



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

The 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 that you 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 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.**

**If you do not file an Appearance form 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. File the Appearance form at the Court where your case is pending.**

You should also work with your lender or other person bringing this lawsuit or, if this foreclosure involves your home, to 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](http://www.jud.ct.gov). 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 8:30 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**

**FORECLOSURE MEDIATION  
NOTICE TO HOMEOWNER OR  
RELIGIOUS ORGANIZATION**  
(For cases with a Return Date of  
10/1/2011 or later)

JD-CV-127 Rev. 7-15  
C.G.S. §§ 49-31f, 49-31k; PA 15-124

STATE OF CONNECTICUT  
SUPERIOR COURT  
JUDICIAL BRANCH  
[www.jud.ct.gov](http://www.jud.ct.gov)



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**ADA NOTICE**

The Judicial Branch of the State of Connecticut complies with the Americans with Disabilities Act (ADA). If you need a reasonable accommodation in accordance with the ADA, contact a court clerk or an ADA contact person listed at [www.jud.ct.gov/ADA](http://www.jud.ct.gov/ADA).

**Notice to Homeowner or Religious Organization:  
Availability of Foreclosure Mediation**

You have been served with a foreclosure complaint that could cause you to lose your property.

A **Foreclosure Mediation Program** has been set up to help certain homeowners and religious organizations.

You must fill out the attached **Foreclosure Mediation Certificate form, JD-CV-108** and **Appearance form, JD-CL-12** and file them with the Court no later than 15 days from the Return Date on the *Summons* form that was served on you (or delivered to you). If these forms are not attached, you may get them at any Judicial District courthouse or from the Judicial Branch website at [www.jud.ct.gov/webforms](http://www.jud.ct.gov/webforms).

A mediation may be scheduled if:

1. You are the **owner-occupant** of a 1, 2, 3 or 4 family residential property; and
  - you are a **borrower** or a **spouse** or **former spouse** of a **borrower who qualifies as a Permitted Successor-in-Interest** (see *Foreclosure Mediation Certificate*, form JD-CV-108, to determine if you qualify as a Permitted Successor-in-Interest); and
  - the **mortgage** on your owner-occupied residential property is being **foreclosed**; and
  - the property being foreclosed is your **primary residence**; and
  - the property is located in **Connecticut**; or
2. the property is **owned by a religious organization** that is the **borrower**, and is located in **Connecticut**.
3. If you are eligible based on the above criteria, you will first meet with a mediator who will determine if mediation with your lender or mortgage servicer will be scheduled.

Mediation is where a person who does not take sides helps parties try to settle their case.

Judicial Branch mediators will conduct mediation sessions at the courthouse.

There is no application fee for this program.

Print Form

**FORECLOSURE MEDIATION  
CERTIFICATE**

JD-CV-108 Rev. 7-15  
C.G.S. §§ 49-31k, 49-31l; P.A. 15-124

STATE OF CONNECTICUT  
SUPERIOR COURT  
JUDICIAL BRANCH  
[www.jud.ct.gov](http://www.jud.ct.gov)



**Instructions to Homeowner Applicant**

1. Use this form if the return date in your case is on or after July 1, 2009.
2. Fill out this Certificate form and an Appearance form, JD-CL-12 (available at the courthouse or online at [www.jud.ct.gov](http://www.jud.ct.gov)) and file them with the court not more than 15 days after the return date on the Summons.
3. You must mail or deliver a copy of this completed Certificate form to the plaintiff's attorney, or to the plaintiff if the plaintiff is not represented by an attorney, and to all parties who have filed an appearance in the case.

FMREQ



**This form will be used to determine your eligibility for the Foreclosure Mediation Program.**

**Type or Print Legibly**

Name of case ( <i>Plaintiff on Summons vs. Defendant on Summons</i> )		Docket number ( <i>To be filled in by court staff</i> )
Return date ( <i>On upper right portion of Summons</i> )	Judicial District of ( <i>On upper left portion of Summons</i> )	
Your name		
Address ( <i>Number, street, town, state, zip code</i> )		
Telephone number (     )	Business phone (     )	Cell phone (     )

**A. If you are an individual, answer the following questions:**

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Do you own the property?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Do you live in the property?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is it your primary residence?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Is it a 1, 2, 3 or 4 family residential property located in Connecticut? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Is this a mortgage foreclosure?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Are you a borrower on the note?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

*If you are not a borrower on the note, but answered "yes" to questions one (1) through five (5) and you are the spouse or former spouse of a borrower, go to Section C, on Page 2.*

*If you answered "yes" to questions one (1) through six (6) and another defendant in this case has requested or may request in Section C to participate in the Foreclosure Mediation Program as a Permitted Successor-in-Interest, who became the owner of the property as a result of divorce, legal separation, or a property settlement agreement related to a divorce or legal separation, go to Section D. 1.*

**OR**

**B. If you are filing this on behalf of a religious organization, answer the following questions:**

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| 1. Does a religious organization own the property?             | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Is the property located in Connecticut?                     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is the religious organization the borrower on the note?     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Is the return date in the case on or after October 1, 2011? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

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Continued on next page...

