



**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)



**ADA NOTICE**

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FMNORMR



**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**



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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 the lender or mortgage servicer to help homeowners 1) keep their homes, or 2) gracefully exit from their homes 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:**

1. To determine whether the parties can reach an agreement that may allow the parties to either:
  - a. Stop the foreclosure by using programs available through the lender or mortgage servicer; or
  - b. Go forward with the foreclosure in a way that is acceptable to the homeowner and the lender or mortgage servicer.
2. To reach some agreement 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/condominium fees, and whether current or delinquent.

- Homeowners' insurance declaration page.
  - Hardship letter – A letter, signed and dated by all borrowers, explaining what prevented you from making your mortgage payment, and indicating if the hardship is resolved.
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 documents on the list, and bring the completed forms, and other documents 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 documents 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 help you complete forms and gather the documents 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. Depending on your situation, you may be asked to submit additional documentation as part of the mediation process. 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 except your lender or mortgage servicer, its attorneys, and a court-employed mediator with the Foreclosure Mediation Program.

Before your premediation meeting(s) with the mediator, if you need help completing forms, gathering documents, or preparing for mediation, you may contact one of the housing counseling agencies listed on the attached Notice of Community-Based Resources (*form JD-CV-126*). However, if you are not able to get help quickly enough, you must do your best to complete the forms and gather the documents 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 that person attend mediation with you, you must give your lender your written consent to discuss your loan with your spouse.

**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.



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

Type or Print Legibly

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

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### 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
--------	------------------------------	-------------

### 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

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

JD-CV-126 Rev. 10-19  
C.G.S. §§ 49-31f, 49-31r

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



**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
	Urban League of Southern Connecticut, Inc., 137 Henry Street, Stamford <a href="http://www.ulsc.org">www.ulsc.org</a>	203-327-5810
Hartford	Neighborhood Housing Services of New Britain, 223 Broad Street, New Britain <a href="http://www.nhsnb.org">www.nhsnb.org</a>	860-224-2433
New Haven	New Haven HomeOwnership Center, Inc., 333 Sherman Avenue, New Haven <a href="http://www.nhsofnewhaven.org">www.nhsofnewhaven.org</a>	203-562-0598
	Capital for Change, Inc., 171 Orange Street, 3rd Floor, New Haven <a href="http://www.capitalforchange.org">www.capitalforchange.org</a>	203-624-7406 Extension 1320
	Neighborhood Housing Services of Waterbury, 193 Grand Street, 3rd Floor, Waterbury <a href="http://www.nhswaterbury.org">www.nhswaterbury.org</a>	203-753-1896

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## Legal Resources

**Foreclosure Prevention Clinics:** The Connecticut Fair Housing Center, together with Homes Saved by Faith, regularly presents free clinics for homeowners facing foreclosure. The clinics offer information from a Center attorney on how to prepare for court and what resources exist for homeowners. After the presentation, homeowners can discuss their situations briefly, one-on-one, with an attorney. The clinics are typically on weekday evenings in either Hartford or Fairfield County. Call 1-888-247-4401 or visit [www.ctfairhousing.org](http://www.ctfairhousing.org) for more information on dates and locations.

**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). Call 1-800-453-3320 or 860-344-0380 or visit [www.slsct.org](http://www.slsct.org) for more information.

**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 e-mail 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	\$40	<a href="http://www.bridgeportbar.org">www.bridgeportbar.org</a>	LRSservice04@yahoo.com
Hartford*	860-525-8106	\$35	<a href="http://www.hartfordbar.org">www.hartfordbar.org</a>	hcba@hartfordbar.org
New Haven	203-562-5750	\$35	<a href="http://www.newhavenbar.org">www.newhavenbar.org</a>	LRS@newhavenbar.org
New London	860-889-9384	\$25	<a href="http://www.nlcba.org">www.nlcba.org</a>	newlondoncba@gmail.com

\*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-crisis-job-training-program/](http://www.workplace.org/mortgage-crisis-job-training-program/).

**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.



**MEDIACJA W SPRAWACH O PRZEJĘCIE DOMU - POWIADOMIENIE  
O SPOŁECZNOŚCIOWYCH ŹRÓDŁACH POMOCY**

JD-CV-126 Rev. 10-19  
C.G.S. §§ 49-311, 49-31r

STAN CONNECTICUT  
SĄD WYŻSZY  
ODDZIAŁ SĄDOWY  
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**Biuletyn Infolinii Departamentu Bankowości Stanu Connecticut - Społecznościowe Źródła Pomocy dla Właścicieli Domów Podlegających Przejęciu na Terenie Connecticut** *Uwaga: Pomoc w różnych językach jest dostępna poprzez agencje doradztwa mieszkaniowego, zatwierdzone przez Connecticut Housing Finance Authority (Wydział ds. Finansowania Mieszkaniowego Stanu Connecticut) (CHFA/HUD) (zobacz listę poniżej). Ayuda en Español es disponible a través de agencias de consejería de vivienda aprobado por CHFA/HUD (ver de referirse a la lista de abajo).*

**Bezpłatna Gorąca Linia Pomocy w Sprawach o Przejęcie Domów: 1-877-472-8373  
Portal Internetowy Departamentu Bankowości: www.ct.gov/dob**

Bezpłatna infolinia jest czynna od poniedziałku do piątku od 8:00 do 17:00. Oddzwaniamy w ciągu dwóch dni roboczych. Właściciele domów, przeciwko którym wszczęto postępowanie o przejęcie, i którzy mają niecierpiące zwłoki obawy, powinni zadzwonić na Gorącą Linie po pomoc. Z Departamentem Bankowości możesz skontaktować się dzwoniąc pod numer 1-800-831-7225 (bezpłatnie) lub 860-240-8299.

**Pomoc w Związku z Kredytami Hipotecznymi ze Strony Connecticut Housing Finance Authority (Wydziału ds. Finansowania Mieszkaniowego) (CHFA/HUD)**

Connecticut Housing Finance Authority zarządza stanowym programem Emergency Mortgage Assistance Program - EMAP (Awaryjnym Programem Pomocy Związanej z Kredytami Hipotecznymi), stworzonym przez Ustawodawców Stanu Connecticut. EMAP może pomóc kwalifikującym się właścicielom uregulować zaległe płatności oraz udzielić comiesięcznej pomocy przy kredycie hipotecznym. Aby uzyskać więcej informacji, skontaktuj się z agencją doradztwa mieszkaniowego zatwierdzoną przez CHFA/HUD (wymienioną poniżej), zadzwoń do CHFA pod numer 1-877-571-2432 lub wejdź na stronę www.chfa.org.

**Doradcy Mieszkaniowi Zatwierdzeni przez CHFA/HUD**

Doradcy Mieszkaniowi zatwierdzeni przez CHFA/HUD udzielają bezpłatnej pomocy właścicielom domów w Connecticut, którzy mają kłopoty finansowe, i którym grozi przejęcie nieruchomości. Mogą oni przeanalizować Twój budżet, i spróbować znaleźć sposoby na rozwiązanie Twoich problemów finansowych. Doradcy Ci są przeszkoleni w zajmowaniu się kredytami typu FHA, oraz kredytami „konwencjonalnymi”, i mogą pomóc Ci w negocjowaniu z Twoją firmą hipoteczną lub ubieganiu się w CHFA o Awaryjną Pomoc przy Kredycie Hipotecznym. Jeżeli wszczęto przeciwko Tobie postępowanie o przejęcie domu, i poprosiłeś o uczestnictwo w Programie Mediacyjnym dot. Przejęcia Domu, mogą pomóc Ci w przygotowaniu się na mediację (łącznie ze spotkaniami przed-mediacyjnymi z mediatorem), i pomóc Ci złożyć dokumenty finansowe w Twojej firmie hipotecznej, w ramach procesu mediacyjnego. Doradcy Mieszkaniowi zatwierdzeni przez CHFA/HUD przyjmują mieszkańców z całego Connecticut. Nie musisz korzystać z agencji znajdującej się najbliższej Ciebie.

