

Foreclosure Notice: The following notice must be provided along with the summons and complaint in any residential foreclosure action of a one to four family dwelling. The notice must be on its own page and printed on colored paper that is other than the color of the summons and complaint. The title of the notice must be in bold, twenty-point type, and the text of the notice must be in bold, fourteen-point type.

## **Help for Homeowners in Foreclosure**

New York State Law requires that we send you this notice about the foreclosure process. Please read it carefully.

### **Summons and Complaint**

You are in danger of losing your home. If you fail to respond to the summons and complaint in this foreclosure action, you may lose your home. Please read the summons and complaint carefully. You should immediately contact an attorney or your local legal aid office to obtain advice on how to protect yourself.

### **Sources of Information**

The State encourages you to become informed about your options in foreclosure. In addition to seeking assistance from an attorney or legal aid office, there are government agencies and non-profit organizations that you may contact for information about possible options, including trying to work with your lender during this process. To locate an entity near you, you may call the toll-free helpline maintained by the New York State Banking Department at 1-877- BANK-NYS (1-877-226-5697) or visit the Department's website at [www.banking.state.ny.us](http://www.banking.state.ny.us).

### **Foreclosure Rescue Scams**

Be careful of people who approach you with offers to "save" your home. There are individuals who watch for notices of foreclosure actions in order to unfairly profit from a homeowner's distress. You should be extremely careful about any such promises and any suggestions that you pay them a fee or sign over your deed. State law requires anyone offering such services for profit to enter into a contract which fully describes the services they will perform and fees they will charge, and which prohibits them from taking any money from you until they have completed all such promised services.