Print Form

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Reset Form

### C. Permitted Successors-in-Interest

If you are not a borrower on the note, but answered "yes" to questions one (1) through five (5) in Section A and you are the spouse or former spouse of a borrower, you may be able to participate in the Foreclosure Mediation Program as a Permitted Successor-in-Interest. Answer the following questions to help the Court determine if you qualify:

1. Are you a defendant in this case? ☐ Yes ☐ No
2. Is the return date in this case on or after October 1, 2015? ☐ Yes ☐ No
3. If you answered "yes" to one (1) and two (2), how did you become the owner of the property?  
(check the box that applies to you, if any)
  - ☐ 3a. I became the only owner of the property when it was transferred to me from my deceased spouse's estate.
  - ☐ 3b. I became the only owner of the property because my deceased spouse and I held joint title to the property.
  - ☐ 3c. I became the owner of the property because it was transferred to me as a result of a divorce, legal separation, or a property settlement agreement related to a divorce or legal separation.

If you checked 3c., go to Section D.2 and Section D.3.

### D. Consents

If a Permitted Successor-in-Interest, who became the owner of the property as a result of divorce, legal separation, or a property settlement agreement related to a divorce or legal separation, has applied or may apply for the Foreclosure Mediation Program, you must complete this section to qualify for the Foreclosure Mediation Program: (check only the box(es) that apply)

1. If you answered "yes" to questions one (1) through six (6) in Section A and another defendant has requested or may request to participate in the Foreclosure Mediation Program as a Permitted Successor-in-Interest, who became the owner of the property as a result of divorce, legal separation, or a property settlement agreement related to a divorce or legal separation, check this box to complete your consent:
  - ☐ I consent to the plaintiff mortgagee's disclosure of my non-public personal financial information to the spouse or former spouse who qualifies as a Permitted Successor-in-Interest to the extent that the plaintiff mortgagee has that information.
2. If you answered "yes" to questions one (1) and two (2) in Section C, and checked box 3c., check this box to complete your consent:
  - ☐ I consent to the plaintiff mortgagee's disclosure of my non-public personal financial information to all borrowers on this note, to the extent that the plaintiff mortgagee has that information.
3. If you answered "yes" to questions one (1) and two (2) in Section C, and checked box 3c., check this box to certify that all borrowers on the note have provided their consent:
  - ☐ I certify that all borrowers on the note have agreed to allow the plaintiff mortgagee to disclose their non-public personal financial information to me, to the extent that the plaintiff mortgagee has that information, and that the borrowers have shown their consent by (check any box that applies):
    - ☐ Submitting a Foreclosure Mediation Certificate containing their consent, or
    - ☐ Giving documentation to the plaintiff mortgagee that allows for the full disclosure of the borrower's non-public personal financial information to me.

Signed	Print name of person signing	Date signed
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### Certification

I certify that a copy of this document was or will immediately be mailed or delivered electronically or non-electronically on (date) \_\_\_\_\_ to all attorneys and self-represented parties of record and that written consent for electronic delivery was received from all attorneys and self-represented parties of record who were or will immediately be electronically served.

Name and address of each party and attorney that copy was or will immediately be mailed or delivered to\*

*If necessary, attach additional sheet or sheets with name and address which the copy was or will immediately be mailed or delivered to.		
Signed (Signature of filer) ▶	Print or type name of person signing	Date signed
Mailing address (Number, street, town, state and zip code)		Telephone number

## Instructions

1. Type or print.
2. **For Criminal and Motor Vehicle cases:** Fill out the form, including the certification section at the bottom of the form. File the original with the clerk. Mail or deliver a copy of the appearance to the prosecutor. *(Sections 3-4(d) and 3-5 of the Connecticut Practice Book)*
3. **For Civil , Eviction (Summary Process), and Small Claims cases:** Fill out the form, including the certification section at the bottom of the form. File the original with the clerk. Mail or deliver a copy to all counsel and self-represented parties of record. If a party who has been defaulted for failure to appear files an appearance before the entry of judgment after default, the default will automatically be set aside by the clerk. *(Sections 3-4(a), 3-4(b), 3-5 and 17-20 of the Connecticut Practice Book)*
4. **For Family cases:** Fill out the form, including the certification section at the bottom of the form. In addition to selecting plaintiff or defendant, indicate the scope of your appearance. File the original with the clerk. Mail or deliver a copy to all counsel and self-represented parties of record. *(Sections 3-4(a) and 3-5 of the Connecticut Practice Book)*
5. **For Juvenile cases:** Do not use this form. Use form JD-JM-13 Appearance, Juvenile Matters.
6. **For Self-represented parties who have changed their address after filing an appearance:** Check the box at the top of the other side or page 1 of this form. Fill out the form, including your new address in the Mailing Address section of this form. Fill out the certification section at the bottom of the form. File the original with the clerk. Mail or deliver a copy to all counsel and self-represented parties of record or, in a criminal case, to the prosecutor.

