

URGENT NOTICE

IMPORTANT NOTICE TO DEFENDANT(S) YOU MAY RECEIVE HELP THAT MIGHT SAVE YOUR HOME MONROE COUNTY RESIDENTIAL MORTGAGE FORECLOSURE DIVERSION PROGRAM

You have been sued. The Plaintiff alleges you have defaulted on your mortgage.

The court has a program that may help save your home from foreclosure if: 1) you are an owner (or an heir to a deceased owner) of the property, 2) you live in the property and 3) the property is your principal residence.

You must complete and return the attached Certificate of Participation to the Prothonotary (3rd Floor, Monroe County Courthouse, Stroudsburg, PA 18360) immediately. When you file this form, an order staying the mortgage foreclosure case against you will be entered by the court.

A conciliation conference before the court will be scheduled with you, your attorney if you have one, and a representative of your lender.

You will be required to submit a complete, written proposal for modification of your mortgage, along with supporting financial and employment documentation to the Plaintiff's attorney no later than THIRTY (30) DAYS FROM THE DATE OF THE COURT ORDER SCHEDULING YOUR CONCILIATION CONFERENCE. Further information about the proposal package may be found at www.monroepacourts.us under the Monroe County Residential Mortgage Foreclosure Diversion Program sub-heading. Any question about the use of these forms and the borrower's rights should be referred to an attorney as the court does not give legal advice.

You may have an attorney of your choosing assist you in making your proposal to your lender. If you do not have an attorney, you may contact the Monroe County Bar Association (570) 424-7288, www.monroebar.org for a list of attorneys who will represent homeowners in the Monroe County Residential Mortgage Foreclosure Diversion program for a fee.

You may also call a housing counselor for assistance. The PENNSYLVANIA HOUSING FINANCE AGENCY (PHFA) maintains a list of agency-approved housing counselors providing services in Monroe County at <http://www.phfa.org/>. PHFA's toll-free telephone number is 1-800-635-4747. The housing counselor's services are at no cost to you. Neither the Court nor the County of Monroe endorses any particular housing counselor or program.