

Have you received court papers involving a second mortgage on your home?

You may have defenses to the case that could reduce the amount you owe. A special defense may be available if you took out the loan before 2010, or if you fell behind in your payments more than six years ago.

You should seek legal advice right away. A lawyer can advise you about defenses you may have and important deadlines in your case. You can request free legal advice and representation through New York state's Homeowner Protection Program (HOPP) network.

To connect with a local legal-services provider:



CALL

1-855-HOME-456
(1-855-466-3456)



VISIT

homeownerhelpny.com

If you receive a notice from the court about a settlement conference, you should attend. The settlement conference is a meeting with the lender to determine if you can settle your case. It will be overseen by a court-appointed referee. You should bring the following to your conference:

- » copies of your original mortgage documents, if you still have them
- » most recent statement for your first and second mortgage
- » all other statements, letters or communications from the mortgage company
- » documents showing your household income, such as tax returns, pay stubs, rental agreements, or benefit-award letters
- » when you made your last payment
- » when you received your last statement

If you would like to connect with free legal services near you, reach out to HOPP at the contacts above.