Powiat	Agencja Doradztwa Mieszkaniowego Zatwierdzona przez CHFA/HUD	Telefon
Fairfield	Bridgeport Neighborhood Trust, 570 State Street, Bridgeport <a href="http://www.bntweb.org">www.bntweb.org</a>	203-290-4255
	Urban League of Southern Connecticut, Inc., 137 Henry Street, Stamford <a href="http://www.ulsct.org">www.ulsct.org</a>	203-327-5810
Hartford	Neighborhood Housing Services of New Britain, 223 Broad Street, New Britain <a href="http://www.nhgsb.org">www.nhgsb.org</a>	860-224-2433
New Haven	New Haven HomeOwnership Center, Inc., 333 Sherman Avenue, New Haven <a href="http://www.nhsfnhnewhaven.org">www.nhsfnhnewhaven.org</a>	203-562-0598
	Capital for Change, Inc., 171 Orange Street, 3rd Floor, New Haven <a href="http://www.capitalforchange.org">www.capitalforchange.org</a>	203-624-7406 wewn. 1320
	Neighborhood Housing Services of Waterbury, 193 Grand Street, 3rd Floor, Waterbury <a href="http://www.nhswaterbury.org">www.nhswaterbury.org</a>	203-753-1896

**POWIADOMIENIE O ADA**

Oddział Sądowy Stanu Connecticut działa zgodnie z Ustawą o Niepełnosprawnych (ADA). Jeżeli potrzebujesz racjonalnych udogodnień, w ramach ustawy ADA, skontaktuj się z sekretarzem sądowym lub osobą na liście kontaktów ds. ADA, na stronie [www.jud.ct.gov/ADA](http://www.jud.ct.gov/ADA).

## Źródła Informacji Prawnych

**Seminaria dot. Uniknięcia Przejęcia:** Connecticut Fair Housing Center, wraz z Homes Saved by Faith, regularnie prezentuje bezpłatne seminaria dla właścicieli domów, którym grozi przejęcie. Seminaria udostępniają informacje za pośrednictwem prawnika pracującego w Ośrodku, na temat tego w jaki sposób przygotować się na wizytę w sądzie, i jakie źródła pomocy są dostępne dla właścicieli domów. Po prezentacji, właściciele domów mogą krótko omówić swoją sytuację indywidualnie z prawnikiem. Seminare zazwyczaj odbywają się wieczorami w dni robocze w Powiecie Hartford lub Fairfield. Aby uzyskać więcej informacji, zadzwoń pod numer 1-888-247-4401 albo wejdź na stronę [www.ctfairhousing.org](http://www.ctfairhousing.org).

**Program Adwokatów Wolontariuszy Oddziału Sądowego w Sprawach o Przejęcie Domów:** Adwokaci wolontariusze udzielający porad, oraz odpowiadający na pytania na temat przejęć, są do dyspozycji w niektórych budynkach sądowych na terenie Stanu. Zapraszamy właścicieli domów z całego Connecticut, którym grozi przejęcie nieruchomości. Aby uzyskać więcej informacji, zadzwoń pod numer 860-263-2734 lub odwiedź stronę [http://jud.ct.gov/volunteer\\_atty\\_prgrm.htm](http://jud.ct.gov/volunteer_atty_prgrm.htm).

**Podręcznik dla Właścicieli Domów Występujących we Własnym Imieniu w Postępowaniach o Przejęcie:** Connecticut Fair Housing Center (Ośrodek ds. Sprawiedliwego Mieszkalnictwa) wydaje podręcznik „Występując we Własnym Imieniu w Postępowaniach o Przejęcie: Przewodnik dla Właścicieli Domów w Connecticut”, darmowy podręcznik opisujący procedurę przejęcia, oraz proces mediacyjny dla właścicieli domów występujących we własnym imieniu.

Kopie są dostępne u doradców ds. mieszkaniowych zatwierdzonych przez CHFA/HUD na stronie [www.ctfairhousing.org](http://www.ctfairhousing.org) lub dzwoniąc do Ośrodka pod numer 1-888-247-4401.

**Statewide Legal Services (SLS) (Ogólnostanowe Usługi Prawne):** SLS udziela bezpłatnych porad prawnych, i wydaje skierowania dla kwalifikujących się (do wytycznych należą limity dochodów) osób dzwoniących. Aby uzyskać więcej informacji, zadzwoń pod numer 1-800-453-3320 lub 860-344-0380 lub wejdź na stronę [www.slsct.org](http://www.slsct.org).

**Ośrodki Usług Sądowych:** W niektórych lokalizacjach Sądu Wyższego, Ośrodki Usług Sądowych oferują publiczny dostęp do komputerów, drukarek, faksów, kopiarek, telefonów oraz przestrzeni do pracy dla osób występujących we własnym imieniu. Odwiedź stronę [www.jud.ct.gov](http://www.jud.ct.gov), i skorzystaj ze spisu Quick Links na głównej stronie portalu sądowego, aby uzyskać więcej informacji.

**Usługi Skierowań do Adwokatów:** Powiatowe Stowarzyszenia Prawników w Connecticut świadczą usługi wydawania skierowań, kontaktując właścicieli domów z adwokatami, którzy mogą odpowiedzieć na pytania podczas wstępnej półgodzinnej konsultacji. Możesz wysłać e-mail z pytaniami oraz dogodnymi dla Ciebie datami/godzinami. Po pierwszej półgodzinnej konsultacji, za dalsze usługi pobierane jest normalne honorarium adwokackie.

Powiat	Telefon	Opłata za Półgodzinną Konsultację	Portal Internetowy	Email
Fairfield	203-335-4116	40 USD	<a href="http://www.fairfieldbar.org">www.fairfieldbar.org</a>	LRService04@yahoo.com
Hartford*	860-525-8106	35 USD	<a href="http://www.hartfordbar.org">www.hartfordbar.org</a>	hcba@hartfordbar.org
New Haven	203-562-5750	35 USD	<a href="http://www.newhavenbar.org">www.newhavenbar.org</a>	LRS@newhavenbar.org
New London	860-889-9384	25 USD	<a href="http://www.nlbba.org">www.nlbba.org</a>	newlondoncba@gmail.com

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

**Na Czym Polegają Oszustwa Związane z Pomocą w Uniknięciu Przejęcia.** Osoby ze sprawą o przejęcie często stają się ofiarami „oszustw pomocy w uniknięciu przejęcia.” Strzeż się osób nie będących prawnikami, które proszą Cię o uiszczenie opłaty za poradnictwo, modyfikację kredytu, uniknięcie przejęcia lub „audytu sądowego” Twoich dokumentów hipotecznych, bez względu na ich obietnice lub oświadczenia. Wielu prawników praktykujących poza Stanem, wybiera sobie na cel mieszkańców Connecticut, nigdy nie należy płacić adwokatom, których nie poznałeś osobiście. Aby uzyskać więcej informacji, skontaktuj się z Departamentem Bankowości pod numerem 1-877-472-8313 lub wejdź na stronę [www.preventloanscams.org](http://www.preventloanscams.org).

**Program Szkolenia Zawodowego Związany z Kryzysem Hipotecznym.** Finansowany przez Stan Program Szkolenia Zawodowego Związany z Kryzysem Hipotecznym (Mortgage Crisis Job Training Program) jest projektem The WorkPlace, Inc., we współpracy z Wydziałem ds. Finansowania Mieszkaniowego (CHFA), Capital Workforce Partners oraz systemem siły roboczej w Connecticut. Program pomaga właścicielom domów zwiększyć ich kwalifikacje zawodowe, i potencjał zarobkowy. Oferuje on zindywidualizowane usługi zatrudnienia, stypendia w celu szkolenia zawodowego, wiedzę finansową oraz porady w sprawie kredytów. Aby uzyskać więcej informacji, zadzwoń pod numer 1-866-683-1682 lub wejdź na stronę [www.workplace.org/mortgage-crisis-job-training-program/](http://www.workplace.org/mortgage-crisis-job-training-program/).

