

NOTICE ABOUT THE RESIDENTIAL FORECLOSURE PROCESS

JD-CV-103 Rev. 2-24
C.G.S. §§ 49-311, 49-31r

STATE OF CONNECTICUT
JUDICIAL BRANCH
SUPERIOR COURT
www.jud.ct.gov



For information on ADA accommodations, contact the Centralized ADA Office at 860-706-5310 or go to: www.jud.ct.gov/ADA/

**YOU ARE BEING SUED
AND YOU ARE IN DANGER OF LOSING YOUR PROPERTY**

The State of Connecticut Superior Court requires that this notice be sent to you about the residential foreclosure process. This is not legal advice. Please read it carefully.

It is important for you to learn about your options in foreclosure. There are government agencies, legal aid programs, and other non-profit organizations that you may call for information about foreclosure.

To protect your rights, you should speak to an attorney or go to the Foreclosure Clerk, Foreclosure Mediation Caseflow Coordinator or Court Service Center in the Court where your case was filed for information on what to do next. **If you do not take action, you could lose your property.**

File an *Appearance* (form JD-CL-12) at the Court where your case is pending. **If you do not file an *Appearance* with the Court, you will not get important notices about your case **AND** the Court may make a decision (enter a default judgment) against you.**

You should also work with your lender or other person bringing this lawsuit or, if this foreclosure involves your home, contact a HUD-certified housing counselor during this process.

If this foreclosure involves your home, you may be eligible for the Foreclosure Mediation Program. Information about the program is attached to these papers and is also available at any Superior Court Judicial District courthouse or on the court's website at www.jud.ct.gov/foreclosure.

To locate assistance near you, you may call the Connecticut Housing Finance Authority's call center toll free at **1-877-571-2432**. Customer Service Representatives are available Monday through Friday from 9:00 a.m. to 5:00 p.m. You may also call 2-1-1 for other help.

PROCEED WITH CAUTION

You may be contacted by people offering to help you avoid foreclosure. Please follow these precautions:

1. Get legal advice before entering into any deal involving your house.
2. Get legal advice before paying any money to anyone offering to help you avoid foreclosure.
3. Do not sign any papers you do not understand.

READ THE PAPERS UNDER THIS NOTICE