:05:29:21
Threatening or harassing
other tenants,
00:05:32:00
causing them

滋擾的程度

因爲這的確會
危及其他的住客

另一類常見的
便是發出巨大聲響

不論任何時間
大聲地播放音樂

在地上敲擊,
跳躍,

都是會擾及
鄰居的

一旦此類情形
經常出現時,

而你又曾被通知此乃
租戶所不能接受的事,

況且，以事論事，你也
應該知道這是不能接受的,

因爲我們都居住在
一個密集的社區

若然你繼續作出這種行爲,
是會引致被逐離寓所的

恐嚇或滋擾到
其他住客,

導致他們

to be fearful, 心生畏懼
00:05:35:25
that is a problem 這便成爲問題了
00:05:37:18
There are people 某些社區裡,
in certain communities 有人喜歡
00:05:40:17
that like to sit on the stoop 坐在階梯或
or sit on the steps, 梯級之間,
oo:05:44:08
sit in front 坐在
of the building. 樓房前面
00:05:46:19
If every time you have 每次當你需要
to come into your building, 進入大樓的時候
00:05:49:23
and you feel threatened 你都覺得那些坐在那裡的人
by the people who are out there, 讓你感到害怕
00:05:52:18
and you know these people 而你又認識這些
that live in the building, 住在大樓內的人
00:05:56:29
or they're 或者他們是
family members, 家庭中的成員
00:05:58:14
and this happens 而這些事又
on a regular basis, 經常地發生
00:06:00:03
that is 這便是一個
a real problem, 真真正正的問題了
00:06:01:27
and that also can rise 而這也是可以升級
to the level of nuisance. 至滋擾的層次的
00:06:08:08
Refusing access to the landlord 拒絕讓房東進入寓所

to make repairs. 進行維修
00:06:11:21
A lot of you think, 你們很多人都會想
00:06:13:03
“Well, gee, I really want “我是很希望
my landlord to make repairs, 房東作出維修的,
00:06:15:11
znd they don't,” 可是他們卻沒有這樣做”
00:06:16:22
but there are many times 不過，許多時候
00:06:18:28
when a landlord 當房東
will send in somebody, 派人前來時,
00:06:21:22
and maybe the tenant says, 或許房客會說
“Well, you know, it’s a super, “你知道，只不過是一名管理員,
00:06:25:15
“and I don't think 我認爲他
he’s qualified, 不合資格,
00:06:26:29
so I don't want 所以我不願意
to let him in.” 讓他進來”
00:06:28:10
It that happens 如果這是
on a regular basis, 經常發生的事時,
00:06:31:08
then it also rises 這也是可以升級
to the level of nuisance. 至滋擾的地步的
00:06:34:19
So any time – 所以，不論任何時間,
a landlord has a right 房東都是有權
00:06:37:04
to reasonable access 合理地進入
to your apartment, 你的寓所的
00:06:39:03
Especially 尤其是
to make repairs. 要進行維修的時候
00:06:41:06

It’s his building. 樓宇是屬於他的
00:06:42:22
It’s his obligation 保持妥當的維修
to keep it in good repair. 是他的責任
00:06:45:09
So if you refuse a number 如果你經常地
of times or on a regular basis, 拒絕了幾次之後
00:06:50:05
that also can rise 也是可以升級至
to the level of a nuisance. 滋擾的層次的
00:06:54:12
Refusing to renew 拒絕續簽
an expiring lease. 即將到期的租約
00:06:58:24
Sometimes a land— 有時房東會,
well, actually, at the end, 實際上，到了最後,
00:07:01:02
if you’re 如果你是一名受到
a rent-stabilized tenant, 穩定租金保障的房客,
00:07:03:01
at the end 到了一年或二年
of a year or two year, 的末期時,
00:07:05:12
at the end of your lease, 即租約到期時,
prior to that, 在到期之前,
00:07:07:21
you will be getting 你將會收到
a renewal lease. 一份續期的租約
00:07:09:26
They will tell you to sign it 他們會通知你
and send it back 簽署後退還
00:07:09:26
or drop it off 或者交回給
in the office. 辦事處
00:07:16:06
Many times, 很多時
people do not do that. 人們都沒有這樣做,
00:07:19:18

That also is a reason 這也是給房東
for a landlord 提出一宗
00:07:23:16
To bring a holdover 逾期居留案件的理由
against you.
00:07:28:13
Using or permitting 使用單位或者是容許
the premises to be used 單位作爲
00:07:30:19
for immoral 不道德或
or illegal purpose. 非法用途
00:07:32:25
What do I mean by that? 我這是甚麼意思?
00:07:34:27
And in my 21 years experience 憑我 21 年在房屋法庭
in housing court, 的經驗
00:07:37;16
I've seen every kind 我識遍各式各樣
of immoral or illegal purpose 將單位作爲
00:07:41:23
that the apartments 不道德或者是
were used for. 非法的行徑,
00:07:44:06
The biggie is drugs. 最多的是毒品
00:07:46:18
If you sell drugs 如果你在單位內
out of your apartment, 販賣毒品
00:07:50:00
and the landlord 而接到房東的
sends you a notice -- 警告通知
00:07:53:03
we'll discuss that later – 這方面我們稍後再行討論
that could actually – 事實上, 這會成爲
00:07:56:15
That's a very reasonable reason 一個十分充分的理由
00:07:59:04
where someone would want 讓別人將
to take back the apartment, 單位收回的,