**Programy Pomocy Finansowej.** 12 Agencji Akcji Społecznościowej (CAAs) Stanu Connecticut pomaga ludziom zaspokajać najpilniejsze potrzeby oferując takie usługi jak, Zapobieganie Eksmisjom i Przejęciom, pomoc w zakresie energii/grzewania, spiżarnie żywnościowe i uszczelnianie mieszkań. CAAs także umożliwiają ludziom lepszą przyszłość finansową poprzez usługi zatrudnienia, szkolenie w zakresie wiedzy finansowej oraz inne programy. Aby znaleźć swoją lokalną CAA, zadzwoń do Stowarzyszenia ds. Akcji Społecznościowej Connecticut pod numer 860-832-9438 lub odwiedź portal: [www.cafca.org/our-network](http://www.cafca.org/our-network).

Aby uzyskać więcej informacji na temat programów dla właścicieli domów borykających się z trudnościami finansowymi, zapoznaj się z materiałami Departamentu Bankowości na stronie [www.ct.gov/dob](http://www.ct.gov/dob) lub zadzwoń pod numer 1-877-472-8313. Możesz również skorzystać z infolinii dzwoniąc pod numer 2-1-1 po źródła pomocy.

**MEDIAÇÃO DE EXECUÇÃO HIPOTECÁRIA  
COMUNICADO SOBRE  
RECURSOS COMUNITÁRIOS**

JD-CV-126PT Rev. 10-19  
C.G.S. §§ 49-31f, 49-31r

ESTADO DE CONNECTICUT  
JUÍZO DE PRIMEIRA INSTÂNCIA  
PODER JUDICIÁRIO  
[www.jud.ct.gov](http://www.jud.ct.gov)



**Informativo da Linha Direta de Execução de Hipotecas do Departamento de Atividades Bancárias do Estado de Connecticut**

**Recursos Comunitários para Proprietários de Connecticut em Execução Hipotecária** *Observação:* As assessorias de habitação credenciadas pelo Conselho Financeiro Habitacional de Connecticut (CHFA/HUD, nas siglas em inglês) oferecem assistência em vários idiomas (consulte a relação abaixo). 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).

**Linha Direta Gratuita de Assistência aos Proprietários de imóveis sob Execução Hipotecária:**  
**1-877-472-8313**

**Síte do Departamento de Atividades Bancárias:** [www.ct.gov/dob](http://www.ct.gov/dob)

A Linha Direta gratuita de Assistência aos Proprietários de imóveis sob Execução Hipotecária funciona de segunda a sexta-feira das 8h às 17h. As ligações serão retornadas dentro de dois dias úteis. Proprietários de imóveis que sejam parte nação de execução hipotecária e que necessitem de assistência imediata, deverão ligar para a linha direta. Também poderão entrar em contato com o Departamento de Atividades Bancárias através dos números 1-800-831-7225 (ligação gratuita) ou 860-240-8299.

**Assistência Hipotecária do Conselho Financeiro Habitacional de Connecticut (CHFA)**

O Conselho Financeiro Habitacional de Connecticut administra o Programa de Assistência Hipotecária Emergencial do estado (EMAP, na sigla em inglês) o qual foi criado pela Assembléia Legislativa de Connecticut. O EMAP poderá auxiliar proprietários de imóveis elegíveis que estejam inadimplentes e fornecer assistência hipotecária mensalmente. Para obter mais informações, entre em contato com uma das Assessorias de Habitação Credenciadas pelo CHFA/HUD (relacionadas abaixo) ou ligue para o CHFA no número 1-877-571-2432 ou acesse

**Especialistas em Financiamento Habitacional Credenciados pelo CHFA/HUD:**

Especialistas em financiamento habitacional credenciados pelo CHFA/HUD fornecem auxílio gratuito aos proprietários de imóveis de Connecticut que se encontram em dificuldade financeira e que estejam correndo risco de execução hipotecária. Eles poderão examinar seu orçamento e buscar maneiras de ajudá-lo com seus problemas financeiros. Estão capacitados para lidar tanto com empréstimos FHA quanto com os "convencionais" e poderão ajudá-lo a negociar com seu credor ou a solicitar um empréstimo de Assistência Hipotecária Emergencial do CHFA. Se você for um proprietário de imóvel em processo de execução e estiver participando do Programa de Mediação de Execução Hipotecária, como parte da mediação, poderá receber ajuda com a preparação para a mediação (incluindo a participação em reuniões preliminares com o mediador) e com a entrega de documentos financeiros ao seu credor. Especialistas em financiamento habitacional credenciados pelo CHFA/HUD atendem residentes de todo o Estado de Connecticut. Não é necessário visitar a assessoria mais próxima de seu endereço.

Condado	Assessoria de Financiamento Habitacional Credenciada pelo CHFA/HUD	Telefone
Fairfield	Bridgeport Neighborhood Trust, 570 State Street, Bridgeport <a href="http://www.bntrb.org">www.bntrb.org</a>	203-290-4255
	Urban League of Southern Connecticut, Inc., 131 Henry Street, Stamford <a href="http://www.ulsc.org">www.ulsc.org</a>	203-327-5810
Hartford	Neighborhood Housing Services of New Britain, 223 Broad Street, New Britain <a href="http://www.nhsnb.org">www.nhsnb.org</a>	860-224-2433
New Haven	New Haven HomeOwnership Center, Inc., 333 Sherman Avenue, New Haven <a href="http://www.nhsfnhnewhaven.org">www.nhsfnhnewhaven.org</a>	203-562-0598
	Capital for Change, Inc., 171 Orange Street, 3rd Floor, New Haven <a href="http://www.capitalforchange.org">www.capitalforchange.org</a>	203-624-7406 Extension 1320
	Neighborhood Housing Services of Waterbury, 193 Grand Street, 3rd Floor, Waterbury <a href="http://www.nhswaterbury.org">www.nhswaterbury.org</a>	203-753-1896

**COMUNICADO SOBRE A ADA**

O Poder Judiciário do Estado de Connecticut cumpre com a Lei para Americanos com Deficiências (ADA na sigla em inglês). Se necessitar de adaptações razoáveis em cumprimento com a ADA, entre em contato com um funcionário da secretaria do fórum ou uma pessoa de contato relacionada na página da web [www.jud.ct.gov/ADA](http://www.jud.ct.gov/ADA).

## Recursos Legais

**Palestras de Prevenção à Execução Hipotecária:** O Centro para Justiça Habitacional de Connecticut, em parceria com a organização *Homes Saved by Faith* [Lares Salvos pela Fé], realizam palestras gratuitas para proprietários de imóveis sob execução hipotecária. Nessas palestras, um advogado do Centro oferece aos proprietários informação sobre como se preparar para a audiência e sobre outros recursos disponíveis. Após a apresentação, os proprietários de imóveis poderão fazer uma consulta individual breve com os advogados. As palestras geralmente são realizadas no período da noite de dias úteis no Condado de Hartford ou Fairfield. Para mais informações sobre datas e locais ligue para 1-888-247-4401 ou acesse [www.ctfairhousing.org](http://www.ctfairhousing.org).

**Programa de Advogados Voluntários Especializados em Execução Hipotecária do Poder Judiciário:** Advogados voluntários estão disponíveis em alguns fóruns do estado para aconselhar e responder perguntas sobre execução hipotecária. Proprietários de imóveis sob execução hipotecária de todo o estado de Connecticut podem participar. Para obter mais informações ligue para 860-263-2734 ou acesse: [http://jud.ct.gov/volunteer\\_atty\\_prgrm.htm](http://jud.ct.gov/volunteer_atty_prgrm.htm).

**Manual de Execução Hipotecária para Proprietários de imóveis sem Advogado:** O Centro para Justiça Habitacional de Connecticut publica "Postulando em Causa Própria em Ações de Execução Hipotecária: Um Guia para Proprietários de Imóveis de Connecticut," um manual gratuito que esclarece os procedimentos da execução hipotecária e mediação, aos proprietários de imóveis sem advogado. Os manuais estão disponíveis através das assessorias habitacionais credenciadas pelo CHFA/USD, no site [www.ctfairhousing.org](http://www.ctfairhousing.org), ou no número 1-888-247-4401.

