

SUPREME COURT SUFFOLK COUNTY
Foreclosure Settlement Conference Part

NOTICE TO DEFENDANTS WHO HAVE NOT YET
ANSWERED THE FORECLOSURE COMPLAINT

You are hereby advised, pursuant to applicable law, that you have 30 days from today to answer the foreclosure complaint. Your answer tells the plaintiff and the Court your defenses or your reasons why the plaintiff should not win the case. If you do not put a defense in your answer, you might not be able to bring it up later. To answer the complaint, fill out the attached answer form. Your answer must be signed, served on the plaintiff and filed with the Suffolk County Clerk.

Attached is a packet of information that explains how to do this. The Referee may be able to answer some questions about the packet, but is not allowed to give you legal advice, like telling you what defenses to put in your answer. **For more information about foreclosures and your legal rights, the packet contains a list of free local organizations that can help you.**