

SUMMONS - CIVIL

JD-CV-1 Rev. 2-13

C.G.S. §§ 51-346, 51-347, 51-349, 51-350, 52-45a,
52-48, 52-259, P.B. Secs. 3-1 through 3-21, 8-1**STATE OF CONNECTICUT
SUPERIOR COURT**
www.jud.ct.gov

See page 2 for instructions

- ☐ "X" if amount, legal interest or property in demand, not including interest and costs is less than \$2,500.
- ☒ "X" if amount, legal interest or property in demand, not including interest and costs is \$2,500 or more.
- ☒ "X" if claiming other relief in addition to or in lieu of money or damages.

TO: Any proper officer; BY AUTHORITY OF THE
STATE OF CONNECTICUT, you are hereby
commanded to make due and legal service of
this Summons and attached Complaint.

Address of court clerk where writ and other papers shall be filed (Number, street, town and zip code) (C.G.S. §§ 51-346, 51-350)		Telephone number of clerk (with area code)	Return Date (Must be a Tuesday)
235 Church Street, New Haven, CT 06510		(203) 503-6800	SEPTEMBER 16, 2014 Month Day Year
<input checked="" type="checkbox"/> Judicial District <input type="checkbox"/> Housing Session	G.A. Number: <input type="checkbox"/>	At (Town in which writ is returnable) (C.G.S. §§ 51-346, 51-349) New Haven	Case type code (See list on page 2) Major: P Minor: 00

For the Plaintiff(s) please enter the appearance of:

Name and address of attorney, law firm or plaintiff if self-represented (Number, street, town and zip code) Leopold & Associates, PLLC, 60 Long Ridge Road, Suite 404, Stamford, CT 06902	Juris number (to be entered by attorney only) 432276
Telephone number (with area code) (914) 219-5758	Signature of Plaintiff (If self-represented)

Number of Plaintiffs: 1 Number of Defendants: 2 ☐ Form JD-CV-2 attached for additional parties

Parties	Name (Last, First, Middle Initial) and Address of Each party (Number; Street; P.O. Box; Town; State; Zip; Country, if not USA)	
First Plaintiff	Name: DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for SECURITIZED ASSET BACKED Address: Receivables LLC Trust 2007-NC1, Mortgage Pass-Through Certificates, Series 2007-NC1 c/o Ocwen Loan Servicing LLC, 1661 Worthington Road Suite 100, West Palm Beach, FL 33409	P-01
Additional Plaintiff	Name: Address:	P-02
First Defendant	Name: Shirley J Townsend Address: 99 Fredrick Street, New Haven, CT 06515	D-01
Additional Defendant	Name: JOHN S VECCHITTO, DMD Address: 1220 Whitney Avenue Suite C7, Hamden, CT 06517	D-02
Additional Defendant	Name: Address:	D-03
Additional Defendant	Name: Address:	D-04

Notice to Each Defendant

1. YOU ARE BEING SUED. This paper is a Summons in a lawsuit. The complaint attached to these papers states the claims that each plaintiff is making against you in this lawsuit.
2. To be notified of further proceedings, you or your attorney must file a form called an "Appearance" with the clerk of the above-named Court at the above Court address on or before the second day after the above Return Date. The Return Date is not a hearing date. You do not have to come to court on the Return Date unless you receive a separate notice telling you to come to court.
3. If you or your attorney do not file a written "Appearance" form on time, a judgment may be entered against you by default. The "Appearance" form may be obtained at the Court address above or at www.jud.ct.gov under "Court Forms."
4. If you believe that you have insurance that may cover the claim that is being made against you in this lawsuit, you should immediately contact your insurance representative. Other action you may have to take is described in the Connecticut Practice Book which may be found in a superior court law library or on-line at www.jud.ct.gov under "Court Rules."
5. If you have questions about the Summons and Complaint, you should talk to an attorney quickly. **The Clerk of Court is not allowed to give advice on legal questions.**

Signed (Sign and "X" proper box)	<input checked="" type="checkbox"/> Commissioner of the Superior Court <input type="checkbox"/> Assistant Clerk	Name of Person Signing at Left Adam Burns, Esq.	Date signed 07/29/2014
If this Summons is signed by a Clerk: a. The signing has been done so that the Plaintiff(s) will not be denied access to the courts. b. It is the responsibility of the Plaintiff(s) to see that service is made in the manner provided by law. c. The Clerk is not permitted to give any legal advice in connection with any lawsuit. d. The Clerk signing this Summons at the request of the Plaintiff(s) is not responsible in any way for any errors or omissions in the Summons, any allegations contained in the Complaint, or the service of the Summons or Complaint.			For Court Use Only File Date
I certify I have read and understand the above:	Signed (Self-Represented Plaintiff)	Date	
Name and address of person recognized to prosecute in the amount of \$250 Leopold & Associates, PLLC, 60 Long Ridge Road, Suite 404, Stamford, CT 06902			
Signed (Official taking recognizance; "X" proper box)	<input checked="" type="checkbox"/> Commissioner of the Superior Court <input type="checkbox"/> Assistant Clerk	Date 07/29/2014	Docket Number



YOU ARE BEING SUED AND YOU ARE IN DANGER OF LOSING YOUR PROPERTY

The Connecticut Superior Court requires that this notice be sent to you about the residential foreclosure process. This is not legal advice. Please read it carefully.