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JD-CL-12 (Back/Page 2) Rev. 9-13

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## APPEARANCE <sup>1</sup>

JD-CI-12 Rev. 9-13  
P.B. §§ 3-1 thru 3-6, 3-8, 10-13, 25A-2

### STATE OF CONNECTICUT SUPERIOR COURT www.jud.ct.gov

Instructions — See Back/Page 2  
ADA Notice — See Back/Page 2

#### Notice To Self-Represented Parties

A self-represented party is a person who represents himself or herself. If you are a self-represented party and you filed an appearance before and you have since changed your address, you must let the court and all attorneys and self-represented parties of record know that you have changed your address by checking the box below:

☐ I am filing this appearance to let the court and all attorneys and self-represented parties of record know that I have changed my address. My new address is below.<sup>2</sup>

Return date <sup>2</sup>

Docket number <sup>2</sup>

Name of case (Full name of Plaintiff vs. Full name of Defendant) <sup>2</sup>

<sup>3</sup> ☐ ☐ ☐ ☐  
Judicial Housing Small Geographic  
District Session Claims Area number

Address of Court (Number, street, town and zip code)

Scheduled Court date (Criminal/Motor Vehicle Matters)

#### Please Enter the Appearance of <sup>2</sup>

Name of self-represented party (See "Notice to Self-Represented Parties" at top), of name of official, firm, professional corporation, or individual attorney <sup>2</sup> Juris number of attorney or firm

Mailing Address (Number, street) (Notice to attorneys and law firms - The address to which papers will be mailed from the court is the one registered or affiliated with your juris number. That address cannot be changed in this form.)

Post office box

Telephone number (Area code first)

City/town

State

Zip code

Fax number (Area code first)

E-mail address <sup>2</sup>

in the case named above for: ("x" one of the following parties; if this is a Family Matters case, also indicate the scope of your appearance)

☐ The Plaintiff (includes the person suing another person).

☐ All Plaintiffs.

☐ The following Plaintiff(s) only: \_\_\_\_\_

☐ The Defendant (includes the person being sued or charged with a crime).

☐ The Defendant for the purpose of the bail hearing only (in criminal and motor vehicle cases only).

☐ All Defendants.

☐ The following Defendant(s) only: \_\_\_\_\_

☐ Other (Specify): \_\_\_\_\_

☐ This is a Family Matters case and my appearance is for: ("x" one or both)

☐ matters in the Family Division of the Superior Court

☐ Title IV-D Child Support matters

Note: If other counsel or a self-represented party has already filed an appearance for the party or parties "x'd" above, put an "x" in box 1 or 2 below:

1. ☐ This appearance is in place of the appearance of the following attorney, firm or self-represented party on file (P.B. Sec. 3-8): \_\_\_\_\_

(Name and Juris Number)

2. ☐ This appearance is in addition to an appearance already on file.

I agree to accept papers (service) electronically in this case under Practice Book Section 10-13 <sup>2</sup>

☐ Yes

☐ No

Signed (Individual attorney or self-represented party)

Name of person signing at left (Print or type)

Date signed

#### Certification <sup>2</sup>

I certify that a copy of this document was mailed or delivered electronically or non-electronically on (date) \_\_\_\_\_ to all attorneys and self-represented parties of record and that written consent for electronic delivery was received from all attorneys and self-represented parties receiving electronic delivery.

Name and address of each party and attorney that copy was mailed or delivered to\*

For Court Use Only

Signed (Signature of filer)

Print or type name of person signing

Date signed

Telephone number

\*If necessary, attach an additional sheet or sheets with the name of each party and the address which the copy was mailed or delivered to.

Print Form

Reset Form

**FORECLOSURE MEDIATION  
NOTICE OF COMMUNITY-BASED  
RESOURCES**

JD-CV-126 Rev. 4-15  
C.G.S. § 49-31f

STATE OF CONNECTICUT  
SUPERIOR COURT  
JUDICIAL BRANCH  
[www.jud.ct.gov](http://www.jud.ct.gov)



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**State of Connecticut Department of Banking**

**Foreclosure Hotline Bulletin**

**Community-Based Resources for Connecticut Homeowners in Foreclosure**

*Note: Assistance in multiple languages is available through Connecticut Housing Finance Authority (CHFA/HUD)-approved housing counseling agencies (refer to the list below). Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobado por CHFA/HUD (favor de referirse a la lista de abajo).*

**Toll-free Mortgage Foreclosure Assistance Hotline: 1-877-472-8313**

**Department of Banking Website: [www.ct.gov/dob](http://www.ct.gov/dob)**

The free Foreclosure Hotline is open Monday-Friday 8:00 a.m. to 5:00 p.m. Calls will be returned within two business days. Homeowners who are currently a party to a foreclosure action with time sensitive foreclosure concerns should call the Hotline for assistance. You can also reach the Department of Banking by calling 1-800-831-7225 (toll-free) or 860-240-8299.

