

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. You should also talk to a lawyer, if at all possible.

Right to Mediation

You have 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 REQUEST FORECLOSURE MEDIATION:

Name	
Address	
City, State, Zip Code	
Telephone: ()	e-mail address (if any)
Signature	Date / /20__

- 2. Mail copies of this form to the court and the lawyer listed below:**

Court Address (Plaintiff, please fill in) Vermont Superior Court, Civil Division	Attorney Name (Plaintiff, please fill in) Firm
Street	Street
City, State, Zip	City, State, Zip

You should request a mediation even if you are already talking to your lender or mortgage servicer, because those conversations will not necessarily stop foreclosure.

If you request a meeting, you will receive a list of mediators from the court with instructions on what to do next. **You do not have to pay any money up front for the mediation.**

RESOURCES FOR FREE HELP

You have the right to be represented by an attorney of your choice. To find out about free or reduced-fee legal help to prevent 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.cvlct.org
Brattleboro Office: 802-246-2109	www.windhamhousingtrust.org
Burlington Office: 802-862-6244	www.getahome.org
Lyndonville Office: 802-698-8466	www.NEKHome.org
Rutland Office: 802-438-2303	www.nwwwvt.org
Springfield Office: 802-885-1856	www.raclt.org
St. Albans Office: 802-527-2361	www.getahome.org