

## NOTICE REGARDING MORTGAGE FORECLOSURE

The following is legal information provided to you due to a complaint for Mortgage Foreclosure filed against you. This information is not legal advice. The Court and Court Staff cannot provide legal advice.

It is important that you learn about your options in foreclosure proceedings. There are government agencies, legal aid programs and other non-profit organizations that you may contact for information about foreclosure. You may also wish to consult with an attorney about these matters.

You should file an appearance form with the Clerk/Court in the Courthouse where your case is pending. An appearance form can be found at:  
<http://www.co.hendricks.in.us/Courthouse/HendricksSuperiorCourtNo5/tabid/219/Default.aspx>

This will allow you to be kept informed about this case. If you do not file an appearance form with the Court, you may not get important notices about your case. However, even entering an appearance, without filing a written response/Answer may not be sufficient to avoid the entry of an adverse ruling.

To protect your legal rights, you should respond (Answer) in writing to the Complaint filed in this case, either through an attorney or on your own. Failure to file a response is the equivalent of failing to present any evidence in your favor at a trial. If you do not file a written response with the Court, the Court may make a decision (enter default judgment) against you without considering your evidence. There are deadlines for filing a written Answer (that may be extended upon timely written request). Please read the Indiana Trial Rules, the Complaint for Mortgage Foreclosure and Summons for this information.

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

If this foreclosure involves your home, you may be eligible for the Foreclosure Work-Out Program. Information about the program may be found on the web at [877gethope.org](http://877gethope.org).

### PROCEED WITH CAUTION

You may be contacted by people offering to help you avoid foreclosure. Please follow the following 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.

In order to file an appropriate Answer, please refer to the Indiana Trial Rule. The Indiana Trial Rules can be found at [www.in.gov/judiciary/rules/](http://www.in.gov/judiciary/rules/).