It is important that you learn about your options in foreclosure. There are government agencies, legal aid programs and other non-profit organizations that you may call for information about foreclosure.

To protect your rights, you should speak to an attorney or go to the foreclosure clerk, foreclosure caseflow coordinator or Court Service Center in the Court where your case was filed for information on what to do next.

If you do not take action, you could lose your property.

If you do not file an Appearance form with the Court, you will not get important notices about your case AND the Court may make a decision (enter a default judgment) against you. File the Appearance form at the Court where your case is pending.

You should also work with your lender or other person bringing this lawsuit or, if this foreclosure involves your home, to contact a HUD-certified housing counselor during this process.

If this foreclosure involves your home, you may be eligible for the Foreclosure Mediation program. Information about the program is attached to these papers and is also available at any Superior Court Judicial District courthouse or on the court's website at www.jud.ct.gov. To locate assistance near you, you may call the Connecticut Housing Finance Authority's call center toll free at 1-877-571-2432. Customer Service Representatives are available Monday through Friday from 8:30 a.m. to 5:00 p.m. You may also call 2-1-1 for other help.

PROCEED WITH CAUTION

You may be contacted by people offering to help you avoid foreclosure. Please follow these precautions:

1. Get legal advice before entering into any deal involving your house.
2. Get legal advice before paying any money to anyone offering to help you avoid foreclosure.
3. Do not sign any papers you do not understand.

READ THE PAPERS UNDER THIS NOTICE

PRINT

APPEARANCEJD-CL-12 Rev. 9-13
P.B. §§ 3-1 thru 3-6, 3-8, 10-13, 25A-2STATE OF CONNECTICUT
SUPERIOR COURT
www.jud.ct.gov**Notice To Self-Represented Parties**

A self-represented party is a person who represents himself or herself. If you are a self-represented party and you filed an appearance before and you have since changed your address, you must let the court and all attorneys and self-represented parties of record know that you have changed your address by checking the box below:

☐ I am filing this appearance to let the court and all attorneys and self-represented parties of record know that I have changed my address. My new address is below.

Return date

Docket number

Name of case (Full name of Plaintiff vs. Full name of Defendant)☐ Judicial District
☐ Housing Session
☐ Small Claims
☐ Geographic Area number

Address of Court (Number, street, town and zip code)

Scheduled Court date (Criminal/Motor Vehicle Matters)

Please Enter the Appearance of

Name of self-represented party (See "Notice to Self-Represented Parties" at top), or name of official, firm, professional corporation, or individual attorney

Juris number of attorney or firm

Mailing Address (Number, street) (Notice to attorneys and law firms - The address to which papers will be mailed from the court is the one registered or affiliated with your juris number. That address cannot be changed in this form.)

Post office box

Telephone number (Area code first)

City/town

State

Zip code

Fax number (Area code first)

E-mail address

in the case named above for: ("x" one of the following parties; if this is a Family Matters case, also indicate the scope of your appearance)

☐ The Plaintiff (includes the person suing another person).☐ All Plaintiffs.☐ The following Plaintiff(s) only:☐ The Defendant (includes the person being sued or charged with a crime).☐ The Defendant for the purpose of the bail hearing only (in criminal and motor vehicle cases only).☐ All Defendants.☐ The following Defendant(s) only:☐ Other (Specify):☐ This is a Family Matters case and my appearance is for: ("x" one or both)☐ matters in the Family Division of the Superior Court☐ Title IV-D Child Support matters

Note: If other counsel or a self-represented party has already filed an appearance for the party or parties "x'd" above, put an "x" in box 1 or 2 below:

1. ☐ This appearance is in place of the appearance of the following attorney, firm or self-represented party on file (P.B. Sec. 3-8):

(Name and Juris Number)

2. ☐ This appearance is in addition to an appearance already on file.

I agree to accept papers (service) electronically in this case under Practice Book Section 10-13☐ Yes☐ No

Signed (Individual attorney or self-represented party)

Name of person signing at left (Print or type)

Date signed

Certification

I certify that a copy of this document was mailed or delivered electronically or non-electronically on (date) _____ to all attorneys and self-represented parties of record and that written consent for electronic delivery was received from all attorneys and self-represented parties receiving electronic delivery.