00:08:01:16
and that does rise 而且這的確已經
to the level of nuisance. 達到了滋擾的層級了
00:08:04:01
Sometimes you do everything 有時，你在家中
in your house, 所作的任何事,
00:08:07:01
but you have people, strangers, 不過，你有許多人，包括了陌生的人
come in and out all day long. 整天的在你單位進進出出
00:08:11:11
That also is a nuisance 這也是對其他住客
for the other tenants. 構成了滋擾
00:08:15:24
Leaving – this was in 留下一些，在九零年代早期,
the early ‘90s – leaving crack – 留下破瓶,
00:08:20:28
not the crack pipes 不是說破裂的玻璃管,
but the little – 而是
00:08:24:12
Yes, the little bottles 對了，那些小玻璃瓶,
all around. 到處都是
00:08:27:16
They don’t have to prove that – 他們不必提出證據
I mean, obviously, 我是說，很明顯地,
00:08:30:20
the landlord 房東是要爲他的案件
has to prove his case, 提出證明的
00:08:32:06
But he doesn’t have to prove 不過他無需要證明
that he saw you selling drugs, 看到你售賣毒品
00:08:36:20
but the combination 只需指出那些在你的
of people coming in ant out 單位進出的閒雜人等,
00:08:39:16
and crack vials 遍佈地上的
lying on the floor 碎玻璃瓶
00:08:41:25
is a pretty good indication, 已經足以顯示出來了

00:08:43:14
and that also rises 而且這也是達到了
to the level of nuisance. 滋擾的層次了
00:08:47:12
Harboring an animal 收藏會咬人,
with a tendency to bite, lunge, 襲擊,
00:08:51:21
continuously bark loudly, 經常狂吠,
00:08:54:20
frighten other tenants 以侵犯行爲讓
with aggressive behavior, 其他住客受到驚嚇,
00:08:57:21
or if the animal destroys 或者是所飼養動物
the landlord’s property, 毀壞了房東的財物,
\00:09:01:10
that also 已經成爲
is a rising concern. 應受關注的事項
00:09:04:29
A lot of tenants 在一些地區,
will have dogs for protection 許多住戶都會飼養
00:09:08:05
in certain neighborhoods. 犬隻作爲保護用途
00:09:09:26
And sometimes they have dogs 有時他們的犬隻
which are rather aggressive. 會是相當具攻擊性的
00:09:13:28
Either they‘ve been trained 要不牠們本來就
to be that way, 曾受過這方面的訓練,
00:09:16:04
or maybe it’s a natural 或者是動物本身
inclination of the animal. 的天性使然
00:09:20:19
It could be very, very frightening 對於每次都要
00:09:22:08
to other tenants to have 經過大樓或是
00:09:24:05
every time you have 對需要經過此戶門前

to pass by in the building 的其他住客而言,
00:09:27:08
or pass by this particular 這將是非常
tenant’s doorway, 恐怖的一回事
00:09:30:13
and you see 而且你會在
in the lobby -- 樓宇的大堂
00:09:32:04
you see these dogs barking 看見這些犬隻在狂吠,
or growling 或者是在
00:09:34:13
and straining 和綁著牠的扣帶
at their leashes. 拉拉扯扯的時候,
00:09:35:24
That’s frightening, 也是十分可怕的
00:09:36:24
and that also – 而且對於動物而言,
00:09:38:07
that’s aggressive behavior 這也是屬於
on the part of the animal, 攻擊性的動作,
00:09:40:12
and that also can rise 這樣也是可以升級至
to the level of nuisance. 滋擾的級別的
00:09:43:13
But before anyone 不過, 實際上,
actually brings you into court, 在將你告上法院之前,
00:09:47:08
there are certain notices 有一些通知
that have to be received by you, 是要由房東派送,
00:09:51:06
served by the landlord 而且必須要由你
and received. 收到的
00:09;54:11
The landlord is usually, 房東並非經常,
but not always, 但在一般情況下
00:09:56:15
required to give you 是需要在往法院
a written notice to cure 提出訴訟前,

00:10:00:11
before beginning 是要給你書面通知
a lawsuit in court. 以便作出糾正的
00:10:04:22
What the notice of cure does 糾正通知書的作用
is it specifically – 是特別地,
00:10:07:21
or it must do 並且必需
00:10:09:00
It specifically describes 指出房東認爲
what the landlord thinks 你所犯
00:10:11:22
you're doing wrong, 的過失
00:10:13:06
and it must give you a chance 並必須給你
to correct the problem 在一段指定的時間內
00:10:16:14
within a specified 就所犯過失
time frame. 作出糾正的機會
00:10:18:14
That's why it's called 這便是爲何稱爲
a notice to cure. 糾正通知書的原因
00:10:20:06
They are giving you an 他們給予你
opportunity to cure the behavior 房東認爲
00:10:23:25
that the landlord 快將達至
thinks is rising 滋擾程度,
00:10:26:22
to the level 作出
of nuisance. 糾正行爲的機會
00:10:28:22
If you correct the problem 如果你將問題按照
to the landlord's satisfaction, 房東的意思作出了糾正
00:10:31:18
he or she will most likely 房東很可能便不再會
not pursue the proceeding 再採取行動
00:10:35:08

