

APPENDIX F

NOTICE TO HOMEOWNER RE: VERMONT HOMEOWNER ASSISTANCE PROGRAM

You may be able to get help with past-due mortgage payments through the Vermont Homeowner Assistance Program (VHAP). VHAP may be able to help you avoid foreclosure by paying up to \$30,000 in past-due mortgage payments, escrow charges, and other fees if you have suffered a financial hardship related to the COVID-19 pandemic. Financial hardships can include job loss, a reduction in income, or increased costs due to illness or the need to care for a family member.

You can apply for VHAP online at <https://vermonthap.vhfa.org>
For advice about the program and help completing the application, contact the nearest local agency listed at <https://www.vhfa.org/news/HAP/affiliates> call the VHAP program at 833-221-4208, or contact Vermont Legal Aid at 1-800-889-2047 or <https://vtlawhelp.org/foreclosures-coronavirus>

If you inform the court that you have applied for VHAP funds, any judgment or sale in the foreclosure case will be put on hold (stayed) for 60 days while your application is reviewed, unless the Plaintiff files an objection and the court ends the stay. If you want to ask the court for a stay, you should fill out and sign the attached form, file it with the court, and send a copy to the plaintiff's attorney.

HOMEOWNER'S REQUEST FOR STAY UNDER ADMINISTRATIVE ORDER 49 ¶ 22(g)

HOMEOWNER: If you wish to ask the court to put this case on hold while you apply for the Vermont Homeowner Assistance Program, you should file this motion with the court and send a copy to the plaintiff's lawyer.

I am a defendant in this case and am requesting a stay of this case for 60 days. I swear to or affirm that all of the following statements are true:

I own and live in the house, condominium, or mobile home that is the subject of this case as my primary residence.

I have applied for funds under the Vermont Homeowner Assistance Program (VHAP) to pay past-due mortgage or mobile home loan payments.

I have not previously received VHAP funds for mortgage or mobile home loan payments on or after January 1, 2022.

I experienced a financial hardship after January 21, 2020 associated with the COVID-19 pandemic.

I believe I meet the income guidelines for VHAP.

I agree to notify the court and the plaintiff's lawyer as soon as I receive notice of the results of my VHAP application.

I have mailed or emailed a copy of this request to the Plaintiff's lawyer (or the plaintiff, if there is no lawyer) at the following address or email address:

Name: _____

Address: _____

I declare that the above statements are true and accurate to the best of my knowledge and belief. I understand that if the above statements are false, I will be subject to the penalty of perjury or other sanctions in the discretion of the court.

Homeowner's Name (Printed)

Homeowner's Signature

Date