**Mortgage Assistance from the Connecticut Housing Finance Authority (CHFA)**

The Connecticut Housing Finance Authority administers the state's Emergency Mortgage Assistance Program (EMAP) which was created by the Connecticut General Assembly. EMAP can help eligible homeowners with overdue payments and provide monthly mortgage assistance. For more information, contact a CHFA/HUD-approved housing counseling agency (listed below), call CHFA at 1-877-571-2432, or visit [www.chfa.org](http://www.chfa.org).

**CHFA/HUD-Approved Housing Counselors:**

CHFA/HUD-approved housing counselors provide free help to Connecticut homeowners who are struggling financially and may be at risk of foreclosure. They can review your budget and try to find ways to help with your financial issues. They are trained in handling FHA and "conventional" loans and can help you negotiate with your mortgage company or apply to CHFA for an Emergency Mortgage Assistance loan. If a foreclosure case has been filed against you and you have asked to participate in the Foreclosure Mediation Program, they can help you get ready for mediation (including the Premediation meetings with your mediator) and help you submit financial documents to your mortgage company as part of the mediation process. CHFA/HUD approved housing counselors welcome residents from all over Connecticut. You do not need to go to the agency closest to you.

County	CHFA/HUD-Approved Housing Counseling Agency	Phone
Fairfield	Bridgeport Neighborhood Trust, 570 State Street, Bridgeport <a href="http://www.bntweb.org">www.bntweb.org</a>	203-290-4255 ext. 107
Hartford	Community Renewal Team, 395 Wethersfield Ave., Hartford <a href="http://www.crtct.org">www.crtct.org</a>	860-560-5880
	Neighborhood Housing Services of New Britain, 223 Broad St., New Britain <a href="http://www.nhsnb.org">www.nhsnb.org</a>	860-224-2433
New Haven	Neighborhood Housing Services of New Haven, 333 Sherman Ave., New Haven <a href="http://www.nhsfnhnewhaven.org">www.nhsfnhnewhaven.org</a>	203-777-6925 ext. 26
	Greater New Haven Community Loan Fund, 171 Orange St., New Haven <a href="http://www.theroofproject.org">http://www.theroofproject.org</a>	203-624-7406 ext. 130
	Neighborhood Housing Services of Waterbury, 161 North Main Street, Waterbury <a href="http://www.nhswaterbury.org">www.nhswaterbury.org</a> (serves Waterbury, Naugatuck, Torrington, and all of Northwest CT)	203-753-1896 ext. 10
New London/ Windham	Catholic Charities, Diocese of Norwich, 331 Main St., Norwich; 28 Huntington St., New London <a href="http://www.ccfns.org">www.ccfns.org</a> (also serves Middletown)	860-889-8346 ext. 272

[Print Form](#)

[Reset Form](#)

## Legal Resources

**Foreclosure Prevention Clinics:** The Connecticut Fair Housing Center, the Department of Banking, and the Judicial Branch's Foreclosure Mediation Program present free clinics for homeowners in foreclosure. The clinics offer information on the process and on preparing for court from a Center attorney, guidance on resources for homeowners from the Department of Banking, and a description of the Mediation Program from a court mediator. After the presentations, homeowners can talk about their situations one-on-one with volunteer attorneys and paralegals. The clinic in **Hartford is the 3rd Tuesday evening of most months** and is run by the Connecticut Fair Housing Center and the University of Hartford Paralegal Studies Program. The clinic in **Fairfield County is the 3rd Wednesday evening of most months**, is sponsored by Bridgeport Mayor Bill Finch, Stamford Mayor David Martin, and Norwalk Mayor Harry W. Rilling, and is run by the Connecticut Fair Housing Center and Homes Saved By Faith. Its location rotates among the 3 cities. More information on the clinics (including times and locations) is available on [www.ctfairhousing.org](http://www.ctfairhousing.org) or by calling **1-888-247-4401**.

**Judicial Branch Foreclosure Volunteer Attorney Program:** Volunteer attorneys are available to give advice and answer questions about foreclosure at certain courthouses in the state. Homeowners facing foreclosure throughout Connecticut are welcome to attend. Call 860-263-2734 for additional information, or visit [http://jud.ct.gov/volunteer\\_atty\\_prgrm.htm](http://jud.ct.gov/volunteer_atty_prgrm.htm).

**Foreclosure Manual for Self-Represented Homeowners:** The Connecticut Fair Housing Center publishes "Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners," a free manual describing the foreclosure and mediation process for self-represented homeowners. Copies are available from CHFA/HUD-approved housing counselors, on [www.ctfairhousing.org](http://www.ctfairhousing.org), or by calling the Center at **1-888-247-4401**.

**Statewide Legal Services (SLS):** SLS provides free legal advice and referrals for callers qualifying for its services (guidelines include income limits). You can reach SLS by calling **1-800-453-3320** or **860-344-0380** or visiting [www.slsct.org](http://www.slsct.org).

**Court Service Centers:** In certain Superior Court locations, Court Service Centers provide public access computers, printers, fax machines, copiers, phones, and work space for self-represented parties. Refer to [www.jud.ct.gov](http://www.jud.ct.gov), and go to the **Quick Links** menu on the home page of the Judicial website for more information.