Name and address of each party and attorney that copy was mailed or delivered to*

For Court Use Only

Signed (Signature of filer)

Print or type name of person signing

Date signed

Telephone number

*If necessary, attach an additional sheet or sheets with the name of each party and the address which the copy was mailed or delivered to.

**FORECLOSURE MEDIATION
CERTIFICATE**

JD-CV-108 Rev. 9-13
C.G.S. §§ 49-31k, 49-31l; P.A. 13-136

STATE OF CONNECTICUT
SUPERIOR COURT
JUDICIAL BRANCH
www.jud.ct.gov

FMREQ



Instructions to Homeowner Applicant

1. Use this form if return date in your case is on or after July 1, 2009.
2. Fill out this Certificate form and an Appearance form, JD-CL-12 (available at the courthouse or online at www.jud2.ct.gov/webforms) and file them with the court not more than 15 days after the return date on the Summons.
3. You must mail or deliver a copy of this completed Certificate form to the plaintiff's attorney, or to the plaintiff if the plaintiff is not represented by an attorney.

ADA NOTICE

The Judicial Branch of the State of Connecticut complies with the Americans with Disabilities Act (ADA). If you need a reasonable accommodation in accordance with the ADA, contact a court clerk or an ADA contact person listed at www.jud.ct.gov/ADA.

Type or Print Legibly

Name of case (<i>Plaintiff on Summons vs. Defendant on Summons</i>)		Docket number (<i>To be filled in by court staff</i>)
Return date (<i>On upper right portion of Summons</i>)	Judicial District of (<i>On upper left portion of Summons</i>)	

Homeowner(s) Information

Your name(s)		
Address (<i>Number, street, town, state, zip code</i>)		
Telephone number ()	Business phone ()	Cell phone ()

Is this property your primary residence? ☐ Yes ☐ No
Do you occupy the property? ☐ Yes ☐ No
Is it a 1, 2, 3 or 4 family residential property located in Connecticut? ☐ Yes ☐ No
Are you the borrower? ☐ Yes ☐ No
Is this a mortgage foreclosure? ☐ Yes ☐ No

OR

Is this property owned by a religious organization? ☐ Yes ☐ No
Is the property located in Connecticut? ☐ Yes ☐ No
Is the religious organization the borrower? ☐ Yes ☐ No
Is the the return date in the case on or after October 1, 2011? ☐ Yes ☐ No

Signed	Print name of person signing	Date signed
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Certification

I certify that a copy of this document was mailed or delivered electronically or non-electronically on (date) _____ to all attorneys and self-represented parties of record and that written consent for electronic delivery was received from all attorneys and self-represented parties receiving electronic delivery.

Name and address of each party and attorney that copy was mailed or delivered to*

*If necessary, attach additional sheet or sheets with name and address which the copy was mailed or delivered to.

Signed (<i>Signature of filer</i>) ▶	Print or type name of person signing	Date signed
Mailing address (<i>Number, street, town, state and zip code</i>)		Telephone number

**FORECLOSURE MEDIATION
COURT NOTICE TO HOMEOWNER**

JD-CV-109 Rev. 10-13
C.G.S. § 49-317, PA 13-136

**STATE OF CONNECTICUT
SUPERIOR COURT
JUDICIAL BRANCH**
www.jud.ct.gov



ADA NOTICE

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Notice Of Foreclosure Mediation Program

The Court has a Foreclosure Mediation Program that may help you (the homeowner) and the lender in your mortgage foreclosure case reach a fair and voluntary agreement. State law requires you to:

Follow either instruction #1 or instruction #2 below depending on the Return Date listed on the foreclosure papers delivered to you (*The Return Date is printed on the upper right portion of the Summons form that was delivered to you*):

Instruction # 1. If the Return Date is before October 1, 2011, an Appearance form (JD-CL-12), and a Foreclosure Mediation Certificate form (JD-CV-108) should have been attached to the foreclosure papers that were delivered to you. (If these forms were not attached, you can get them on the Judicial Branch website at www.jud2.ct.gov/webforms/ or at any Judicial District court clerk's office).

- ***You must file these two forms with the Court not more than 15 days after the return date printed on the upper right portion of the Summons form that was delivered to you (or served on you).***

Instruction # 2. If the Return Date is October 1, 2011 or later, an Appearance form (JD-CV-12), a Foreclosure Mediation Certificate form (JD-CV-108), a Mediation Information form (JD-CV-125) for Return Dates from October 1, 2011 through September 30, 2013; or a Mediation Information form (JD-CV-135) for Return Dates October 1, 2013 or later. A Notice of Community-Based Resources form (JD-CV-126) should have been attached to the foreclosure papers that were delivered to you. (If these forms were not attached, you can get them on the Judicial Branch website at www.jud2.ct.gov/webforms/ or at any Judicial District court clerk's office).