and will not take you to court. 在法院向你提出控訴
00:10:38:05
If, however, 不過,
the landlord believes 倘若房東認爲
00:10:40:19
that the nuisance is continuing, 滋擾行爲仍然持續的話,
00:10:42:29
they will start a lawsuit 他們便會在房屋法庭
against you in housing court. 提出控告了
00:10:48:12
The landlord also – 雖然不一定是時常,
not always – 房東也必須
00:10:51:07
must give the tenant 向房客發出
notice of termination. 終止通知書
00:10:54:25
That means he’s --- you 意思是 -- 你未有在
didn't cure after the notice. 獲得通知後作出糾正
00:10:58:24
you didn’t stop the behavior, 你未有停止有關行爲,
00:11:00:14
and now he wants 如今房東擬
to terminate your tenancy. 終止你的居住權
00:1103:00
So he has the serve again 因此, 他要再次向你派送
with a notice of termination, 一份終止通知書,
00:11:06:03
Which is very different 這和糾正通知書
than a notice to cure, 是很不一樣的
00:11:08:07
and it will say 上面會註明是
either termination notice, 終止通知書, 或
00:11:10:16
30-day notice of termination, 30 天的終止通知書,
or just notice of termination. 甚或只是通知終止
00:11:15:27
The notice actually ends 該通知書通常都是

Your tenancy. 停止你的居住權
00:11:19:17
If you remain in the apartment 通知書上說明
after the date 你必須自行遷出,
00:11:21:27
it says you must remove yourself 如果你在指定日期
from the premises, 仍然留住在單位內時,
00:11:24:14
you're actually considered to be 正如我們所討論過的,
holding over, as we discussed. 你便是實實在在的逾期居留了
00:11:28:21
The landlord considers you 房東認爲你
no longer his tenant. 不再是他的租客
00:11:32:09
However, ultimately, 不過，最後
it is up to the court to decide. 還是要由法官決定
00:11:35:25
whether or not your tenancy 你的居住權是否
will continue. 可以繼續下去
00:11:38:29
So even if you get 故此，就算你收到了
a notice of termination, 終止通知書
00:11:41:14
and it tells you that 告訴你，閣下的
your tenancy is now terminated, 居住權已被終止,
00:11:45:09
and you have to move out 而且你需於指定
by a certain date, 日期遷出,
00:11:49:22
if you don't move out, 若你未有遷出的話,
it goes to court, 便會交由法院處理,
00:11:51:28
and it's up to the judge 並由法官
to decide. 作出判決
00:11:55:24
The very next set of papers 隨後你將收到的
that you receive 一套文件
00:11:58:04

is called a petition 稱爲訴狀書
and a notice of petition. 及訴狀通知書
00:12:00:06
It’s more commonly called a dispossess, 一般被稱作
00:12:03:01 解除令,
and that’s what people 這是人們的
usually say, 慣常稱呼
00:12:05:29
“I got a dispossess.” “我收到了一封解除令”
00:12:08:07
You want it – 你想的
00:12:09:17
They want you to be 他們想你自
dispossessed from your home, 家中遷出
00:12:12:06
and the service of those papers 而派送這些文件
actually starts the lawsuit. 便即是真正的提出了控訴
00:12:17:19
You must then answer 然後你必須
the petition. 就訴狀書進行答辯
00:12:20:16
You will get a date to come to court. 你會得到一個出庭日期
00:12:23:02
What is an answer? 甚麼是答辯?
00:12:24:18
An answer is your response 答辯便是你對
to the allegations 訴狀書內所聲稱的事項
00:12:26:21
in the petition. 作出回應
00:12:27:29
You can answer either orally 你可以採用口頭
or in writing. 或書面答辯
00:12:30:22
When you go to the court 當你第一次
for the first time, 前往法院時
00:12:33:06

go to court 請於第一次的庭期
on the first court date, 前往法院
00:12:35:17
and if you wish, 如果你願意的話,
00:12:36:27
You can actually answer 你是可以
before that, ahead of time. 在庭期之前提出答辯的
00:12:39:25
It has to be in writing. 這樣便要用書面進行答辯了
00:12:41:19
If you retain a lawyer 如果你聘請了律師
or legal counsel, 或者是法律顧問
00:12:45:03
he or she will prepare 他或她便會爲你
an answer for you. 備妥答辯書
00:12:48:06
What’s an allegation, 當他們認爲
00:12:49:18
when they mean 在聲稱一些事情時,
they allege something? 怎樣才是一項指控?
00:12:51:19
What is that? 這到底是甚麼?
00:12:52:27
You’re gonna see 你將必會看到
that word. 這一個字
00:12:54:10
If you do get papers 如果你收到了
regarding a holdover, 有關逾期居留的文件,
00:12:57:17
you will definitely 肯定地你會
see that word. 見到這個字
00:12:59:28
It’s a claim that you’ve 這是一個你
done something wrong. 犯了一些錯誤的指控
00:13:03:24
However, 不過,
you have to remember, 你要記著,
00:13:05:25