**Lawyer Referral Services:** County Bar Associations in Connecticut offer referral services that introduce homeowners to lawyers who can answer questions during an initial half-hour consultation. You can send an email with your questions and availability. Services beyond the 1st half-hour fee will be at the attorney's usual fee.

County	Phone	Fee for 1/2 hour Consultation	Website	Email
Fairfield	203-335-4116	\$35	<a href="http://www.fairfieldlawyerreferral.com">www.fairfieldlawyerreferral.com</a>	<a href="mailto:fcba@conversent.net">fcba@conversent.net</a>
Hartford*	860-525-6052	\$25	<a href="http://www.hartfordbar.org">www.hartfordbar.org</a>	<a href="mailto:hcba@hartfordbar.org">hcba@hartfordbar.org</a>
New Haven	203-562-5750	\$35	<a href="http://www.newhavenbar.org">www.newhavenbar.org</a>	<a href="mailto:NHCBAinfo@newhavenbar.org">NHCBAinfo@newhavenbar.org</a>
New London	860-889-9384	\$25	<a href="http://www.nlcba.org">www.nlcba.org</a>	See website for contact form

\*The Hartford County Bar also covers Litchfield, Middlesex, Tolland, and Windham Counties.

**How Foreclosure Rescue Scams Work.** People in foreclosure are often the target of "foreclosure rescue scams." Be **very** careful of non-lawyers who ask you to pay a fee for counseling, loan modification, foreclosure prevention, or a "forensic audit" of your loan documents, **regardless of their promises or claims**. Many out-of-state attorneys target Connecticut residents: **you should never pay attorneys that you do not meet**. Contact the Department of Banking for more information at **1-877-472-8313** or visit [www.preventloanscams.org](http://www.preventloanscams.org).

**Mortgage Crisis Job Training Program.** The state-funded Mortgage Crisis Job Training Program is a project of The WorkPlace, Inc., in partnership with the Connecticut Housing Finance Authority (CHFA), Capital Workforce Partners, and Connecticut's workforce system. The Program helps homeowners increase their job skills and earning potential. It offers customized employment services, job training scholarships, financial literacy, and credit counseling. For information call **1-866-683-1682** or go to [www.workplace.org/mortgage.asp](http://www.workplace.org/mortgage.asp).

**Financial Assistance Programs.** Connecticut's 12 Community Action Agencies (CAAs) help people meet immediate needs through services such as Eviction and Foreclosure Prevention, energy/heating assistance, food pantries, and weatherization. CAAs also empower people to improve their financial future through employment services, financial literacy training, and other programs. To locate your local CAA call the Connecticut Association for Community Action at **860-832-9438** or visit: [www.cafca.org/our-network](http://www.cafca.org/our-network).

For more information on programs for homeowners facing financial distress, review the Department of Banking's materials on [www.ct.gov/dob](http://www.ct.gov/dob) or call **1-877-472-8313**. You can also call Info line at 2-1-1 for resources.



## MEDIATION INFORMATION FORM

(For cases with a Return Date of  
10/1/13 or later)

JD-CV-135 Rev. 8-13  
C.G.S. § 49-31f, PA 13-136

STATE OF CONNECTICUT  
SUPERIOR COURT  
JUDICIAL BRANCH  
[www.jud.ct.gov](http://www.jud.ct.gov)



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The Court's Foreclosure Mediation Program is set up to help eligible homeowners and their lenders or mortgage servicers see whether they can reach a fair and voluntary agreement under the supervision of a neutral mediator employed by the Court. The program addresses all aspects of the foreclosure including any assistance options that may be available through your lender or mortgage servicer to help you 1) keep your home, or 2) gracefully exit from your home by way of a short sale, deed-in-lieu of foreclosure, or negotiated sale date or law day.

### The objectives of the mediation program are:

- To determine whether the parties can reach an agreement that will either:
  1. Avoid the foreclosure by means that may include programs that are available through your lender or mortgage servicer; or
  2. Expedite or facilitate the foreclosure in a manner that is acceptable to both you and your lender or mortgage servicer.
- To reach this determination with reasonable speed and efficiency, with both parties participating in the mediation process in good faith, without unreasonable and unnecessary delays.

### What you must do:

1. Fill out the Appearance form and Foreclosure Mediation Certificate. These forms are included in this packet. You must file them with the court **no later than 15 days after the return date**. The return date is printed on the upper right part of the Summons form in this packet. **You do not have to come to court on the return date.** The court cannot notify you of the date and time you must come for your first premediation meeting until you file these forms.
2. Mail a copy of the Appearance form and the Foreclosure Mediation Certificate to the Plaintiff's attorney at the address of the attorney or law firm on the Summons form, and to any other party who has filed an appearance in your case.
3. **Start gathering documentation** so that you will be prepared to meet with your mediator. Lenders typically request copies of the following documents:

#### Proof of Income

- *Wage/Salary Income* — Pay stubs covering the last 30 days.
- *Self-Employment Income* — Profit & Loss statement for the most recent quarter or year to date, signed and dated.
- *Benefit Income* — Most recent award letter (*social security, disability, food stamps, pension, public assistance, adoption assistance*).
- *Rental Income* — All leases with signatures.
- *Alimony/Child Support* — If you rely on this income to pay your mortgage, Court order showing the amount of alimony and/or child support that you receive.
- *Contribution Income* — Contribution letters from all non-borrowers who are related to you and live with you, signed and dated by them, and proof of their income.
- *Federal Tax Returns* — Personal returns with all schedules for the last 2 years; copies of business returns, if applicable; copies of IRS tax filing extensions, if applicable.
- *Bank Statements* — Personal bank statements for the last 2 months and business bank statements for the last 4 months if self-employed. Must include all pages, bank logo, and account holder's information.