- ***You must file the Appearance form (JD-CL-12) and Foreclosure Mediation Certificate form (JD-CV-108) with the Court not more than 15 days after the return date printed on the upper right portion of the Summons form that was delivered to you (or served on you).***
- For Return Dates from October 1, 2011 through September 30, 2013, you also must fill out the Mediation Information Form (JD-CV-125) and attach the required paperwork and send them to the lender's attorney as soon as possible but at least **15 business days (about 3 weeks)** before the first mediation session. The address of the lender's attorney is on the summons form. **Do not wait until you get the court notice of the date of your first mediation session to send this form to the attorney. Keep a copy of the Mediation Information Form (JD-CV-125) that you fill out and the paperwork that goes with it and bring all copies to the first mediation session. Do not mail these papers to the court.**
- For Return Dates October 1, 2013 or later, you should review the Mediation Information form (JD-CV-135) and begin to gather financial information for use in meeting with the mediator and in mediation. This will include, among other things, proof of all sources of income, bank statements, and Federal tax returns. Your lender will provide to you and the mediator a complete list of all documentation required, as well as all necessary forms. Bring the completed forms and all documentation to your meeting with the mediator.

The Court will review the Certificate form to decide if your case is eligible for the mediation program.

If your case is eligible for the mediation program the Court will send you a notice telling you when to come to court for the mediation or meeting with the mediator.

MEDIATION INFORMATION FORM

JD-CV-125 Rev. 8-13
C.G.S. § 49-31f, PA 13-136

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ADA NOTICE

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Instructions:

Complete this form only if the return date on your Summons is October 1, 2011 through September 30, 2013, inclusive. This form is 3 pages. Please read this instruction section before filling out pages 2 and 3.

The Foreclosure Mediation Program is set up to help homeowners and lenders reach a fair and voluntary agreement. By giving information about your financial situation on this form, you and your lender will be able to have a productive discussion about what may be available to you.

What you must do:

1. Fill out the Appearance form and Foreclosure Mediation Certificate. These forms are included in this packet. You must file them with the court **no later than 15 days after the return date**. The return date is printed on the upper right part of the Summons form in this packet. You do not have to come to court on the return date. The court cannot notify you of the date and time you must come for your first mediation session until you file these forms.
2. Fill out this Mediation Information Form, attach the required paperwork, and send it all to the Plaintiff's attorney at the address of the attorney or law firm on the Summons form. Only one form should be filled out for each household. The paperwork you must send with this Mediation Information Form is listed on page 3 of this form. You must send it all to the lender's attorney as soon as possible, but **at least 15 business days (about 3 weeks) before the first mediation session**. Do not wait until you get the court notice of the date of the first mediation session to send this form and paperwork to the plaintiff's attorney.
3. Keep a copy of the filled-out Mediation Information Form and the paperwork. Bring the copy of the filled-out form and the paperwork to the first mediation session. **Do not mail them to the court.**

Other Information you should know:

The information you put on the Mediation Information Form and the paperwork you send with it will be treated as confidential and will not be shared without your consent with anyone besides your lender, its attorneys, and a court-employed mediator with the Foreclosure Mediation Program. **You may be asked to give additional information as part of the mediation process.**

If you need help filling out the Mediation Information Form, or advice about the workouts available to you, or help preparing for the Foreclosure Mediation Program, you may contact one of the agencies contained on the attached Notice of Community-Based Resources(JD-CV-126) You may also get help filling out this form at any Court Service Center located in most Judicial District courthouses. However, if you are not able to get help with filling out this form quickly enough in order to send it to the plaintiff's attorney on time, you still must follow instructions 1 and 2 above, under "What you must do".

Loan Number:	
Personal Information:	
Borrower (First and last name)	
Co-Borrower (First and last name)	
Property address	
Contact number (Telephone/cell)	
Number of people in household	
Mailing address (If different from property address)	
Mortgage lender/servicer	

Monthly income	Borrower		Co-borrower	
	Gross (Before deductions)	Net (After deductions)	Gross	Net
1. Monthly income (Wage/salary)	\$	\$	\$	\$
2. Self employment				
3. Social Security/Social Security disability				
4. Pension/retirement				
5. Alimony/child support received (Optional - you do not have to give this information)				
6. Income from renters				
7. Contribution from non-borrowers living in the home				
8. Unemployment/food stamps				
9. Other				
10. Total income				

Monthly living expenses - do not include expenses deducted from your paystub			
Alimony/child support paid	\$	Life/disability insurance	\$
Auto gas/repair		Memberships/union dues	
Auto insurance		Minimum credit card payments	
Auto taxes		Personal loan payments	
Cable/satellite TV & phone		Pet expenses	
Internet service		Prescriptions	
Child care		Property services	
Children's activities		Security services	
Clothing/dry cleaning		Subscriptions	
Co-pays		Telephone (cell)	
Electric bill		Trash disposal	
Food (in-home)		Tuition/school supplies	