an allegation is not proof 聲稱並非證實了
that you’ve done anything wrong. 你作出了錯誤行爲
00:13:09:21
That’s why 因此,
it is very important 仔細思考
00:13:11:26
to think about 和細心閱讀是十分重要的
and read carefully. 房東對你
00:13:14:17
what the landlord 作出指控的事項
is claiming. 是十分重要的
00:13:17:05
You have to decide 你要判斷
whether it’s true. 到底是否真實
00:13:18:29
Sometimes you realize, 有時你會認爲
00:13:20:04
“Well, yeah, “是的,
I have parties late at night, 我在晚上很晚舉行聚會,
00:13:22:05
“and I play my music loud, 我的音樂聲浪也很大,
00:13:23:17
and I’ve got speakers 而且裝有由地板
from the floor to the ceiling.” 王天花的音箱,
00:13:27:20
That could be a problem, 可能這便成爲了問題”
00:13:31:05
but it’s still important 但作出答辯
to answer the petition 仍然是重要的,
00:13:33:16
and explain 如果你認爲
why you think – 他們所想像的事是不對的,
00:13:35:02
if you do think 要就你自己所想的
that they’re incorrect – 作出解釋,
00:13:38:01
why you think 爲甚麼你認爲
the landlord is incorrect. 房東是不對的

00:13:41:08
It’s important 作出答辯是
to answer the petition. 重要的
00:13:45:04
It’s important 前來法院是
to come to court. 重要的
00:13:46:27
Even if you think 就算你認爲
the allegations are true, 被聲稱的事項是真的
00:13:50:07
you might have 你都可能會
some circumstances, 有一些特殊原因的
00:13:52:12
Mitigating circumstances, 一些可作爲緩衝的原因,
that could lessen your chance 減低你
00:13:55:12
that you will lose 失去了
your apartment, 住所的機會
00:13:57:01
And I must remind you, 而且我必須提醒你們,
00:13:58:10
this is a very, very serious 他們所提出的控訴
case that they bring. 是非常，非常的嚴重的
00:14:03;29
All cases when 當你前來法院時,
you come to court are serious 所有的案件都要認真處理,
00:14:06:00
because basically, 因爲，基礎上,
you may lose your home, 你是可能失去你的住所的
00:14:09:15
but with 不過,
a nonpayment proceeding, 在一宗欠租案件,
00:14:11:01
if you pay, 如果你償還了欠款,
that’s the end of it. 案件便告結束
00:14:14:21
In the case 在一宗
of a nuisance holdover, 滋擾的逾期居留案件,

00:14:16:24
they want 他們想
the apartment. 收回單位
00:14:18:16
They don’t care about the money. 他們並不注重金錢
00:14:22:14
Are there any defenses 有沒有滋擾逾期居留案件
to a nuisance holdover? 的抗辯理由?
00:14:25:12
“Help, my landlord says “救救我吧! 房東說我是一個
I’m a nuisance. 滋擾性人物”
00:14:27:12
What can I do?” “究竟我可以怎麼辦?”
00:14:29:22
I’ll give you 我可以向各位提供
some possible defenses 一些滋擾
00:14:31:20
to a nuisance 逾期居留案件的
holdover proceeding, 可抗辯理由
00:14:33:13
but those are not 不過, 不是
the only ones. 只有這些的
00:14:36:20
These are 這些都是
the most common. 最普遍的
00:14:40:10
The notice to cure 糾正通知書
and the notice of termination 和終止通知書
00:14:43:14
Fails to inform you 未有告訴你
what nuisance 房東所稱
00:14:45:03
the landlord is alleging, 你所構成的滋擾,
and by virtue of that, 基於這樣,
00:14:48:27
You can’t prepare a defense. 你便無從就抗辯理由作出準備了
00:14:51:15

What do you mean by that? 這是甚麼意思?
00:14:53:10
Well, if the landlord 試想，如果房東
sends you a notice to cure 向你發出了一份糾正通知書
00:14:56:16
or a notice of termination, 或者是一份終止通知書，
and says, 上面寫著
00:15:00:28
“You’re creating a nuisance. “閣下造成了滋擾，
You must move.” 必須遷出”
00:15:03:21
Is that sufficient? 這足夠嗎?
00:15:05:14
No. the law says 是不足夠的，法律規定
it will not afford you 這並不足以讓你提供
00:15:09:01
an opportunity to prepare 準備案件答辯
a defense to the proceeding. 的機會
00:15:15:16
The notice to cure 該糾正通知書
or the notice of termination 或終止通知書
00:15:17:19
is not signed by your landlord 並未由房東或
or the managing agent. 代理人簽署
00:15:20:20
Why does that matter? 這爲何又有關係呢?
00:15:23:04
It matters because you don’t 是有關係的，因爲如果
know where it’s coming from. 你不知道是由誰人發出的通知，
00:15:26:10
Someone is telling you 只是有人通知你
that you have to cure something, 需要就某些事情作出糾正
00:15:29:03
and you have to – 而你將要 --
00:15:30:06
and your tenancy 遭受到居住權
is being terminated. 被停止
00:15:33:26