#### Other Information

- Most recent utility bill (*gas, electric, or water*).
- Most recent real estate property tax bill.
- Evidence of amount of homeowner's association dues or condominium fees, and whether current or delinquent.

- Homeowners' insurance declaration page.
  - Hardship letter — A letter explaining what happened that prevented you from making your mortgage payment, and that indicates whether or not the hardship has been resolved, signed and dated by all borrowers.
4. Within 35 days from the return date, your lender or mortgage servicer will mail you a packet of forms, their list of required documentation, and other information about your loan or your property. A copy will also be sent to your mediator. **Upon receipt of this packet, complete the forms provided, gather any additional documentation on the list, and bring the completed forms and documentation to your scheduled premediation meeting with your mediator.** You can read more about this meeting in the next section below. **Do not mail the completed forms and documentation to the court.**

## The Mediation Process

If your return date is October 1, 2013 or later, the Foreclosure Mediation Program will consist of two stages:

- **Premediation** — During this stage, you will meet one-on-one with a mediator to review your financial information and to discuss possible options. If necessary, the mediator will assist you in completing forms and gathering the documentation required by your lender or mortgage servicer. The mediator may also refer you to other resources that can help you, such as the housing counseling agencies listed on the attached Notice of Community-Based Resources. You may have one or more meetings with the mediator, but premediation will end approximately 12 weeks from the return date on your Summons. At the conclusion of premediation, the mediator will ensure that your documentation is delivered to your lender or mortgage servicer or its attorney, and will determine whether mediation with your lender or mortgage servicer will be scheduled. If the mediator determines that mediation will not be scheduled, mediation will terminate. If mediation has been terminated, you may ask the Court to be included in mediation if you think the mediator has made a mistake or if you have had a change in circumstances. If the mediator determines that mediation will be scheduled, you will receive notice of the date and time of your mediation in the mail. The first mediation will be scheduled no later than 5 weeks from the date your forms and documentation are delivered to your lender or mortgage servicer, or its attorney.
- **Mediation** — If mediation is scheduled, you will meet with a mediator and a representative of the lender or mortgage servicer and its attorney to review any assistance options that may be available to you through your lender or mortgage servicer. **You may be asked to submit additional documentation as part of the mediation process** depending on your situation. By law, the representative is permitted to participate in mediation by phone as long as the representative is knowledgeable about your case and the types of assistance that may be available to you. If you are represented by an attorney, your attorney may appear for you after the first mediation as long as you are available to participate by phone. If you do not have an attorney and if there are 2 or more self-represented borrowers, then after the first mediation session, it is likely that only one of you will need to come to mediation if the other(s) are available to participate by phone.

## Other Information you should know:

The information you provide during the mediation process will be treated as confidential and will not be shared without your consent with anyone besides your lender or mortgage servicer, its attorneys, and a court-employed mediator with the Foreclosure Mediation Program.

Prior to your premediation meeting(s) with the mediator, if you need help filling out the forms, gathering the required documentation, or preparing for mediation, you may contact one of the housing counseling agencies listed on the attached Notice of Community-Based Resources (*JD-CV-126*). However, if you are not able to get help quickly enough, you must do your best to fill out the forms and gather the documentation yourself. The mediator will give you additional help during the premediation process.

If your spouse is not a borrower on your loan, but you wish to have them attend mediation with you, your lender will need your written consent in order to discuss your loan with your spouse.

**SUMMONS - CIVIL**  
(Except Family Actions)

JD-CV-1 Rev.1-2000

C.G.S. 51-346, 51-347, 51-349, 51-350, 52-45a

52-48, 52-259, P.B. Sec. 49, 63, 66

**SUPERIOR COURT****INSTRUCTIONS**

1. Prepare on typewriter, sign original summons and conform all copies of the summons.
2. Prepare or photocopy conformed summons for each defendant.
3. Attach the original summons to the original complaint, and attach a copy of the summons to each copy of the complaint. Also, if there are more than 2 plaintiffs or 4 defendants prepare form JD-CV-2 and attach it to the original and all copies of the complaint.
4. After service has been made by officer, file original papers and officer's return with the clerk of court.
5. The party recognized to pay costs must appear personally before the authority taking the recognizance.
6. Do not use this form for actions in which an attachment, garnishment or replevy is being sought. See Practice Book Section 49 for other exceptions.

