

Kings County Supreme Court
360 Adams Street
Foreclosure Department
Brooklyn, NY 11201

A mortgage foreclosure case has been started against you. **YOU MAY LOSE YOUR HOME.** Do not ignore this notice or any court papers that you receive. Your rights and obligations are explained in the “Residential Foreclosure Actions Consumer Bill of Rights” provided with this notice. For example, you have the right to settlement conferences and the right to be considered for an attorney to represent you without charge to you if you cannot afford your own attorney.

Mandatory Court Settlement Conference

Under a New York law called CPLR 3408, you are entitled to at least an initial court conference where you can discuss your case with the party that filed the foreclosure case. The purpose of this conference, and possible follow-up conferences, is to discuss whether both you and the other party can reach a mutually agreeable resolution that will allow you to avoid losing your home through foreclosure. At your initial conference, CPLR 3408 also requires the Court to determine whether to appoint an attorney to represent you if you do not have an attorney.

Your initial settlement conference has been scheduled for:

Day/Date	Time	Format

Location: 360 Adams Street – Room 774

You should attend this conference. **Please note:** the sooner the conference process starts, the better your chances of saving your home from foreclosure.

What You Should Do

You should arrange to get legal help as soon as possible if you can afford to do so. If you have hired an attorney, you should notify them of this notice immediately so the attorney can attend the conference with you or on your behalf.

Under CPLR 3408(b), if you appear before the court without an attorney, you are entitled to have the judge determine whether your financial condition exempts you from the legal costs and expenses of defending the case, and whether an attorney should be appointed without cost to you to represent you in the case. The statute uses the term “Poor Person Relief” to describe this relief, but you do not have to be “poor” to be considered for the relief.

To help the judge determine whether you qualify for an exemption from legal costs and expenses and whether the judge should exercise their discretion to appoint you an attorney, you should complete either the affidavit provided with this notice or an affidavit in a similar form. You are entitled to have the judge provide you with its decision in a written order. If the judge decides to appoint an attorney to represent you in the case, the court will adjourn the settlement conference to another date so your attorney can appear with you or on your behalf.

What You Need to Bring to the Conference

To ensure the settlement conferences are productive, the Court is required to inform both sides to bring the appropriate documents to the conferences. You need to bring the following information to help us consider, and possibly settle, your case. If you do not have all of this information, bring as much as you have.

- Current monthly income including any paystubs (two most recent)
- If self-employed, profit and loss statement
- Recent mortgage statements
- Property tax statements (last two years)
- Recent income tax returns (last two years)
- Statements of any benefits you receive
- Recent bank statements (last two months)
- List of monthly expenses
- Any rental agreements or proof of rental income
- Any previously submitted applications for loss mitigation
- Anything else that you think is important or that the judge in your case asks you to submit

Bring your most current information to the conference.

To Summarize

You may be eligible for an exemption from the legal costs and fees in this case and for an attorney to be appointed to represent you. There also may be other foreclosure prevention and free legal services available to you. If you need more help, visit the court's website at [Foreclosure Resources | NY CourtHelp (nycourts.gov)], or call 347/401-9334.