If it doesn’t come from the landlord 若然這並非來自你的房東
or the managing agent 或房東的代理人,
00:15:36:14
or someone who’s authorized 又或是獲得授權的人士
to prepare that 來提出時,
00:15:39:00
that is a problem. 那便是問題了
00:15:40:10
The case can be dismissed 單獨就這一理由,
for that reason alone. 案件便可以被撤銷了
00:15:43:03
You must know from whom 你必須知道,
this notice is coming. 該通知書是何人發出的
00:15:49:05
Another defense is, 另一抗辯理由是
00:15:50:25
the landlord’s claims 房東所聲稱事項
are untrue. 並非事實
00:15:53:21
“I didn’t do it,” “我沒有這樣做,”
00:15:55:12
or, “I did something, 或者是, “我是有做過
00:15:59:17
but it doesn’t rise 一些事，但並不足以
to the level of nuisance.” 構成滋擾”
00:16:01:29
Remember, a nuisance 記著，滋擾並非
is not just a one-time deal. 一次性的行爲
00:16:05:18
It’s a continuous pattern 這是一種連續性
of behavior. 的行爲模式
00:16:09:05
Of course, one exception 當然，例外的是
is when you decide to 而且曾經發生過,
00:16:12:28
And this has happened – 你作出了傷害到
00:16:15:02
physically harm the landlord 房東或其僱員身體

or one of his employees.	的行爲
00:16:19:23	
Sometimes,	在某些情況下,
you don’t have to do it again	你是不必再次
00:16:22:03	
to rise to the level	發生同樣行爲就可
of nuisance.	達到滋擾的層級的
00:16:25:09	
Another very common one is,	另一個十分常見的是,
00:16:26:27	
you didn’t receive	你沒有根據
the legal papers	法律所指定
00:16:28:19	
in the manner	的方式收到
prescribed by law.	那些法律文件
00:16:31:11	
I don’t want to go into how	我不打算深入解釋
they have to serve the papers,	他們應該如何派送文件了
00:16:34:26	
but I just, very briefly –	只是很簡單地介紹一下,
00:16:37:25	
there is a way	他們所要派送的文件
they have to serve the papers.	是有指定方法的
00:16:39:18	
They have	他們要
to actually physically	嘗試
00:16:41:23	
either try	親手將文件
to serve you in person.	送交給你
00:16:44:06	
It that doesn’t work,	如果做不到這樣的話,
00:16:45:21	
they have to try	他們便要嘗試
to give the papers	將文件交給
00:16:49:05	
To someone in your household	住在你家的
who lives there	其中一位成員

00:16:52:10
and is of an age that they 而該成員是必須達到足以
can understand what's going on. 明白到發生了甚麼事的年齡
00:16:55:21
If your eight-year-old son 如果是你八歲
00:16:57:17
Or your five-year-old son 或只有五歲的兒子
opens the door, 前來開門
00:16:59:12
and they give him 他們將那些法律文件
the legal papers, 交給你的兒子時
00:17:01:01
That's not sufficient 這便不足以
for service. 符合派送規定
00:17:06:00
If they can't manage that, 如果他們沒辦法辦妥派送,
00:17:07:22
they will do something 他們便要採取其他行動
called nail and mail 稱爲張貼及郵寄,
00:17:11:08
Or conspicuous place service – 或是明確地點派送的方式了
00:17:13:21
Conspicuous 明確,
because you have to see it. 因爲你必將會看得到
00:17:15:19
They have to actually 他會需要確實地將文件
post it on your door, 貼在你的門上,
00:17:17:10
put it under your door, 或從你的門縫下放入去,
00:17:18:15
and I know that I've heard 而且我知道曾經
many times 聽過許多次
00:17:20:15
That tenants come and say, 房客前來說:
"I was so embarrassed. "我覺得很尷尬
00:17:23:01
Why do they have to do that?" 他們爲甚麼要這樣做?"
00:17:25:01

They have to do it 因爲是法律規定,
because that’s the law. 所以他們必須是要這樣做的
00:17:27:16
In addition, 除此之外,
they will have to, actually, 他們也必須要真正地
00:17:30:01
send you the papers 將文件
through mail, 用一般或認證的郵寄
00:17:31:26
Regular and certified. 方式交給你
00:17:34:21
So if that doesn’t occur, 因此，如果沒有發生這情形,
you come into court and you say, 你便可來到法庭時說
00:17:39:04
“I wasn’t served,” “我沒有獲得派送”,
and that’s very important. 這是十分重要的
00:17:44:11
The next one is, 另一種方法是
00:17:46:09
The petition fails to state 訴狀書上未有述明
a basis for the claim. 控訴的原因
00:17:51:24
That means that they’re claiming nuisance，即是說，他們指控滋擾,
00:17:56:03
but they’re alleging that 但卻聲稱
we’re terminating your tenancy 要終止你的居住權
00:18:00:15
Because you got 由於你接到了
a traffic ticket. 一張交通罰單
00:18:04:20
Does that state a claim? 這算是列出一項控訴麼?
00:18:06:02
No, it has to relate 是不可以的，必須要
to a nuisance. 與滋擾有關,
00:18:09:13
It has to actually explain 實際地說明
00:18:11:16

that we are taking you 要將你告上
to court 法院,
00:18:13:15
because you are creating 因爲你作出了
a nuisance. 一些滋擾行爲
00:18:17:11
Another one, you paid your landlord – 另一種是你已付了錢給你的房東
00:18:20:05
you paid rent – 你已付了租金,
excuse me – 對不起,
00:18:21:21
and the landlord accepted it, 房東已經收受了
00:18:23:05
and that's between 而事發的時間是
the time your tenancy was ended, 在你的租住權已被終止期間,
00:18:26:28
which is the date 即是在終止通知書上
on the notice of termination, 所載日期
00:18:30:07
and the time you were 與及你實際上
actually served the petition 接獲派送訴狀書
00:18:32:25
and notice of petition. 和訴狀通知書的期間,
00:18:34:11
It's called 這段時間被喚作
a window period. 空窗期
00:18:36:03
If the landlord 如果房東在
accepts your rent 空窗期間內
00:18:40:05
During that window period, 收受了你的租金
00:18:43:27
the petition 該控訴便會
will be dismissed. 被撤銷
00:18:47:12
He knew, 他知道,
or he should have known, 或可說他應該知道,

