

"URGENT NOTICE"

SCHUYLKILL COUNTY COURT OF COMMON PLEAS

RESIDENTIAL MORTGAGE FORECLOSURE

DIVERSION PROGRAM

You have been served with a mortgage foreclosure complaint that could cause you to lose your home. If you own and live in the residential property which is the subject of this foreclosure action, you may participate in negotiation proceedings in an effort to resolve this matter with your lender. The matter has been stayed for 90 days in order to allow you time to work with your lender.

If you do not have an attorney, you must take the following steps to keep the stay in effect and be eligible to request a court-supervised conciliation conference. First, within seven (7) days of your receipt of this "Urgent Notice," you must contact a Housing Counselor, at Schuylkill Community Action, and schedule an appointment.

SCHUYLKILL COMMUNITY ACTION

225 NORTH CENTRE STREET, POTTSVILLE, PA 17901.

570 – 622 – 1995.

Second, once you have contacted the Housing Counselor, you must be prepared to meet and provide all requested financial and employment information within fourteen (14) days of your telephone contact. This information is necessary so that the Housing Counselor can prepare a modification plan and negotiate with your lender on your behalf. If necessary, the Housing Counselor will help you prepare a Request for a Court Supervised Conciliation Conference. If you do so, and a conciliation conference is scheduled, you will have an opportunity to meet with your lender in a further attempt to work out reasonable arrangements. You may also request the services of a pro bono Attorney. If you fail to take any of the required steps, the stay will be lifted and the mortgage foreclosure action will proceed.

IF YOU WISH TO SAVE YOUR HOME, YOU MUST ACT QUICKLY AND TAKE THE APPROPRIATE STEPS REQUIRED BY THIS NOTICE.