



**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.

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 appear at the end of this notice.

Right to Mediation

If the property identified in your court case is a single-family home or has four apartments or less, and it is your 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: _____
Telephone: _____ Email Address: _____
Date: _____ Signature: _____

2. Mail copies of this page to the Court and the lawyer listed below *(to be completed by the Plaintiff).*

Court: _____	Attorney Name: _____
Address: _____	Firm: _____
City/State/Zip: _____	Address: _____
	City/State/Zip: _____

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 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 learn about free or reduced fee legal help to prevent foreclosure, call these numbers:

Vermont Legal Aid: 1-800-889-2047

Vermont Bar Association Lawyer Referral Service: 1-800-639-7063