00:18:49:23
that he cannot accept rent 在那一段時間內
during that time. 他是不可以收受租金的
00:18:53:00
Can he accept the rent 在派送了訴狀書和
after the notice of petition 訴狀通知書後
00:18:55:23
And petition is served? 他是否可以收受租金?
00:18:56:23
Yes, he can. 是可以的,
00:18:58:03
That’s not during 但不可在空窗期內,
the window period, so remember, 所以要記著,
00:19:00:21
it’s paying rent between 這是在你應繳付租金
the time you’re supposed to – 的期間內,
00:19:05:17
The tenancy terminates, 租住權一旦結束,
00:19:06:27
and you see that date 你是可以在終止通知書上
on the notice of termination, 看到該日期的,
00:19:10:28
until the time you’re 直至你實際上被
actually served the petition 派送訴狀書和
00:19:13:16
and notice of petition, 訴狀通知書或是
or the dispossess, 解除令的那一段期間,
00:19:15:23
That’s the window period 便是所謂的空窗期了
00:19:17:02
where they cannot accept 這段時間內，房東
rent from you. 是不可以收受你的租金的
00:19:21:06
Another common one, 另一常見的現象,
00:19:22:22
you complain 你向政府機構
to a governmental agency 作出投訴
00:19:24:08

that you needed	說你需要
some repairs,	一些維修,
00:19:25:22	
or you joined	或者是你加入了
a tenants' association,	一個住客協會,
00:19:27:18	
and the landlord	而房東採取
is punishing you	控告你
00:19:29:07	
by bringing the case.	作爲懲罰
00:19:32:03	
You have a right	你是有權針對
to complain about conditions.	居住條件而作出投訴的,
00:19:35:24	
You have a right	你也有權就
to complain about anything	你覺得
00:19:37:16	
that you feel is breaching	在可居住條件在保證上
00:19:40:18	
your warranty of habitability	受到毀約,
or making you uncomfortable	或是令你感到不安的任何事
in your apartment,	作出投訴的,
00:19:43:20	
and you have a right to join	而且你是有權
a tenants' association	參加住客協會
00:19:46:11	
or to form	或者是組織
a tenants' association.	一個住客協會的
00:19:48:06	
If you do that,	如果你這樣做,
00:19:50:04	
and you feel the landlord	而又感到房東
00:19:51:24	
is bringing you to court	是因爲懲罰你
to punish you,	而將你告上法院時,
00:19:54:10	
that is a defense.	這也是一個抗辯的理由

00:19:58:08
The last one, 最後一種,
but certainly not the only one, 當然並非只有這一種,
00:20:01:19
is that you live 便是你居住在一個
in an illegal apartment 不合法的單位之內,
00:20:04:08
that’s not registered 這單位並未有向
00:20:05:20
With the Division 房屋及社區身重建局
of Housing and Community Renewal 辦理多住戶單位
00:20:07:23
as a multiple dwelling. 的登記手續
00:20:09:01
It’s a little more 這是比較上
complicated than that, 較爲複雜的
00:20:10:24
but if you live in, let’s say, 但是，假如你住在一個,
a bottom apartment, 就說是底層單位吧,
00:20:13:10
and you know 而又知道這單位
it’s never been registered, 從未辦理登記,
00:20:15:14
that is also a defense. 這也可以構成一個抗辯理由
00:20:18:15
So these are very important 所以，這些都是需要
things to remember, 記得的重要事項,
00:20:22:29
and I know some of the things 我知道有一些是
may be a little confusing, 稍爲複雜的,
00:20:25:26
but when you read it, 但當你閱讀那些文件時,
00:20:28:08
and when you think 你又可以記起
about the examples, 那些例子,
00:20:29:28
and of course, people will be 當然，有些人會
asking me questions, 提出一些問題,

00:20:31:29
and I will explain to them　　而我會爲他們一一解答,
it will be a little clearer.　　便會較爲清楚了
00:20:34:07
Very important things　　要記得十分
to remember,　重要的事項,
00:20:36:14
And I can’t stress　但我不可能
this enough:　一一強調得足夠,
00:20:38:11
come to court on time.　　準時前來法院
00:20:40:22
There will be,　在你的訴狀通知書
00:20:42:08
On your notice of petition　　和訴狀書上
and petition,　是有列明
00:20:44:18
a particular time　　你要到達法庭
when you have to be in court.　　的指定時間的
00:20:47:20
It will say you　　上面會註明
have to be in court　你要在那一天,
00:20:50:03
on such and such a date,　　甚麼時間,
on such and such a time,　到達法院的
00:20:53:22
such and such a room,　　那一個房間,
and the room number.　　與及房間號碼的
00:20:57:04
It it says 9:30,　通常上面都是會註明
which it usually will,　　9 時 30 分這個時間的,
00:21:00:05
Do not come at 10:00.　　切勿在 10 時才到達
00:21:01:14
Do not come at 10:30.　　也不要在 10 時 30 分才到達
00:21:03:09
Come at 9:30　必須在 9 時 30 分
or a little before.　　或之前到達