**Serviços Jurídicos do Estado (SLS, na sigla em inglês):** Os SLS fornecem informação jurídica gratuita e orientação aos interessados que se qualifiquem para os serviços (diretrizes para a elegibilidade são baseadas, entre outros, em limites de renda). Para obter mais informações ligue para 1-800-453-3320 ou 860-344-0380 ou acesse [www.sls.ct.gov](http://www.sls.ct.gov).

**Centros de Serviços Forenses:** Em alguns fóruns do Juízo de Primeira Instância, Centros de Serviços Forenses disponibilizam às partes sem representação de advogado, computadores, máquinas de fax, fotocopiadoras, telefones e áreas de trabalho de acesso público. Para obter mais informações visite [www.jud.ct.gov](http://www.jud.ct.gov) e acesse o menu Quick Links na página inicial do site do Poder Judiciário.

**Serviços de Indicação de Advogados:** As Ordens dos Advogados dos Condados de Connecticut oferecem serviços de indicação os quais colocam os proprietários em contato com advogados habilitados a responder perguntas durante uma consulta inicial de meia hora. Você poderá mandar um e-mail com as suas perguntas e disponibilidade. Consultas que ultrapassarem a meia hora inicial serão cobradas baseadas no valor dos honorários do advogado.

Condado	Telefone	Honorários para uma consulta de meia hora	Site	E-mail
Fairfield	203-335-4116	\$40	<a href="http://www.bridgportbar.org">www.bridgportbar.org</a>	LRService04@yahoo.com
Hartford*	860-525-8106	\$35	<a href="http://www.hartfordbar.org">www.hartfordbar.org</a>	hcba@hartfordbar.org
New Haven	203-562-5750	\$35	<a href="http://www.newhavenbar.org">www.newhavenbar.org</a>	LRS@newhavenbar.org
New London	860-889-9384	\$25	<a href="http://www.nlcha.org">www.nlcha.org</a>	newlondoncba@gmail.com

\*A Ordem dos Advogados do Condado de Hartford também atua nos Condados de Litchfield, Middlesex, Tolland e Windham.

**Como Funcionam os Golpes de Assistência Hipotecária.** Proprietários em processo de execução frequentemente são alvos de "golpes de assistência hipotecária." Tome muito cuidado com os falsos advogados, independentemente de suas promessas ou afirmações, que cobrarão uma taxa para aconselhamento, modificação de empréstimo, prevenção à execução hipotecária ou para fazer uma "auditoria forense" do contrato de empréstimo. Residentes do estado de Connecticut são alvos de muitos advogados de outros estados. Você jamais deverá pagar um advogado que não tenha conhecido pessoalmente. Para obter mais informações, entre em contato com o Departamento de Atividades Bancárias no número 1-877-472-8313 ou acesse [www.preventloanscams.org](http://www.preventloanscams.org).

**Programa Profissionalizante para Proprietários em Crise Hipotecária.** O Programa Profissionalizante para Proprietários em Crise Hipotecária é financiado pelo Estado e é um projeto do *The WorkPlace, Inc.*, em parceria com o Conselho Financeiro Habitacional de Connecticut (CHFA), *Capital Workforce Partners*, e pelo sistema de mão de obra do estado de Connecticut. O Programa auxilia os proprietários a melhorar sua capacitação profissional e potencial de salário. Oferece consultoria de emprego individualizada, bolsas de estudo para ensino profissionalizante, educação financeira, e aconselhamento de crédito. Para obter informações ligue para 1-866-683-1682 ou acesse [www.workplace.org/mortgage-crisis-job-training-program/](http://www.workplace.org/mortgage-crisis-job-training-program/).

**Programas de Assistência Financeira.** As 12 Agências de Ação Comunitária do Estado de Connecticut (CAAs, na sigla em inglês) ajudam a atender pessoas com necessidades imediatas através de serviços como Prevenção à Execução Hipotecária e ao Despejo, auxílio-energia/aquecimento, bancos alimentares e reformas sustentáveis. As CAAs também capacitam as pessoas a melhorar seu futuro financeiro através de consultorias de emprego, treinamentos de educação financeira e outros programas. Para localizar a CAA da sua região ligue para a Organização de Ação Comunitária do Estado de Connecticut no número 860-832-9438 ou acesse [www.cafca.org/our-network](http://www.cafca.org/our-network).

Para obter mais informações sobre programas para proprietários em situação financeira precária, consulte os materiais do Departamento de Atividades Bancárias no site [www.ct.gov/dob](http://www.ct.gov/dob) ou ligue para 1-877-472-8313. Recursos também estão disponíveis através do disque-informação 2-1-1.

**MEDIACIÓN DE EJECUCIÓN HIPOTECARIA:  
AVISO SOBRE RECURSOS EN LA COMUNIDAD**

JD-CV-126S Rev. 10-19  
C.G.S. §§ 49-31f, 49-31r

ESTADO DE CONNECTICUT  
TRIBUNAL DE PRIMERA INSTANCIA  
RAMA JUDICIAL  
[www.jud.ct.gov](http://www.jud.ct.gov)



**Boletín de línea directa del Departamento de Banca del Estado de Connecticut sobre asuntos relativos a la ejecución hipotecaria**

**Recursos en la comunidad para propietarios de viviendas en proceso de ejecución hipotecaria**

*Nota: Se brinda asistencia en varios idiomas a través de agencias de asesoramiento en materia de vivienda acreditadas por la Agencia de Financiación de Viviendas en Connecticut [Connecticut Housing Finance Authority (CHFA/HUD, por sus siglas en inglés)] (consulte la lista a continuación). Este servicio está disponible en español a través de agencias de asesoramiento en materia de vivienda acreditadas por la CHFA/HUD (consulte la lista a continuación).*

**Línea directa gratuita de asistencia en casos de ejecución hipotecaria: 1-877-472-8313**

**Página de Internet del Departamento de Banca: [www.ct.gov/dob](http://www.ct.gov/dob)**

La línea directa gratuita para asuntos de ejecuciones hipotecarias está disponible de lunes a viernes de 8 a.m. a 5 p.m. y responderá a las llamadas en un plazo máximo de dos días laborables. Aquellos propietarios que en el presente estén afrontando el proceso de ejecución hipotecaria y estén preocupados por algún asunto apremiante relativo al caso, deberán llamar a la línea directa para recibir asistencia. Comuníquese con el Departamento de Banca llamando al 1-800-831-7225 (libre de cargos) o al 860-242-8299.

**Asistencia hipotecaria auspiciada por la Agencia de Financiación de Viviendas en Connecticut**

La Agencia de Financiación de Viviendas en Connecticut (CHFA, por sus siglas en inglés) administra el Programa Estatal de Ayuda Hipotecaria de Emergencia (EMAP, por sus siglas en inglés), creado por la Asamblea General de Connecticut. El programa EMAP asiste a propietarios que estén atrasados en sus pagos y reúnan los requisitos y les proporciona asistencia hipotecaria mensual. Para más información, comuníquese con una agencia de asesoramiento en materia de vivienda autorizada por la CHFA/HUD (consulte la lista a continuación), llamando a CHFA al 1-877-571-2432, o visite la página web: [www.chfa.org](http://www.chfa.org).