TO: Any proper officer; BY AUTHORITY OF THE STATE OF CONNECTICUT, you are hereby commanded to make due and legal service of this Summons and attached Complaint

**"X" ONE OF THE FOLLOWING**

Amount, legal interest or property in demand, exclusive of interest and costs is:

- ☐ less than \$2,500  
☐ \$2,500 through \$14,999.99  
☒ \$15,000 or more  
(*"X" if applicable*)  
Claiming other relief in addition to or in lieu of money or damages.

RETURN DATE

MAY 31, 2016

☒ JUDICIAL DISTRICT  
☐ HOUSING SESSION ☐ GA  
NO.

AT (Town in which writ is returnable)(C.G.S. 51-346, 51-349)

STAMFORD/NORWALK at STAMFORD

CASE TYPE (From case type list-see back)

Major P Minor 00

ADDRESS OF COURT CLERK WHERE WRIT AND OTHER PAPERS SHALL BE FILED (No., street, town and zip code)(C.G.S. 51-347, 51-350)  
123 HOYT ST, STAMFORD, CT 06905TELEPHONE NUMBER  
(203) 965-5208

PARTIES	NAME AND ADDRESS OF EACH PARTY (No., street, town and zip code)	NOTE: Individual's Names Last, First, Middle Initial	<input type="checkbox"/> Form JD-CV2 attached	PTY NO
FIRST NAMED PLAINTIFF	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 1111 POLARIS PARKWAY, COLUMBUS, OH 43240			01
Additional Plaintiff				02
FIRST NAMED DEFENDANT	IRVINE, CHRISTINE, 12 EDGERTON STREET, DARIEN, CT 06820			50
Additional Defendant	TIBBETTS KEATING & BUTLER, LLC, 43 CORBIN DRIVE, DARIEN, CT 06820 C/O REGISTERED AGENT FOR SERVICE: ALFRED P. TIBBETTS, 43 CORBIN DRIVE, DARIEN, CT 06820			51
Additional Defendant	RBS CITIZENS NA, ONE CITIZENS PLAZA, PROVIDENCE, RI 02903 C/O REGISTERED AGENT FOR SERVICE: CORPORATION SERVICE COMPANY, 50 WESTON STREET, HARTFORD, CT 06120			52
Additional Defendant	RONALD C. NASO, PH.D, ABPP, LLC, 2777 SUMMER STREET, SUITE 504B, STAMFORD, CT 06905 C/O REGISTERED AGENT FOR SERVICE: SANDERS M. STEIN, MD, 2777 SUMMER STREET, SUITE 504B, STAMFORD, CT 06905			53

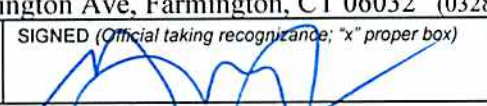
**NOTICE TO EACH DEFENDANT**

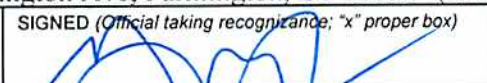
1. You are being sued.
2. This paper is a Summons in a lawsuit.
3. The Complaint attached to these papers states the claims that each Plaintiff is making against you in this lawsuit.
4. To respond to this Summons, or to be informed of further proceedings, you or your attorney must file a form called an "Appearance" with the Clerk of the above-named Court at the above Court address on or before the second day after the above Return Date.
5. If you or your attorney do not file a written "Appearance" form on time, a judgment may be entered against you by default.
6. The "Appearance" form may be obtained at the above Court address.
7. If you believe that you have insurance that may cover the claim that is being made against you in this lawsuit, you should immediately take the Summons and Complaint to your insurance representative.
8. If you have questions about the Summons and Complaint, you should consult an attorney promptly. The Clerk of Court is not permitted to give advice on legal questions.

DATE <b>MAY 13 2016</b>	SIGNED (Sign and "X" proper box) 	<input checked="" type="checkbox"/> Comm. of Superior Court <input type="checkbox"/> Assistant Clerk	TYPE NAME OF PERSON SIGNING AT LEFT. <b>George P. Generas</b>
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**FOR THE PLAINTIFF(S) PLEASE ENTER THE APPEARANCE OF:**

NAME AND ADDRESS OF ATTORNEY, LAW FIRM OR PLAINTIFF IF PRO SE (No., street, town and zip code)	TELEPHONE NO.	JURIS NO. (If atty or law firm)
Bendett & McHugh, P.C., 160 Farmington Avenue, Farmington, CT 06032	(860)677-2868	102892

NAME AND RESIDENCE OF PERSON RECOGNIZED TO PROSECUTE IN THE AMOUNT OF \$250 (No. street, town and zip)	SIGNATURE OF PLAINTIFF IF PRO SE
Laura J. Monti, 160 Farmington Ave, Farmington, CT 06032 (0328)FC-20162654	

# PLFS. 1	# DEFS. 4	# CNTS. 1	SIGNED (Official taking recognizance; "x" proper box) 	<input checked="" type="checkbox"/> Comm. of Superior Court <input type="checkbox"/> Assistant Clerk	<b>For Court Use Only</b> FILE DATE
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**IF THIS SUMMONS IS SIGNED BY A CLERK:**

- a. The signing has been done so that the Plaintiff(s) will not be denied access to the court.
- b. It is the responsibility of the Plaintiff(s) to see that service is made in the manner provided by law.
- c. The Clerk is not permitted to give any legal advice in connection with any lawsuit.
- d. The Clerk signing this Summons at the request of the Plaintiff(s) is not responsible in any way for any errors or omissions in the Summons, any allegations contained in the Complaint, or the service thereof.