Gas or oil bill		Other (please specify)	
Health and dental insurance		Other (please specify)	
Homeowners/condo association fees		Other (please specify)	
Homeowners insurance		Other (please specify)	
Household items		Other (please specify)	

Secured debts - Loans (Monthly payments)			
First mortgage	\$	Car payment	\$
Second mortgage		Student loans	
Property taxes		Other (please specify)	
Car payment		Other (please specify)	
Total monthly living expenses and secured debts (Add up all monthly living expenses and secured debts above)		\$	

I am having difficulty making my monthly payment because (please check all that apply):	
<input type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-worker.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> Other:	
<hr/>	
<hr/>	

Documents that must be sent with this form:

1. Proof of income

- Pay stubs for all jobs from all wage earners for the most recent month
- Personal bank statements for the two most recent and consecutive months (all pages, including bank logo and your name)
- Business bank statements for the two most recent and consecutive months (all pages, including bank logo and business name) - only if self-employed
- Most recent award letter for any benefits (including disability income, Social Security, food stamps, pension, public assistance and adoption assistance)
- Recent year-to-date Profit & Loss statement (signed and dated) - only if self-employed
- Two years' most recent federal tax returns (with all schedules, signed and dated by all taxpayers on page 2)
- For rental income, copies of all leases with signatures. If the rental income is for another property, also include the amount paid for the mortgage, taxes and insurance on the property
- Contribution letters from all non-borrowers who live in the household and contribute along with proof of their income (signed and dated)
- Copy of court order showing payments received for alimony or child support or both - only if alimony or child support or both is included in your income

2. Proof of Occupancy:

- Most recent utility bill; preferably one of the following: gas, electric, or water

3. IRS Form 4506T-EZ (can be found at <http://www.irs.gov/pub/irs-pdf/f4506t.pdf>)

All documents must include loan number at top of page and be dated within 60 days of the date submitted.

Borrower:	Co-Borrower:
Signature	Signature
Print name	Print name
Date	Date

**FORECLOSURE MEDIATION
NOTICE OF COMMUNITY-BASED
RESOURCES**

JD-CV-126 Rev. 8-13
C.G.S. § 49-31i, P.A. 13-138

ADA NOTICE

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STATE OF CONNECTICUT
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State of Connecticut Department of Banking

Foreclosure Hotline Bulletin

Community-Based Resources for Connecticut Homeowners in Foreclosure

Note: Assistance in multiple languages is available through Connecticut Housing Finance Authority (CHFA/HUD)-approved housing counseling agencies (refer to the list below). Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobado por CHFA/HUD (favor de referirse a la lista de abajo).

Toll-free Mortgage Foreclosure Assistance Hotline: 1-877-472-8313

Department of Banking Website: www.ct.gov/dob

The free Foreclosure Hotline is open Monday-Friday 8:00 a.m. to 5:00 p.m. Calls will be returned within two business days. Homeowners who are currently a party to a foreclosure action with time sensitive foreclosure concerns should call the Hotline for assistance. You can also reach the Department of Banking by calling 1-800-831-7225 (toll-free) or 860-240-8299.

**Mortgage Assistance Programs from the
Connecticut Housing Finance Authority (CHFA)**

The Connecticut Housing Finance Authority administers the state's Emergency Mortgage Assistance Program (EMAP) which was created by the Connecticut General Assembly. EMAP can help eligible homeowners with overdue payments and provide monthly mortgage assistance. For more information, contact a CHFA/HUD-approved housing counseling agency (listed below), call CHFA at 1-877-571-2432, or visit www.chfa.org.

CHFA/HUD-Approved Housing Counselors: CHFA/HUD-approved housing counselors provide free services to Connecticut homeowners and can assist in identifying possible solutions to your financial issues, reviewing your budget, and negotiating with your mortgage company to address your mortgage issues, including federal loan modification programs and CHFA/HUD mortgage assistance programs. CHFA/HUD-approved housing counselors are all trained in handling FHA loans as well as "conventional" loans. **They can help you prepare for Foreclosure Mediation and help you submit financial documents to your mortgage company as part of the Mediation process.** CHFA/HUD-approved counselors welcome residents from all over Connecticut - you do not have to call the agency closest to you. **Note:** If your Return Date (located at the top right of the Summons you received) is between October 1, 2011 and September 30, 2013, you should have also received a Mediation Information Form (JD-CV-125) and instructions with your foreclosure papers. The Form must be received by the law firm representing your servicer/lender no later than 15 business days before your first mediation session. Even if you are unable to get an appointment with a housing counselor before that deadline, you are still required to submit a completed Mediation Information Form on time.