**Asesores en materia de vivienda autorizados por la CHFA-HUD:**

Los asesores en materia de vivienda autorizados por la CHFA/HUD prestan servicios gratuitos para aquellos propietarios de viviendas en Connecticut que enfrentan dificultades económicas y corren el riesgo de una ejecución hipotecaria. Dichos asesores pueden analizar su presupuesto personal y buscar alternativas a sus problemas financieros. Están capacitados para gestionar préstamos "convencionales" y de la FHA y pueden ayudarle a negociar con su compañía hipotecaria o a solicitar un préstamo de asistencia hipotecaria de emergencia de la CHFA. Si se ha presentado un caso de ejecución hipotecaria en su contra y se le ha pedido participar en el Programa de Mediación en Ejecución Hipotecaria, los mediadores pueden ayudarle a prepararse para el proceso de mediación (incluidas las reuniones previas con el mediador) y a presentar los documentos financieros que su compañía hipotecaria requiera como parte del proceso de mediación. Los asesores de vivienda autorizados por la CHFA/HUD ofrecen servicios a residentes de cualquier parte de Connecticut. No tiene que acudir a la agencia más cercana a su domicilio.

Condado	Agencia de Asesoramiento en Materia de Vivienda Autorizadas por CHFA/HUD	Teléfono
Fairfield	Bridgeport Neighborhood Trust, 570 State Street, Bridgeport <a href="http://www.bntweb.org">www.bntweb.org</a>	203-290-4255
	Urban League of Southern Connecticut, Inc., 137 Henry Street, Stamford <a href="http://www.ulsc.org">www.ulsc.org</a>	203-327-5810
Hartford	Neighborhood Housing Services of New Britain, 223 Broad Street, New Britain <a href="http://www.nhsofnewbritain.org">www.nhsofnewbritain.org</a>	860-224-2433
New Haven	New Haven HomeOwnership Center, Inc., 333 Sherman Avenue, New Haven <a href="http://www.nhsofnewhaven.org">www.nhsofnewhaven.org</a>	203-562-0598
	Capital for Change, Inc., 171 Orange Street, 3rd Floor, New Haven <a href="http://www.capitalforchange.org">www.capitalforchange.org</a>	203-624-7406 Extensión 1320
	Neighborhood Housing Services of Waterbury, 193 Grand Street, 3rd Floor, Waterbury <a href="http://www.nhswaterbury.org">www.nhswaterbury.org</a>	203-753-1896

**AVISO SOBRE LA LEY ADA**

La Rama Judicial del Estado de Connecticut cumple con los requisitos de la Ley de Estadounidenses con Discapacidades (ADA, por sus siglas en inglés). Si necesita un ajuste razonable acorde con la ley ADA, comuníquese con un empleado de la Secretaría o algún delegado de la ADA cuyos nombres aparecen en la página web: [www.jud.ct.gov/ADA](http://www.jud.ct.gov/ADA).

## Recursos y asistencia jurídica

**Talleres informativos de prevención de ejecuciones hipotecarias:** El Centro de Vivienda Justa en Connecticut (Connecticut Fair Housing Center) y Homes Saved by Faith (Hogares Salvados por la Fe) ofrecen talleres informativos gratuitos para propietarios en proceso de ejecución hipotecaria. En dichos talleres, un abogado del centro le explicará cómo prepararse para ir al tribunal y acerca de recursos disponibles para propietarios. Después de la presentación, cada propietario podrá conversar a solas con el abogado sobre su situación en particular. Por lo general, los talleres se ofrecen los días laborables por la noche en los condados de Hartford o Fairfield. Llame al 1-888-247-4401 o visite [www.ctfairhousing.org](http://www.ctfairhousing.org) para obtener más información sobre las fechas y lugares donde se presentan.

**Programa de la Rama Judicial de abogados voluntarios en ejecución hipotecaria:** Los abogados voluntarios están disponibles en determinados tribunales del estado para brindar asesoramiento y responder preguntas relativas a ejecuciones hipotecarias. Aquellos propietarios de viviendas en Connecticut que estén afrontando una ejecución hipotecaria, están invitados a participar en el programa. Llame al 860-263-2734 para obtener más información, o visite [http://jud.ct.gov/volunteer\\_atty\\_prgrm.htm](http://jud.ct.gov/volunteer_atty_prgrm.htm).

**Manual sobre ejecución hipotecaria para propietarios que se representan por derecho propio:** El Centro de Vivienda Justa en Connecticut ha publicado un manual gratuito titulado "Cómo representarse por derecho propio en una ejecución hipotecaria: Guía para propietarios de viviendas en Connecticut [Representing Yourself in a Foreclosure: A Guide for Connecticut Homeowners]", que explica el proceso de mediación y de las ejecuciones hipotecarias. Puede obtener dicho manual a través de asesores en materia de vivienda acreditados por la CHFA/HUD, en la página web [www.ctfairhousing.org](http://www.ctfairhousing.org), o llamando al Centro al 1-888-247-4401.

**Asistencia jurídica a nivel estatal (SLS, por sus siglas en inglés)** ofrece recomendaciones y asesoramiento jurídico gratuito para las personas interesadas que llamen y reúnan los requisitos para sus servicios (las directrices indican los límites de ingresos). Para más información, llame al 1-800-453-3320 o 860-344-0380 o visite [www.slsct.org](http://www.slsct.org).

**Centros de atención al público en el tribunal [Court Service Centers]:** En algunos Tribunales de Primera Instancia, los Centros de Atención al Público en el Tribunal proporcionan a las partes que se representan por derecho propio, acceso público a computadoras, impresoras, faxes, fotocopadoras, teléfonos, y espacio para trabajar. Para más información, visite la página de Internet de la Rama Judicial en [www.jud.ct.gov](http://www.jud.ct.gov) y díjase a los Enlaces Rápidos en el menú de la página de Internet.

**Servicios de recomendación de abogados:** Los Colegios de Abogados de los condados de Connecticut ofrecen servicios de recomendación que permiten que los propietarios de viviendas puedan hacer preguntas a los abogados durante una consulta inicial de media hora. Usted puede enviarles un correo electrónico y exponer sus preguntas y su disponibilidad. El costo por estos servicios después de la primera media hora de consulta serán los honorarios habituales del abogado.

Condado	Teléfono	Honorarios por media hora de consulta	Página Web	Correo electrónico
Fairfield	203-335-4116	\$40	<a href="http://www.fairfieldbar.org">www.fairfieldbar.org</a>	LRService04@yahoo.com
Hartford*	860-525-8106	\$35	<a href="http://www.hartfordbar.org">www.hartfordbar.org</a>	hcba@hartfordbar.org
New Haven	203-562-5750	\$35	<a href="http://www.newhavenbar.org">www.newhavenbar.org</a>	LRS@newhavenbar.org
New London	860-889-9384	\$25	<a href="http://www.nlcba.org">www.nlcba.org</a>	newlondoncba@gmail.com

\*El Colegio de Abogados del condado de Hartford también abarca los condados de Litchfield, Middlesex, Tolland, y Windham.

**Cómo funcionan las estafas de rescate de ejecución hipotecaria:** Algunos propietarios en el proceso de una ejecución hipotecaria, son a menudo objeto de operaciones de rescate fraudulentas. Tenga mucho cuidado con aquellas personas que, sin ser abogados, le exigen que pague honorarios por asesoramiento, modificación del préstamo, prevención de ejecución hipotecaria, o una "auditoría forense" de sus documentos de préstamo; no preste atención a sus promesas o afirmaciones. Muchos abogados de otros estados tienen como punto focal a residentes de Connecticut; así que nunca pague honorarios a abogados que no haya conocido en persona. Para más información comuníquese con el Departamento de Banca llamando al 1-877-472-8313 o visite [www.preventmortgagescams.org](http://www.preventmortgagescams.org).

**Programa de capacitación laboral para personas en crisis hipotecaria.** El Programa de capacitación laboral para personas en crisis hipotecaria [Mortgage Crisis Job Training], subvencionado por el estado de Connecticut, es un proyecto del Programa WorkPlace, Inc., en colaboración con la Agencia de Financiación de Viviendas en Connecticut, la Sociedad de Capital de Fuerza Laboral [Capital Workforce Partners], y el sistema de la fuerza laboral activa en Connecticut [Connecticut workforce system]. Este programa ayuda a los propietarios de viviendas a mejorar sus destrezas laborales y su capacidad de aumentar sus ingresos. También ofrece servicios de empleo adaptados a sus destrezas, becas de capacitación laboral, talleres sobre conceptos básicos financieros y asesoría crediticia.

