



COMMONWEALTH OF KENTUCKY
JEFFERSON CIRCUIT COURT
JEFFERSON COUNTY JUDICIAL CENTER
700 WEST JEFFERSON STREET
LOUISVILLE, KENTUCKY 40202

30TH JUDICIAL CIRCUIT

www.courts.ky.gov

If you live in and own the home being foreclosed on, the Jefferson County Circuit Court has tentatively scheduled a meeting for you and your lender at the Master Commissioner's office on **July 9, 2009** at 10 a.m. to discuss alternatives to foreclosure. The Master Commissioner's Office is on the 4th Floor of 514 West Liberty Street. This meeting will:

- Give you a chance to discuss alternatives to foreclosure with your lender.
- Give you the opportunity to be represented by an attorney at no cost to you.
- Not stop the foreclosure process.

The Complaint you received today is the beginning of the foreclosure process, not the end. It is important to act within 7 days. If you wait longer than 20 days, you may lose some of your legal rights. Here is what you need to do:

1. Do not move out of your home.
2. Contact the Kentucky Homeownership Protection Center by phone at 1-866-830-7868 or by visiting www.protectmykyhome.org
3. Attend a free foreclosure clinic at the Legal Aid Society (416 W. Muhammad Ali Blvd. in Louisville). These clinics are held every Tuesday at 11 a.m. and Thursday at 6 p.m.
4. Meet with a free housing counselor (you will be referred to one when you call the Kentucky Homeownership Protection Center). The housing counselor will help you complete and return a financial packet to your lender.
5. **If you take these steps**, you must complete a Certification Form and submit it to the Court. A lawyer or housing counselor will help you complete this form.

An outreach worker will stop by your house in the next 30 days to answer any questions. If you would like to speak with someone sooner, please call the Legal Aid Society at 584-1254.

This project is brought to you by the following partners:
The Jefferson County Circuit Court, Kentucky Homeownership Protection Center, Louisville Urban League, Housing Partnership, Inc., Making Connections Louisville, Louisville Bar Association, and the Legal Aid Society.

Filed May 11-15, 2009