If your Return Date is October 1, 2013 or later, you should have received a Mediation Information Form (JD-CV-135) which instructs you to begin gathering financial information. CHFA/HUD-approved housing counselors can help you to prepare for your meeting with the mediator and for mediation, and to apply for EMAP.

County	CHFA/HUD-Approved Housing Counseling Agency	Phone
Fairfield	Housing Development Fund, 940 Broad Street, Bridgeport www.hdf-ct.org	203-338-9035 ext. 0
	Mission of Peace, 4270 Main St., Suite 303, Bridgeport www.missionofpeace.com	203-366-4180
	Housing Development Fund, 8 West St., Danbury www.hdf-ct.org	203-798-6527
	Housing Development Fund, 100 Prospect St., Suite 100, Stamford www.hdf-ct.org	203-969-1830 ext. 31
	Urban League of Southern CT, 46 Atlantic St., Stamford www.ulsc.org	203-327-5810
Hartford	Housing Education Resource Center, 901 Wethersfield Ave., Hartford www.herc-inc.org	860-296-4242 ext. 107
	Urban League of Greater Hartford, 140 Woodland St., Hartford www.ulgh.org	860-527-0147 ext. 281
	Community Renewal Team, 395 Wethersfield Ave., Hartford www.crfct.org	860-560-5880
	Neighborhood Housing Services of New Britain, 223 Broad St., New Britain www.nhsnb.org	860-224-2433
New Haven	Neighborhood Housing Services of New Haven, 333 Sherman Ave., New Haven www.nhsnewhaven.org	203-562-0598
	Greater New Haven Community Loan Fund, 171 Orange St., New Haven http://www.therooftoproject.org	203-624-7406 ext. 130
New London/ Windham	Catholic Charities, Diocese of Norwich, 331 Main St., Norwich; 28 Huntington St., New London www.ccfso.org	860-889-8346 ext. 271
Fairfield/ Litchfield/ New Haven	Neighborhood Housing Services of Waterbury, 161 North Main St., Waterbury www.nhswaterbury.org (Serves Waterbury, Danbury, and Torrington)	203-753-1896 ext. 9

Legal Resources

Foreclosure Prevention Legal Clinics: The Connecticut Fair Housing Center, the Department of Banking, and the Judicial Branch's Foreclosure Mediation Program present two, free monthly legal clinics for homeowners in foreclosure. The clinics offer information on the process and on preparing for court from a Center attorney, guidance on resources for homeowners from the Department of Banking, and a description of the Mediation Program from a court mediator. After the presentations, homeowners can talk about their situations one-on-one with volunteer attorneys, paralegals, and student volunteers. The monthly clinic in **Hartford** is the **3rd Tuesday evening of the month** and is run by the Connecticut Fair Housing Center and the University of Hartford Paralegal Studies Program. The monthly clinic in **Fairfield County** is the **3rd Wednesday evening of the month**, is sponsored by Bridgeport Mayor Bill Finch, Stamford Mayor Michael Pavia, and Norwalk Mayor Richard Moccia, and is run by the Connecticut Fair Housing Center and Homes Saved By Faith. Its location changes each month among the 3 cities. More information on the clinics (including times and locations) is available on www.ctfairhousing.org or by calling **1-888-247-4401**.

Judicial Branch Foreclosure Volunteer Attorney Program: Volunteer attorneys are available to give advice and answer questions about foreclosure at certain courthouses in the state. Homeowners facing foreclosure throughout Connecticut are welcome to attend. Call 860-263-2734 for additional information.

Foreclosure Manual for Self-Represented Homeowners: The Connecticut Fair Housing Center publishes "Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners," a free manual describing the foreclosure and mediation process for self-represented homeowners. Copies are available at many locations, such as CHFA/HUD-approved housing counselors, www.ctfairhousing.org, and by calling the Center at **1-888-247-4401**.

Statewide Legal Services (SLS): SLS provides free legal advice and referrals for callers qualifying for its services (guidelines include income limits). You can reach SLS by calling **1-800-453-3320** or **860-344-0380**.

Court Service Centers: In certain Superior Court locations, Court Service Centers provide public access computers, printers, fax machines, copiers, phones, and work space for self-represented parties. Refer to www.jud.ct.gov, and go to the **Quick Links** menu on the home page of the Judicial website for more information.

Lawyer Referral Services: County Bar Associations in Connecticut offer referral services that introduce homeowners to lawyers who can answer questions during an initial half-hour consultation. You can send an email with your questions and availability. Services beyond the 1st half-hour fee will be at the attorney's usual fee.

