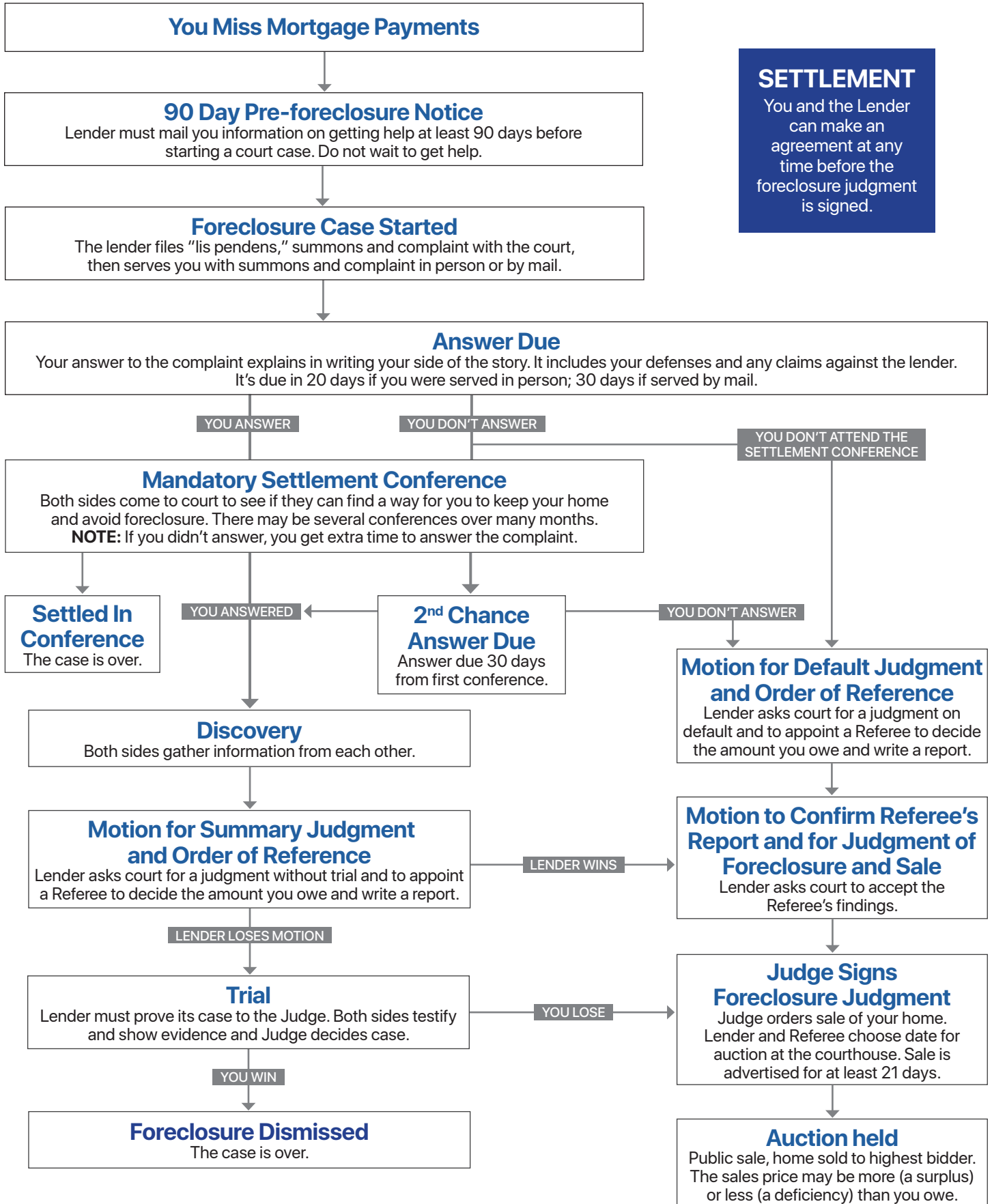


# THE FORECLOSURE PROCESS IN NEW YORK STATE

For Residential Cases



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