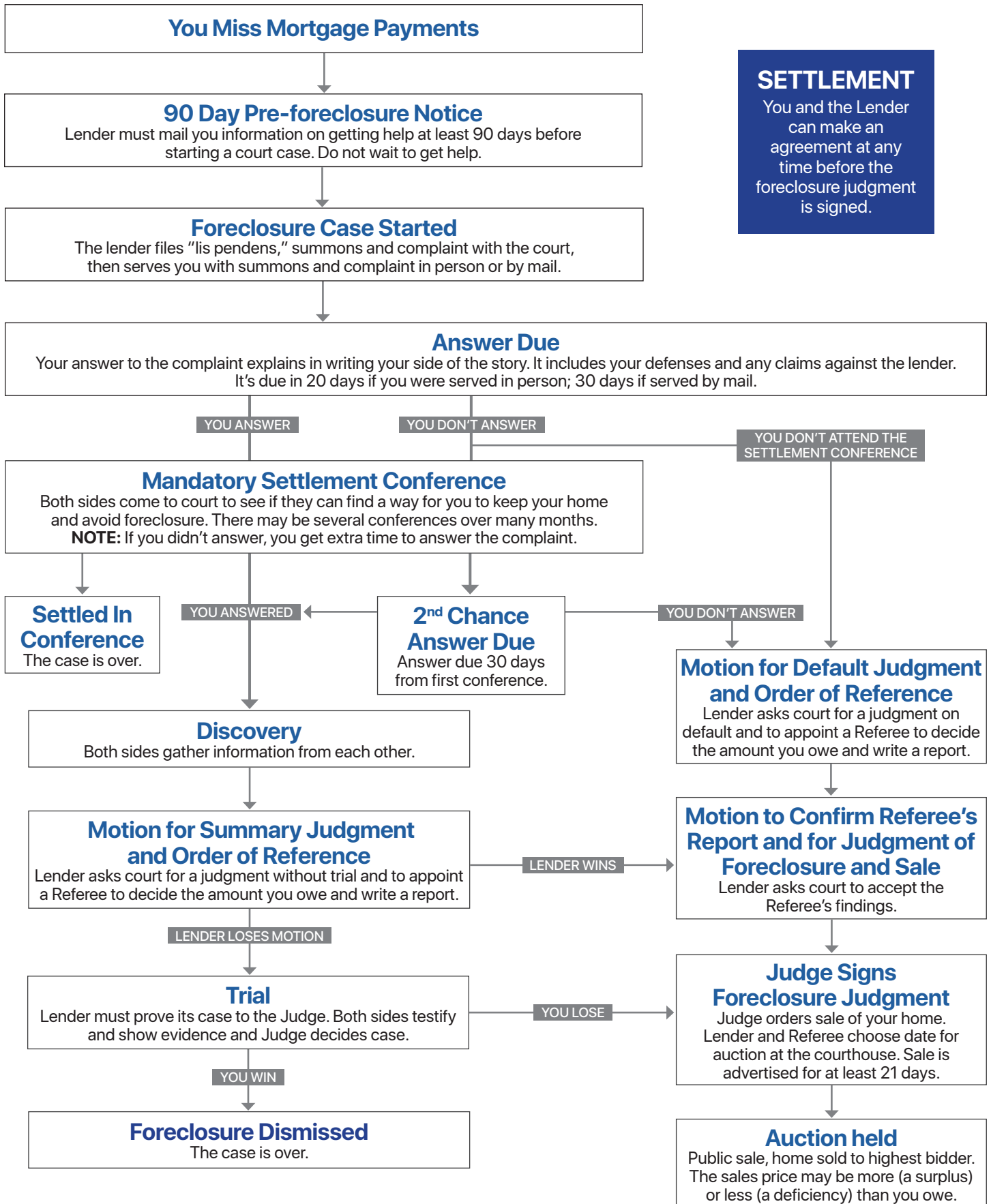


THE FORECLOSURE PROCESS IN NEW YORK STATE

For Residential Cases



SETTLEMENT

You and the Lender can make an agreement at any time before the foreclosure judgment is signed.