I hereby certify I have read and understand the above:

SIGNED (Pro Se Plaintiff)

DATE SIGNED

DOCKET NO.



**STATE OF CONNECTICUT JUDICIAL BRANCH**  
**CASE TYPE CODES**  
**APRIL, 1997**

MAJOR DESCRIPTION	Codes Major/Minor	MINOR DESCRIPTION	MAJOR DESCRIPTION	Codes Major/Minor	MINOR DESCRIPTION
Appeals from Administrative Bonds	A 00	Zoning	Miscellaneous	M 00	Injunction
	A 10	Taxation		M 10	Receivership
	A 20	Liquor		M 20	Mandamus
	A 30	Motor Vehicle Commissioner		M 30	Habeas Corpus (extradition, release from Penal institution)
	A 40	Unemployment		M 40	Arbitration
	A 50	Worker's Compensation		M 50	Declaratory Judgment
	A 60	Labor Relations Board		M 63	Bar Discipline - Disbarment
	A 61	Environmental Protection Commissioner-State		M 66	Bar Discipline - Reinstatement
	A 62	Commission on Hospitals		M 68	Bar Discipline - Inactive Status
	A 63	Personnel Appeal Board		M 80	Foreign Civil Judgments - C.G.S. §52-604 & C.G.S. §50a-30.
	A 64	Social Services Commission		M 81	Petition for New Trial
	A 65	Freedom of Information Commission		M 82	Accounting
	A 66	Inland Wetlands & Conservation Commission-Local		M 83	Small Claims Transfer to Regular Docket
	A 67	Retirement Commission		M 84	Interpleader
	A 68	Housing and Building Code Enforcement		M 90	All other
	A 69	Human Rights and Opportunities Commission	Property	P 00	Foreclosure
	A 70	Children and Youth Services Commission		P 10	Partition
	A 90	All other		P 20	Quiet Title/Discharge of Mortgage of Lien
Contracts	C 00	Construction - All other		P 30	Drug Asset Forfeiture - C.G.S. §54-36h
	C 10	Construction - State and Local	Torts (Other than Vehicular)	P 90	All other
	C 20	Insurance Policy		T 02	Defective Premises - Private - Snow or ice
	C 30	Specific Performance		T 03	Defective Premises - Private - Other
	C 40	Collections		T 11	Defective Premises - Public - Snow or ice
Eminent Domain	C 90	All other		T 12	Defective Premises - Public - Other
	E 00	State Highway Condemnation		T 20	Products Liability - Other than Vehicular
	E 10	Redevelopment Condemnation		T 28	Malpractice - Medical
	E 20	Other State or Municipal Agencies		T 29	Malpractice - Legal
	E 30	Public Utilities & Gas Transmission Companies		T 30	Malpractice - All other
Family Relations	E 90	All other		T 40	Assault and Battery
	F 00	Dissolution of Marriage - C.G.S. Chapter 815j		T 50	Defamation
	F 10	Legal Separation - C.G.S. Chapter 815j		T 61	Animals - Dog
	F 20	Annulment - C.G.S. Chapter 815j		T 69	Animals - Other
	F 30	Change of Name - C.G.S. §52-111		T 70	False Arrest
	F 50	Habeas Corpus (custody of children, release from other than a penal institution) - C.G.S. §46b-1		T 71	Fire Damage
	F 65	Relief from Physical Abuse - C.G.S. §46b-15	Vehicular Torts	T 90	All Other
	F 70	Foreign Matrimonial/Foreign Paternity Judgments C.G.S. §46b-70 & C.G.S. §46b-179		V 01	Motor Vehicles * - Drive and/or Passenger(s) vs Driver(s)
	F 72	Uniform Child Custody Jurisdiction Act - C.G.S. §46b-90		V 04	Motor Vehicles * - Pedestrian vs Driver
	F 80	Paternity Petition - C.G.S. §46b-160		V 05	Motor Vehicles * - Property Damage only
	F 81	Paternity Acknowledgment With Support Agreement C.G.S. §46b-172		V 06	Motor Vehicles * - Products Liability including Warranty
	F 85	Support Petition - C.G.S. §46b-215		V 09	Motor Vehicles * - All other
	F 86	Agreement to Support - C.G.S. §46b-215		V 10	Boats
	F 90	All other - C.G.S. §46b-1		V 20	Airplanes
				V 30	Railroads
				V 40	Snowmobiles
				V 90	All other
					* (Motor Vehicles includes car, trucks, motorcycles motorscooters.)
			Wills, Estates and Trusts	W 00	Probate Appeals
				W 10	Construction of Wills and Trusts
				W 90	All other