Para obtener más información, llame al 1-866-683-1682 o visite [www.workplace.org/mortgage-crisis-job-training-program/](http://www.workplace.org/mortgage-crisis-job-training-program/).

**Programas de asistencia financiera.** Las 12 Agencias de Acción Comunitaria en Connecticut (CAAs, por sus siglas en inglés) brindan asistencia a personas con necesidades de índole apremiante a través de servicios tales como prevención del desahucio y ejecución hipotecaria, asistencia energética/cafefacción, centros de distribución de alimentos y climatización de la vivienda. Dichas agencias proporcionan las herramientas necesarias para mejorar su situación económica en el futuro mediante servicios de empleo, talleres sobre conceptos financieros básicos y también otros programas. Para localizar el programa CAA en su localidad, llame a la Asociación de Connecticut en pro de la Acción Comunitaria al 860-832-9438 o visite: [www.cafca.org/our-network](http://www.cafca.org/our-network).

Para más información sobre programas para propietarios de viviendas que estén afrontando dificultades financieras, consulte la información pertinente del Departamento de Banca disponible en [www.ct.gov/dob](http://www.ct.gov/dob) o llame al 1-877-472-8313. Para obtener más información sobre otros recursos disponibles llame al 2-1-1.

**APPEARANCE**

JD-CL-12 Rev. 12-21

P.B. §§ 3-1 through 3-12, 10-13, 25-6A, 25a-2, 25a-3

**This form is available  
in other language(s).****STATE OF CONNECTICUT  
SUPERIOR COURT**

www.jud.ct.gov

**There are instructions and important notices on page 2 (the back) of this form.  
Read page 2 before filling out this form.**☐ **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.**

Return date (For Civil/Family cases)

Docket Number

**Name of case** (Full name of first Plaintiff v. Full name of first Defendant) *Note: In Criminal/Motor Vehicle cases, the Plaintiff is The State of Connecticut*☐ Housing  
Session  
☐ Judicial  
District  
☐ Geographic  
Area

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

Scheduled court date (Criminal/Motor Vehicle cases only)

**Enter the Appearance of**

Name (Your name or name of official, firm, professional corporation, or individual attorney)

Juris number (For attorney/law firm)

Mailing address

Post Office box number

Telephone number (Area code first)

City/town

State

Zip code

Fax number

E-mail address

**in the case named above for:** (Select one of the following parties. See descriptions/notes on page 2 of this form.)**PLAINTIFF**

- ☐
- The Plaintiff.
- 
- ☐
- All Plaintiffs.
- 
- ☐
- The following Plaintiff(s) only:
- 
- \_\_\_\_\_

**DEFENDANT**

- ☐
- The Defendant.
- 
- ☐
- All Defendants.
- 
- ☐
- The following Defendant(s) only:
- 
- \_\_\_\_\_

☐ **Other (Specify):** \_\_\_\_\_

- ☐
- This is a
- Family Matters**
- case (such as divorce, custody, or child support). My appearance is for: (Select one or both)
- 
- ☐
- matters in the Family Division of the Superior Court
- ☐
- Title IV-D Child Support matters

- ☐
- This is a
- Criminal/Motor Vehicle**
- case, and I am filing this appearance as
- ☐
- a Public Defender
- or
- ☐
- Assigned Counsel
- 
- (Special Public Defender)
- 
- ☐
- This appearance is for the purpose of a bail hearing only.
- 
- ☐
- This appearance is for the purpose of alternative arraignment proceedings only.

If an appearance by other counsel or self-represented party is on file for this party/parties, select one option below:

- 1.
- ☐
- This appearance is in place of the appearance of: \_\_\_\_\_
- 
- Name and Juris Number (if applicable) to be replaced*
- 
- 2.
- ☐
- This appearance is in addition to an appearance already on file.

I agree that documents can be delivered (served) to me electronically in this case. (Practice Book Sec. 10-13) ☐ Yes ☐ No

Signed (Individual attorney or self-represented party)

Name of person signing at left (Print or type)

Date signed

**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 received or will immediately be receiving electronic delivery.

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

**FOR COURT USE ONLY**

\*If necessary, attach additional sheet or sheets with name and address which the copy was or will be mailed or delivered to.

Signed (Signature of filer)

Print or type name of person signing

Date signed

**Print Form**

Page 1 of 2

**Reset Form**



## Instructions

Do not use this form for Juvenile cases.

1. Type or print clearly in dark ink.
2. Fill out page 1, including the Certification section at the bottom.
3. Make a copy of the completed form and keep it for your records.
4. File your completed form with the court clerk.
5. For **Criminal and Motor Vehicle cases**: Mail or deliver a copy of the appearance to the prosecutor.  
For all other cases: Mail or deliver a copy to all counsel and self-represented parties of record.

### Notice for Civil cases, including Housing Matters and Small Claims

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.

### Notice to people representing themselves

People who represent themselves in court are called **self-represented parties**.

### Self-represented parties: Which party do I select on page 1?

You are a plaintiff if...

- You filed this court case to sue someone.
- You are the one who started this court case.
- Your name is listed before the "v." in the name of case on court documents.

If you are the **ONLY** plaintiff, select "The Plaintiff".

If there is more than one plaintiff, select "The following Plaintiff(s) only" and write your name on the line.

You are a defendant if...

- This is a criminal or motor vehicle case.
- You are being sued.
- Your name is listed after the "v." in the name of case on court documents.
- Your landlord started this case to evict you.
- You were served with the court papers at the beginning of this case.

If you are the **ONLY** defendant select "The Defendant".

If there is more than one defendant, select "The following Defendant(s) only" and write your name on the line.

Select Other...

- If you and your spouse filed a nonadversarial divorce, select "Other" and write if you are Petitioner A or Petitioner B on the line.
- If you asked the court to let you intervene and you are listed as an intervenor, select "Other" and then describe who you are.
- If you are listed as a party to the case for some other reason, select "Other" and write who you are in the case on the line.

### Self-represented parties in Family Matters: Filing "in addition to" an attorney (dual representation)

If you are a self-represented party who is filing an appearance "in addition to" an attorney who already has an appearance in this court case, be aware of the following:

- Any document being filed on your behalf must be signed by your attorney pursuant to Practice Book Section 4-2.
- If a document being filed on your behalf is not signed by your attorney, the court may order that the matter be stayed (delayed) until the attorney adopts the document.
- If you inform the court that there is no attorney actively representing you, the court may delay the matter until you file a new appearance "in place of" your attorney(s).
- If your attorney does not adopt your motion and the motion is not disposed of or withdrawn:
  - You are responsible for prosecuting or litigating that motion.
- An attorney for any other party on the case may contact you directly with respect to the subject matter of that motion.
- If multiple motions are scheduled for hearing at the same time, one or more of which have been adopted by your attorney and one or more of which have not, it is up to the court how to proceed.
- If you file any other document that is not signed by your attorney, it is up to the court how the document will be treated.

### Self-represented parties: Address changes

If you are a self-represented party, you must give notice if your mailing address changes after you file an appearance.

You must tell the court and all attorneys and self-represented parties of record your new mailing address by filling out another appearance. Select the box at the top of page 1 of this form and fill out the rest of page 1 using your new mailing address.

### Notice to attorneys/law firms

1. Except as noted below, if you are an attorney, you are not exempt from e-filing, and the file in this case is electronic, do not use this form. **File your appearance in the E-filing system.**
2. Notices from the court will be mailed to the address associated with your Juris Number. You cannot use this form to have the court mail notices to a different address.
3. If you are an attorney admitted pro hac vice or filing on behalf of a non-party, you must file this form on paper with the clerk.