County	Phone	Fee for 1/2 hour Consultation	Website	Email
Fairfield	203-335-4116	\$35	www.fairfieldlawyerreferral.com	fcba@conversent.net
Hartford*	860-525-6052	\$25	www.hartfordbar.org	hcba@hartfordbar.org
New Haven	203-562-5750	\$35	www.newhavenbar.org	NHCBAinfo@newhavenbar.org
New London	860-889-9384	\$25	www.nlcba.org	See website for contact form

*The Hartford County Bar also covers Litchfield, Middlesex, Tolland, and Windham Counties.

How Foreclosure Rescue Scams Work. People in foreclosure are often the target of "foreclosure rescue scams." Be **very** careful of non-lawyers who ask you to pay a fee for counseling, loan modification, foreclosure prevention, or a "forensic audit" of your loan documents, **regardless of their promises or claims**. Many out-of-state attorneys target Connecticut residents: **you should never pay attorneys that you do not meet**. Contact the Department of Banking for more information at **1-877-472-8313** or visit www.preventloanscams.org.

Mortgage Crisis Job Training Program. The state-funded Mortgage Crisis Job Training Program is a project of The WorkPlace, Inc., in partnership with the Connecticut Housing Finance Authority (CHFA), Capital Workforce Partners, and Connecticut's workforce system. The Program helps homeowners increase their job skills and earning potential. It offers customized employment services, job training scholarships, financial literacy, and credit counseling. For information call **1-866-683-1682** or go to www.workplace.org/mortgage.asp.

Financial Assistance Programs. Connecticut's 12 Community Action Agencies (CAAs) help people meet immediate needs through services such as Eviction and Foreclosure Prevention, energy/heating assistance, food pantries, and weatherization. CAAs also empower people to improve their financial future through employment services, financial literacy training, and other programs. To locate your local CAA call the Connecticut Association for Community Action at **860-832-9438** or visit: www.cafca.org/our-network.

For more information on programs for homeowners facing financial distress, review the Department of Banking's materials on www.ct.gov/dob or call **1-877-472-8313**. You can also call Info line at 2-1-1 for resources.



ADA NOTICE

The Judicial Branch of the State of Connecticut complies with the Americans with Disabilities Act (ADA). If you need a reasonable accommodation in accordance with the ADA, contact a court clerk or an ADA contact person listed at www.jud.ct.gov/ADA.

**Notice to Homeowner or Religious Organization:
Availability of Foreclosure Mediation**

You have been served with a foreclosure complaint that could cause you to lose your property.

A **Foreclosure Mediation Program** has been set up to help certain homeowners and religious organizations.

You must fill out the attached **Foreclosure Mediation Certificate form, JD-CV-108** and **Appearance form, JD-CL-12** and file them with the Court no later than 15 days from the Return Date on the *Summons* form that was served on you (or delivered to you). If these forms are not attached, you may get them at any Judicial District courthouse or from the Judicial Branch website at www.jud2.ct.gov/webforms.

A mediation may be scheduled if:

1. You are the owner-occupant of a 1, 2, 3 or 4 family residential property; and
 - you are the borrower; and
 - the mortgage on your owner-occupied residential property is being foreclosed; and
 - the property being foreclosed is your primary residence; and
 - the property is located in Connecticut; or
2. the property is owned by a religious organization, is located in Connecticut, and the foreclosure case has a return date of October 2, 2011, or later.
3. If the return date on your summons is October 1, 2013 or later and you are eligible based on the above criteria, you will first meet with a mediator who will determine if mediation with your lender or mortgage servicer will be scheduled.

Mediation is where a person who does not take sides helps parties try to settle their case.

Judicial Branch mediators will conduct mediation sessions at the courthouse.

There is no application fee for this program.

MEDIATION INFORMATION FORM

(For cases with a Return Date of

10/1/13 or later)

JD-CV-135 Rev. 8-13

C.G.S. § 49-31f, PA 13-136

STATE OF CONNECTICUT

SUPERIOR COURT

JUDICIAL BRANCH

www.jud.ct.gov



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The Court's Foreclosure Mediation Program is set up to help eligible homeowners and their lenders or mortgage servicers see whether they can reach a fair and voluntary agreement under the supervision of a neutral mediator employed by the Court. The program addresses all aspects of the foreclosure including any assistance options that may be available through your lender or mortgage servicer to help you 1) keep your home, or 2) gracefully exit from your home by way of a short sale, deed-in-lieu of foreclosure, or negotiated sale date or law day.

The objectives of the mediation program are:

- To determine whether the parties can reach an agreement that will either:
 1. Avoid the foreclosure by means that may include programs that are available through your lender or mortgage servicer; or
 2. Expedite or facilitate the foreclosure in a manner that is acceptable to both you and your lender or mortgage servicer.
- To reach this determination with reasonable speed and efficiency, with both parties participating in the mediation process in good faith, without unreasonable and unnecessary delays.

