

IMPORTANT NOTICE TO HOMEOWNER

YOU ARE AT RISK OF LOSING YOUR HOME!

This is a **foreclosure case against you**. You may lose your home.
Please Read This Notice.

In order to be informed about what is happening in your court case, you must follow the directions in the Summons (one of the papers attached to this notice) for entering an appearance in the case and filing an answer. Please indicate in your Notice of Appearance if you have an e-mail address and consent to receiving court notices via e-mail. You should also talk to a lawyer, if at all possible. Options for contacting a lawyer in order to obtain legal advice appear at the end of this notice.

Right to Mediation

If the property identified in your court case is a dwelling house of four units or less and is occupied by you as a principal residence,

you may have the right to foreclosure mediation, which means the right to meet with your lender or mortgage servicer and a “mediator” (a neutral third person) to explore ways to stay in your home, including a possible reduction in your mortgage payments (a “modification”). To ask for a meeting that could save your home, follow these simple steps:

1. Fill in the information below including your signature:

**I OWN AND LIVE IN THE PROPERTY IDENTIFIED IN MY COURT CASE
AS MY PRIMARY RESIDENCE.**

Yes _____ No _____

I REQUEST FORECLOSURE MEDIATION:

Name	
Address	
City, State, Zip Code	
Telephone: ()	E-mail Address (if any)

Signature

Date

2. Mail copies of the first page of this form to the court and the lawyer listed below, and keep this page for the resource information provided below:

Court Address (Plaintiff, please fill in)		Lawyer Name (Plaintiff, please fill in)	
Vermont Superior Court, Civil Division		Firm	
Street		Street	
City, State, Zip	Phone No.	City, State, Zip	Phone No.

You should request mediation even if you are already talking to your lender or mortgage servicer, because those conversations will not necessarily stop foreclosure. You do not have to pay for mediation if you are entitled to mediation under the statute.

If you request mediation, you will receive a list of mediators from the Vermont Bar Association (VBA) with instructions on what to do next. After the VBA assists with the mediator selection process, the court will appoint your mediator.

RESOURCES FOR LEGAL HELP

You have the right to be represented by an attorney of your choice. To find out about legal help regarding a foreclosure, call these numbers:

Vermont Legal Aid: 1-800-889-2047
 Vermont Bar Association Lawyer Referral Service: 1-800-639-7063

To get free help in working with your lender to try to keep your home or to decide whether you can afford to keep your home, you can also call your nearest Vermont Homeownership Center:

Barre Office: 802-476-4493	www.cvclt.org
Brattleboro Office: 802-246-2102	www.w-wht.org
Burlington Office: 802-862-6244	www.getahome.org
Lyndonville Office: 800-234-0560	www.ruraledge.org
Rutland Office: 802-438-2303	www.nwwwvt.org
Springfield Office: 802-885-3220	www.w-wht.org
St. Albans Office: 802-527-2361	www.getahome.org

Other free resources include:

Vermont Dep't of Financial Regulation (1-802-828-3307) or DFR.BnkConsumer@state.vt.us
 Toll-free Mortgage Assistance Program (1-888-568-4547).