#### 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).



## Instrucciones

1. Escriba a máquina o en letra de molde.
2. Para los casos penales o de vehículos de motor: Llene el formulario incluida la certificación que aparece al pie del mismo. Entregue el original en la Secretaría. Envíe por correo o entregue al fiscal una copia del formulario de apersonamiento (*Artículos 3-4(d) y 3-5 del Manual de Normas Procesales de Connecticut - (CT Practice Book)*)
3. Para los casos civiles, desalojos (procedimiento sumario) y demandas de menor cuantía: Llene el formulario incluida la certificación que aparece al pie del mismo. Entregue el original en la Secretaría. Envíe por correo o entregue una copia del presente a todos los abogados y partes que actúan por derecho propio que constan en el expediente. Si una de las partes ha sido juzgada en rebeldía por no comparecer, pero ha presentado a raíz de ello, un formulario de apersonamiento antes de que se dictara el fallo en rebeldía, éste será anulado por el secretario. (*Artículos 3-4(b), 3-5 y 17-20 del Manual de Normas Procesales de Connecticut*)
4. Para los casos de familia: Llene el formulario incluida la certificación que aparece al pie del mismo. Además de marcar la casilla correspondiente seleccionando a la parte demandante o demandada, indique el alcance de su apersonamiento. Entregue el original en la Secretaría. Envíe por correo o entregue una copia del mismo a todos los abogados y partes que actúan por derecho propio que constan en el expediente. (*Artículos 3-4(a) y 3-5 del Manual de Normas Procesales de CT*).
5. Para los casos de menores de edad: No utilice este formulario, sino el formulario JD-JM-13, Apersonamiento, sesión de asuntos de menores.
6. Para aquellas partes que actúen por derecho propio y se hayan cambiado de dirección después de presentar un formulario de apersonamiento: Marque la casilla en la parte superior de la página 1 al dorso de este formulario. Llene el formulario asegurándose de poner su nueva dirección en la sección "Dirección Postal". Llene la sección de certificación que aparece al pie de este formulario. Presente el documento original en la Secretaría. Envíe por correo o entregue una copia a todos los abogados y partes que actúan por derecho propio que constan en el expediente y, de tratarse de una causa penal, al fiscal.

JD-CL-12S (Dorso/página) Rev. 9-13

### AVISO DE LA LEY ADA

La Rama Judicial del Estado de Connecticut cumple con los requisitos de la ley de estadounidenses con discapacidades (ADA, por sus siglas en inglés). Si necesita un ajuste razonable a la ley ADA, comuníquese con un empleado de la Secretaría o algún delegado de la ADA cuyos nombres aparecen en la página Web: [www.jud.ct.gov/ADA](http://www.jud.ct.gov/ADA).

# APERSONAMIENTO

JD-CL-12S Rev. 9-13

P.B. §§ 3-1 hasta 3-6, 3-8, 10-13, 25A-2

## ESTADO DE CONNECTICUT TRIBUNAL DE PRIMERA INSTANCIA www.jud.ct.gov

Instrucciones - Véase al dorso/Pág. 2

Aviso de la Ley ADA - Véase al dorso/Pág. 2

### Aviso a las partes que actúan por derecho propio

Una parte que actúa por derecho propio es aquella que se representa a sí misma. Si usted actúa por derecho propio y presentó anteriormente un formulario de apersonamiento y ha cambiado su dirección desde ese entonces, debe dar a conocer la novedad al tribunal, a todos los abogados y a las partes que actúan por derecho propio que constan en el expediente, marcando la casilla correspondiente que aparece a continuación:

☐ Presento este formulario de apersonamiento para informar al tribunal, a todos los abogados y a las partes que actúan por derecho propio que constan en el expediente que camblé mi dirección. Mi nueva dirección figura abajo:

Fecha de Control (Return Date)
Número de Expediente

Nombre del caso (Nombre completo del demandante contra nombre completo del demandado)

--	--	--	--

Dirección del Tribunal (número, calle, municipio y código postal)				
<table border="1"> <tr> <td>Distrito Judicial</td> <td>Sesión de Viviendas</td> <td>Demandas de Menor Cuanía</td> <td>Número de Zona Geográfica</td> </tr> </table>	Distrito Judicial	Sesión de Viviendas	Demandas de Menor Cuanía	Número de Zona Geográfica
Distrito Judicial	Sesión de Viviendas	Demandas de Menor Cuanía	Número de Zona Geográfica	

Fecha señalada para comparecer (Asuntos penales/Tránsito)

--

### Sírvase asentar el apersonamiento de

Nombre y apellido de la parte que actúa por derecho propio (véase arriba el "Aviso a las partes que actúan por derecho propio") o nombre del funcionario, bufete, asociación profesional o abogado		Número de Colegiado del Abogado/Firma de abogados	
Dirección Postal (Número de domicilio, calle) (Aviso a abogados y bufetes de abogados): La dirección a la que la correspondencia del tribunal irá dirigida, es la registrada o vinculada a su número de colegiado. No se puede usar este formulario para cambiar dicha dirección.		Apartado postal	Número de teléfono (incluido el prefijo)
Ciudad/Municipio	Estado	Código postal	Número de fax (incluido el prefijo)
Dirección del correo electrónico			

en el caso arriba mencionado para: (Marque con una "x" una de las siguientes partes; si se trata de un caso de asuntos familiares, indique también el alcance de su apersonamiento):

- ☐ Parte demandante (se incluye al que demanda a otro).
- ☐ Todas las partes demandantes.
- ☐ Las siguientes partes demandantes solamente: \_\_\_\_\_
- ☐ Parte demandada o acusada (se incluye a la persona a la que se está demandando o acusando de un delito).
- ☐ Parte acusada solamente a efectos de la audiencia de fijación de la fianza (solo en casos penales y de tránsito).
- ☐ Todas las partes demandadas o acusadas.
- ☐ Las siguientes partes demandadas o acusadas solamente: \_\_\_\_\_
- ☐ Otro(s) (Especifique) \_\_\_\_\_
- ☐ Este es un caso de asuntos familiares por lo que pido que mi apersonamiento sirva para (marque con una "x" una o ambas casillas):

- ☐ asuntos del Departamento de Familias del Tribunal de Primera Instancia
- ☐ Capítulo IV-D asuntos de pensión alimenticia para menores.

**Nota:** En caso que otro abogado o una parte que actúa por derecho propio ya haya presentado un formulario de apersonamiento en nombre de alguna de las partes seleccionadas con "x" arriba, marque con una "x" la casilla 1 ó 2 a continuación (según corresponda):

1. ☐ Pido que este apersonamiento se admita en sustitución del ya presentado por el siguiente abogado, bufete o persona que actúa por derecho propio que consta en el expediente (P.B. Sec. 3-8): \_\_\_\_\_
2. ☐ Pido que este apersonamiento se adjunte al que ya obra en el expediente. Nombre y apellido y número juris \_\_\_\_\_

Doy mi consentimiento para que me envíen (o me corran traslado de) documentos por vía electrónica en este caso, de conformidad con lo dispuesto en el artículo 10-13 del Manual de Normas Procesales ☐ Sí ☐ No

Firmado (abogado o parte que actúa por derecho propio)	Nombre y apellido de la persona que firma a la izquierda (escriba en letra de molde o a máquina)	Fecha

### CERTIFICACIÓN

Certifico que el día (fecha) \_\_\_\_\_ se envió una copia del presente formulario por correo o mediante vía electrónica o no electrónica a todos los abogados y partes que actúan por derecho propio que constan en el expediente y que las partes que recibieron copia del mismo mediante vía electrónica dieron para ello su consentimiento por escrito.

Nombre y dirección de cada una de las partes y abogados a las que se envió por correo o entregó una copia del presente formulario*			Para uso exclusivo del tribunal
Firma (del que presenta este formulario)	Escriba a máquina o en letra de molde el nombre de la persona que firma	Fecha	Número de teléfono

\*De ser necesario, adjunte una o más hojas adicionales que incluyan el nombre de cada una de las partes y la dirección a donde se envió o se entregó la copia.



