

To: _____ (Debtor)

Date: _____

You are in default on your mortgage.

If you remain in default for thirty (30) more days, _____ (Creditor) may initiate foreclosure on the property located at: _____.

If that happens, you could lose your home.

You are encouraged to work with a free counselor through the Indiana Foreclosure Prevention Network (IFPN).

- To speak with a certified foreclosure prevention specialist, call 1-877-GET-HOPE (1-877-438-4673) or visit www.877GETHOPE.org.
- This is a FREE state program that can offer you assistance if your primary residence is being foreclosed.
- IFPN counselors can confidentially review your situation and help you determine your options to avoid foreclosure.
- IFPN is not a legal service and does not provide free attorneys or legal advice.



If you choose not to contact IFPN or the foreclosure is not on your primary residence, you may still contact your loan servicer, _____, to be evaluated for foreclosure prevention options.

- You may have already received information from your loan servicer about foreclosure prevention options. You can still be evaluated for these options even if you haven't already applied.
- Contact your loan servicer to obtain the application package necessary to apply for foreclosure prevention options.
- You may contact your loan servicer by calling _____.

Do not abandon your home before understanding your rights.

Letters that threaten foreclosure do not mean that a lawsuit has been filed against you. If you get sued, read the foreclosure lawsuit papers carefully. Lawsuits, judgments and sheriff sales are not evictions. Moving out of your home before you are required to could affect your ability to save your home. If your lender files a foreclosure lawsuit, you have the right to file a response and may have the right to a settlement conference (if the property is your primary residence). If your lender obtains a foreclosure judgment, Indiana law gives you the right to appeal any finding that your property is abandoned. In certain circumstances, you may be able to retain possession of your property (see Indiana Code § 32-29-7-11 for details). You also have the right to redeem your property from sale (prevent a sheriff sale from occurring) by paying the judgment (learn how at Indiana Code §32-29-7-7).

If you believe your lender has acted against the law, contact an attorney or the Homeowner Protection Unit of the Office of the Indiana Attorney General.

- The Homeowner Protection Unit investigates deceptive practice complaints, complaints of failures by servicers to honor national settlements, and housing counselor escalation issues.
- You may contact the Homeowner Protection Unit at www.IndianaConsumer.com or at (317) 232-6330 or toll free at 1-800-382-5516.

NOTICE REQUIRED BY STATE LAW

Mortgage foreclosure is a complex process. People may approach you about "saving" your home. You should be careful about any such promises. There are government agencies and nonprofit organizations you may contact for helpful information about the foreclosure process. For the name and telephone number of an organization near you, please call the Indiana Foreclosure Prevention Network.



{00020711-1}