



Date: _____

This notice is to inform you, _____ (Debtor), that you are in default on your mortgage and if you continue in default for thirty (30) more days, your lender, _____ (Creditor) may initiate a foreclosure on the property located at: _____.

If that happens, you could lose your home. If your lender files a foreclosure action against you, and then obtains a foreclosure judgment, you still have rights before your home is sold at sheriff's sale. Indiana law gives you the right to:

- (a) appeal any finding of abandonment,
- (b) redeem your property from the judgment, and
- (c) keep possession of the property until the time of the foreclosure sale, as long as certain legal conditions are met.

If your home is going to be sold at sheriff's sale, you **should not abandon your home before contacting an attorney** to advise you in greater detail about these rights.

INDIANA FORECLOSURE PREVENTION NETWORK



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We want to let you know about a **FREE State of Indiana program** called the Indiana Foreclosure Prevention Network (IFPN) that offers **free foreclosure counseling and assistance** to homeowners like you. The IFPN counselors can confidentially review your situation and help you determine your **options to AVOID FORECLOSURE**.

To speak with a certified IFPN foreclosure prevention specialist, call 1-877-GET-HOPE (1-877-438-4673), or visit www.877GETHOPE.org. Because the IFPN is funded by the State of Indiana, all counseling services are FREE to you.

The IFPN is not a legal service, and does not provide free attorneys or legal advice. If an IFPN counselor refers you to an attorney, the attorney will determine whether you are eligible for free or reduced cost legal representation.

NOTICE REQUIRED BY STATE LAW

Mortgage foreclosure is a complex process. People may approach you about "saving" your home. You should be careful about any such promises. There are government agencies and nonprofit organizations you may contact for helpful information about the foreclosure process. For the name and telephone number of an organization near you, please call the Indiana Foreclosure Prevention Network.