00:21:05:03
You come. 抵步時,
00:21:06:08
You check in immediately 立即向庭警
with the court officer 報到
00:21:08:22
You're safe 這樣你便可以安心地等待
until you're called again 叫喚你的名字
00:21:11:10
to actually deal 以便可真正地
with the case. 辦理你的案件了
00:21:16:08
If the papers 倘若文件上未有
do not include those things: 註明這些資料,
00:21:19:18
the address of the court house, 法院的地址,
the part, and the room number, 法庭號和房號,
00:21:23:16
please notify 請馬上通知
the court attorney or the judge. 法庭律師或法官
00:21:28:03
That's important. 這是重要的,
00:21:29:29
You could get the case 你有可能因此而
dismissed as a result. 獲得案件被撤銷的
00:21:33:18
Another thing 另一件你要
you have to remember 記得的事便是
00:21:35:11
is to bring 要帶齊你
all your documents, 所有的文件,
00:21:36:28
and those would be 即是你用作
the documents 反對你房東提出
00:21:38:12
where you disprove 控告你的案件
the landlord's case. 的有關文件
00:21:42:14

The landlord wants to take 房東意圖要
possession of your home. 取得你的住所的佔有權
00:21:45:08
It’s a very, 這是一宗十分,
very serious type of case. 十分嚴重的案件,
00:21:48:14
because if the landlord wins, 因爲，如果房東勝訴了,
you lose your home, 你便失去了你的住所,
00:21:52:26
and you could have been 而你卻可能仍會在這寓所
in a home for a year 繼續居住一年,
00:21:55:07
or 20 years 二十年,
or 30 years. 或者是三十年的
00:218:02
That’s why it’s very important, 這是非常重要的
as I said before, 正如我較早前說過,
00:22:00:25
when you get 當你收到
a set of those papers, 那一套文件時,
00:22:03:04
you read them; 請詳細看清楚,
you think about them, 考慮清楚,
00:22:04:28
and you think how are you 考慮你將會用甚麼
going to defend against them? 方法與他們抗辯
00:22:09:04
Bringing all your documents 帶齊所有的文件,
00:22:10:18
also could be 有可能時
bringing a witness. 帶同證人
00:22:14:10
Usually, the witnesses – 通常，證人是 --
00:22:16:01
Bringing witnesses 帶備證人
are saved 留待
00:22:17:08
for when you actually 真的要交由

go to trial –　　法官審訊
00:22:18:26
if you do go to trial　　假如你沒有
00:22:20:02　　在之前達成和解
and don’t settle　　而必須交由
the case beforehand –　　法官進行審訊的話
00:22:21:28
but sometimes it helps if　　有時你若對案件
you’re pretty sure of your case,　　充滿信心,
00:22:25:19
and you bring somebody,　　而又帶了其他人,
00:22:27:02
the landlord sometimes　　有時房東會
will agree　　同意
00:22:30:20
that maybe　　你並不真的是
you’re not a nuisance.　　麻煩人
00:22:34:18
If you don't understand　　如果你不明白
the documents you receive,　　所收到的文件,
00:22:37:10
And they are written in,　　而這些文件本應只是用
supposedly, plain language,　　淺白的英文寫成,
00:22:40:05
but there’s a lot　　但是內面卻用了
of legalese in there,　　許多法律用語
00:22:43:00
you can go　　你可以前往
to the resource center　　資源中心
00:22:45:26
and ask to see　　要求和
the pro se attorney　　自我代表律師見面
00:22:48:06
who will speak with you　　他們會和你傾談,
and review your documents.　　爲你覆核文件
00:22:51:17
In every courthouse,　　每一所具備
00:22:53:17

in every 房東/房客設施的法院內
landlord/tenant facility,
00:22:56:14
There is a resource center 都設有資源中心
00:22:58:05
and there are available 並有自我代表律師
pro se attorneys. 在場
00:23:00:20
They're court attorneys who deal 他們是專門爲公眾人士
specifically with the public 服務的法院律師,
00:23:04:07
who will explain things to you. 他們會向你解釋,
00:23:06:05
The thing that 你需要記著
you have to remember 自我代表律師
00:23:08:02
is the pro se attorney 並非
is not your attorney. 你的代表律師
00:23:10:20
They're there 他們只爲你
to explain court procedures 講解法庭的手續,
00:23:13:14
and to help you understand 同時讓你明白
what the proceeding is about. 案件的過程是怎麼樣的
00:23:17:24
If you think 如果你覺得
you need an attorney, 你需要一位代表律師
00:23:20:12
you can get a list of free 法院可以發給你一張
legal services from the court, 免費法律服務機構的名單
00:23:23:29
or you can retain one 或者是你可以
by yourself. 自行聘請一名代表律師
00:23:26:16
Also, the bar association 同時，在你所居住的每一地區
in each of your boroughs 的律師公會
00:23:28:27
has a list of attorneys 都備有執業