What you must do:

1. Fill out the Appearance form and Foreclosure Mediation Certificate. These forms are included in this packet. You must file them with the court **no later than 15 days after the return date**. The return date is printed on the upper right part of the Summons form in this packet. **You do not have to come to court on the return date.** The court cannot notify you of the date and time you must come for your first premediation meeting until you file these forms.
2. Mail a copy of the Appearance form and the Foreclosure Mediation Certificate to the Plaintiff's attorney at the address of the attorney or law firm on the Summons form, and to any other party who has filed an appearance in your case.
3. **Start gathering documentation** so that you will be prepared to meet with your mediator. Lenders typically request copies of the following documents:

Proof of Income

- *Wage/Salary Income* — Pay stubs covering the last 30 days.
- *Self-Employment Income* — Profit & Loss statement for the most recent quarter or year to date, signed and dated.
- *Benefit Income* — Most recent award letter (*social security, disability, food stamps, pension, public assistance, adoption assistance*).
- *Rental Income* — All leases with signatures.
- *Alimony/Child Support* — If you rely on this income to pay your mortgage, Court order showing the amount of alimony and/or child support that you receive.
- *Contribution Income* — Contribution letters from all non-borrowers who are related to you and live with you, signed and dated by them, and proof of their income.
- *Federal Tax Returns* — Personal returns with all schedules for the last 2 years; copies of business returns, if applicable; copies of IRS tax filing extensions, if applicable.
- *Bank Statements* — Personal bank statements for the last 2 months and business bank statements for the last 4 months if self-employed. Must include all pages, bank logo, and account holder's information.

Other Information

- Most recent utility bill (*gas, electric, or water*).
- Most recent real estate property tax bill.
- Evidence of amount of homeowner's association dues or condominium fees, and whether current or delinquent.

- Homeowners' insurance declaration page.
 - Hardship letter — A letter explaining what happened that prevented you from making your mortgage payment, and that indicates whether or not the hardship has been resolved, signed and dated by all borrowers.
4. Within 35 days from the return date, your lender or mortgage servicer will mail you a packet of forms, their list of required documentation, and other information about your loan or your property. A copy will also be sent to your mediator. **Upon receipt of this packet, complete the forms provided, gather any additional documentation on the list, and bring the completed forms and documentation to your scheduled premediation meeting with your mediator.** You can read more about this meeting in the next section below. **Do not mail the completed forms and documentation to the court.**

The Mediation Process

If your return date is October 1, 2013 or later, the Foreclosure Mediation Program will consist of two stages:

- **Premediation** — During this stage, you will meet one-on-one with a mediator to review your financial information and to discuss possible options. If necessary, the mediator will assist you in completing forms and gathering the documentation required by your lender or mortgage servicer. The mediator may also refer you to other resources that can help you, such as the housing counseling agencies listed on the attached Notice of Community-Based Resources. You may have one or more meetings with the mediator, but premediation will end approximately 12 weeks from the return date on your Summons. At the conclusion of premediation, the mediator will ensure that your documentation is delivered to your lender or mortgage servicer or its attorney, and will determine whether mediation with your lender or mortgage servicer will be scheduled. If the mediator determines that mediation will not be scheduled, mediation will terminate. If mediation has been terminated, you may ask the Court to be included in mediation if you think the mediator has made a mistake or if you have had a change in circumstances. If the mediator determines that mediation will be scheduled, you will receive notice of the date and time of your mediation in the mail. The first mediation will be scheduled no later than 5 weeks from the date your forms and documentation are delivered to your lender or mortgage servicer, or its attorney.
- **Mediation** — If mediation is scheduled, you will meet with a mediator and a representative of the lender or mortgage servicer and its attorney to review any assistance options that may be available to you through your lender or mortgage servicer. **You may be asked to submit additional documentation as part of the mediation process** depending on your situation. By law, the representative is permitted to participate in mediation by phone as long as the representative is knowledgeable about your case and the types of assistance that may be available to you. If you are represented by an attorney, your attorney may appear for you after the first mediation as long as you are available to participate by phone. If you do not have an attorney and if there are 2 or more self-represented borrowers, then after the first mediation session, it is likely that only one of you will need to come to mediation if the other(s) are available to participate by phone.

Other Information you should know:

The information you provide during the mediation process will be treated as confidential and will not be shared without your consent with anyone besides your lender or mortgage servicer, its attorneys, and a court-employed mediator with the Foreclosure Mediation Program.

Prior to your premediation meeting(s) with the mediator, if you need help filling out the forms, gathering the required documentation, or preparing for mediation, you may contact one of the housing counseling agencies listed on the attached Notice of Community-Based Resources (*JD-CV-126*). However, if you are not able to get help quickly enough, you must do your best to fill out the forms and gather the documentation yourself. The mediator will give you additional help during the premediation process.

If your spouse is not a borrower on your loan, but you wish to have them attend mediation with you, your lender will need your written consent in order to discuss your loan with your spouse.