who practice and are experienced 而又諳熟房東/房客法律
00:23:32:05
In landlord/tenant law. 的律師名單
00:23:33:21
Now, let me just go over that 現在，就讓我用數分鐘
for a few minutes. 和大家略爲講述一下吧
00:23:36:28
The free legal services, 免費的法律服務
00:23:39:09
They're very limited 在受理案件方面
in who they take. 是非常有限的
00:23:42:15
They're limited 他們局限於
by virtues of the fact 律師的嚴重短缺,,
00:23:44:23
that they don't have 而他們所擁有的
a lot of attorneys, 律師
00:23:46:25
and the attorneys 都是
that they do have 時常十分
00:23:48:21
are always very busy 忙碌和手上已有
and have a lot of cases. 很多案件正在處理的
00:23:51:22
You also have to fit 你亦要符合
into the financial basis 經濟上的要求
00:23:56:17
for getting 才能獲得
free legal services. 免費的法律服務
00:23:58:27
If you have 如果你的經濟
a lot of money, 是富裕的,
00:24:00:26
or if you work 或者是你的工作
and make a certain salary, 可以賺取到相當的薪金時,
00:24:05:01
you may not be able to be 你便不太可能獲得
afforded free legal services, 免費的法律服務了

00:24:09:07
and some people 有些人雖然
don’t make a lot of money, 賺的錢不多
00:24:10:29
but they’re still 但他們的收入
over the limit, 仍然超出限額
00:24:13:27
so don't get discouraged, 所以不必氣餒
00:24:15:26
but that might be the reason 不過這可能會是
why you’re turned down. 你被拒絕的理由
00:24:20:19
You can retain 你可以自行
your own attorney. 聘請律師
00:24:24:10
Again, don’t have your 再說一次,
Aunt Susie’s criminal attorney 千萬不要找一位刑事案的律師
00:24:31:12
to represent you in housing court. 在房屋法庭作爲你的代表律師
00:24:34:07
An attorney who represents 有些時候,
anyone anywhere 不論任何代表律師
00:24:36:09
is better than no attorney 都是較沒有
sometimes but not always. 代表律師爲好的
00:24:39:21
You really want 你真的要有
an attorney 一名對房東/房客法律
00:24:40:29
who’s very experienced 具備豐富經驗的
in landlord/tenant law, 代表律師
00:24:42:28
and you can get that 你可以透過
from either the bar association, 律師公會
00:24:45:20
or sometimes 有時或者是,
you’ve been in court before, 如果你之前曾經到過法庭,
00:24:48:05

and you notice	而你有留意到
attorneys who are –	有些律師
00:24:49:26	
who you like	是你所喜歡的
their style,	風格,
00:24:51:02	
and you see that they're	你認爲他們正是
the kind of attorney	你所需要
00:24:53:04	
that you want	作爲你代表
to represent you.	的一類律師時,
00:24:54:14	
You can go up	你便可行前
and ask them.	向他們詢問
00:24:55:19	
"Can I have your card?	"可以給我你的名片嗎?
I need representation."	我需要代表律師"
00:24:59:27	
If you don't come to the court	如果你沒有在指定時間
at the appointed time,	到達法庭,
00:25:06:12	
you will have	你便會遭到
a default judgment	缺席判決
00:25:08:16	
Entered against you.	判你敗訴,
00:25:09:29	
This may result	其結果可能導致
in an eviction,	被驅逐出寓所之外
00:25:12:06	
If you fail to ask the court	如果你未有向法官
to vacate the default judgment.	要求撤銷缺席判決,
00:25:17:14	
You do that by going down	這可以在同一法院大樓
to the clerk's office –	樓下的
00:25:20:24	
in this particular courthouse,	書記處辦理,
it's room 225	即 225 室 --

00:25:23:17
and you file what’s called 辦理一份名爲
an order to show cause. 展示原因令
00:25:25:29
You’re asking 代表了你要求法官
the judge to vacate 撤銷對你
00:25:28:25
that default judgment 所作出的
against you. 缺席判決
00;25:31:11
Do you have to have a good reason? 你要有充分的理由嗎?
00:25:32:20
Absolutely, 當然了
00:25:34:18
The judge 法官具有
has the discretion 批准或拒絕
00:25:36:04
to either grant or deny 你所提要求
your application. 的權力
00:25:38:02
The application is the request 你所要求的是要
to vacate the default judgment. 撤銷了缺席判決
00:235:41:29
There are 其中有許許
a lot of reasons. 多多的理由
00:25:43:12
I don't have much time 我沒有太多的時間
to go over it, 一一敘述
00:25:44:26
but there are many, many reasons 不過，你是可以有許多
why you defaulted. 令你缺席的理由的
00:25:48:27
Just give you 就隨便地
one quick example: 舉出一個吧
00:25:51:09
Your child got ill, 你的小孩病了
00:25:52:14
and you had to take the child 你要帶小孩

to the hospital.	去醫院
00:25:55:02	
That’s a very good reason	這是一個不能
to not come to court.	前來法庭的好理由
00:25:58:13	
However,	不過,
if you come into court,	在你前來法庭時,
00:26:00:12	
Bring your documents	帶備醫生或
from the doctor or the hospital.	醫院給你的單據
00:26:04:05	
Show the court	給法官看
that there was a reason.	你是有理由的