**SUMMONS - CIVIL**

JD-CV-1 Rev. 2-20

C.G.S. §§ 51-346, 51-347, 51-349, 51-350, 52-45a, 52-48, 52-259;  
P.B. §§ 3-1 through 3-21, 8-1, 10-13For information on  
ADA accommodations,  
contact a court clerk or  
go to: [www.jud.ct.gov/ADA](http://www.jud.ct.gov/ADA).STATE OF CONNECTICUT  
SUPERIOR COURT  
[www.jud.ct.gov](http://www.jud.ct.gov)**Instructions are on page 2.**

- ☐ Select if amount, legal interest, or property in demand, not including interest and costs, is LESS than \$2,500.
- ☐ Select if amount, legal interest, or property in demand, not including interest and costs, is \$2,500 or MORE.
- ☐ Select if claiming other relief in addition to, or in place of, money or damages.

**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.

Address of court clerk (Number, street, town and zip code)

123 Hoyt Street, Stamford, CT 06905

Telephone number of clerk

(203) 965 - 5308

Return Date (Must be a Tuesday)

April 30, 2024

☒ Judicial District

G.A.

At (City/Town)

☐ Housing Session☐ Number: \_\_\_\_\_

Stamford

Case type code (See list on page 2)

Major: P

Minor: 00

**For the plaintiff(s) enter the appearance of:**

Name and address of attorney, law firm or plaintiff if self-represented (Number, street, town and zip code)

BARTON GILMAN LLP, 250 BROAD STREET, MILFORD, CT 06460

Juris number (if attorney or law firm)

003287

Telephone number

(203) 874 - 6773

Signature of plaintiff (if self-represented)

The attorney or law firm appearing for the plaintiff, or the plaintiff if self-represented, agrees to accept papers (service) electronically in this case under Section 10-13 of the Connecticut Practice Book.

☒ Yes ☐ No

E-mail address for delivery of papers under Section 10-13 of the Connecticut Practice Book (if agreed)

BGMILFORD@bglaw.com

Parties	Name (Last, First, Middle Initial) and address of each party (Number; street; P.O. Box; town; state; zip; country, if not USA)	
First plaintiff	Name: FIRST LIEN HECM, LLC Address: c/o Statebridge Company, LLC	P-01
Additional plaintiff	Name: Address:	P-02
First defendant	Name: HANAFEE, GRACE N., HEIR TO THE ESTATES OF MARY C. RUSSO AND ANGELO RUSSO A/K/A Address: Angelo J. Russo A/K/A Angelo James Russo, 311 Flax Hill Road, Norwalk, CT 06854 and 65 Hecker Avenue, Darien, CT 06820	D-01
Additional defendant	Name: KRANYAK, THERESA, HEIR TO THE ESTATES OF MARY C. RUSSO AND ANGELO RUSSO A/K/A ANGELO J. RUSSO Address: a/k/a Angelo James Russo, 1819 Exton Drive, Fallston, MD 21047 and 65 Hecker Ave, Darien, CT 06820 and Secretary of the State, 165 Capital Avenue, Hartford, CT 06106	D-02
Additional defendant	Name: RUSSO, ANTHONY, HEIR TO THE ESTATES OF MARY C. RUSSO AND ANGELO RUSSO A/K/A ANGELO J. RUSSO Address: A/K/A Angelo James Russo, 20200 Calice Court, Unit 102, Estero, FL 33928 and Secretary of the State, 165 Capital Avenue, Hartford, CT 06106 and 65 Hecker Avenue, Darien, CT 06820	D-03
Additional defendant	Name: STATE OF CONNECTICUT - DEPARTMENT OF REVENUE SERVICES, 450 Columbus Boulevard, Hartford Address: CT 06103 AND Attorney General, 165 Capital Avenue, Hartford, CT 06106	D-04
Total number of plaintiffs: 1		Total number of defendants: 5
		<input checked="" type="checkbox"/> Form JD-CV-2 attached for additional parties

**Notice to each defendant**

1. You are being sued. This is a summons in a lawsuit. The complaint attached states the claims the plaintiff is making against you.
2. To receive further notices, you or your attorney must file an *Appearance* (form JD-CL-12) with the clerk at the address above. Generally, it must be filed on or before the second day after the Return Date. The Return Date is not a hearing date. You do not have to come to court on the Return Date unless you receive a separate notice telling you to appear.
3. If you or your attorney do not file an *Appearance* on time, a default judgment may be entered against you. You can get an *Appearance* form at the court address above, or on-line at <https://jud.ct.gov/webforms/>.
4. If you believe that you have insurance that may cover the claim being made against you in this lawsuit, you should immediately contact your insurance representative. Other actions you may take are described in the Connecticut Practice Book, which may be found in a superior court law library or on-line at <https://www.jud.ct.gov/pb.htm>.
5. If you have questions about the summons and complaint, you should talk to an attorney.

**The court staff is not allowed to give advice on legal matters.**

Date 3/27/2024	Signed (Sign and select proper box) <i>Paul Lewis Otzel</i>	<input checked="" type="checkbox"/> Commissioner of Superior Court <input type="checkbox"/> Clerk	Name of person signing PAUL LEWIS OTZEL, ESQ.
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 courts. b. It is the responsibility of the plaintiff(s) to ensure that service is made in the manner provided by law. c. The court staff 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 of the summons or complaint.			For Court Use Only File Date    Docket Number
I certify I have read and understand the above:		Signed (Self-represented plaintiff)	Date

## Instructions

1. Type or print legibly. If you are a self-represented party, this summons must be signed by a clerk of the court.
2. If there is more than one defendant, make a copy of the summons for each additional defendant. Each defendant must receive a copy of this summons. Each copy of the summons must show who signed the summons and when it was signed. If there are more than two plaintiffs or more than four defendants, complete the Civil Summons Continuation of Parties (form JD-CV-2) and attach it to the original and all copies of the summons.
3. Attach the summons to the complaint, and attach a copy of the summons to each copy of the complaint. Include a copy of the Civil Summons Continuation of Parties form, if applicable.
4. After service has been made by a proper officer, file the original papers and the officer's return of service with the clerk of the court.
5. Use this summons for the case type codes shown below.

Do **not** use this summons for the following actions:

- |   |   |
|---|---|
| (a) Family matters (for example divorce, child support, custody, paternity, and visitation matters) | (e) Administrative appeals                |
| (b) Any actions or proceedings in which an attachment, garnishment or replevy is sought             | (f) Proceedings pertaining to arbitration |
| (c) Applications for change of name   | (g) Summary Process (Eviction) actions    |
| (d) Probate appeals   | (h) Entry and Detainer proceedings        |
|   | (i) Housing Code Enforcement actions      |

## Case Type Codes

MAJOR DESCRIPTION	CODE Major/ Minor	MINOR DESCRIPTION	MAJOR DESCRIPTION	CODE Major/ Minor	MINOR DESCRIPTION
Contracts	C 00	Construction - All other	Property	P 00	Foreclosure
	C 10	Construction - State and Local		P 10	Partition
	C 20	Insurance Policy		P 20	Quiet Title/Discharge of Mortgage or Lien
	C 30	Specific Performance		P 30	Asset Forfeiture
	C 40	Collections		P 90	All other
	C 50	Uninsured/Underinsured Motorist Coverage	Torts (Other than Vehicular)	T 02	Defective Premises - Private - Snow or Ice
	C 60	Uniform Limited Liability Company Act - C.G.S. 34-243		T 03	Defective Premises - Private - Other
	C 90	All other		T 11	Defective Premises - Public - Snow or Ice
Eminent Domain	E 00	State Highway Condemnation		T 12	Defective Premises - Public - Other
	E 10	Redevelopment Condemnation		T 20	Products Liability - Other than Vehicular
	E 20	Other State or Municipal Agencies		T 28	Malpractice - Medical
	E 30	Public Utilities & Gas Transmission Companies		T 29	Malpractice - Legal
	E 90	All other		T 30	Malpractice - All other
Housing	H 10	Housing - Return of Security Deposit		T 40	Assault and Battery
	H 12	Housing - Rent and/or Damages		T 60	Defamation
	H 40	Housing - Housing - Audita Querela/Injunction		T 61	Animals - Dog
	H 50	Housing - Administrative Appeal		T 69	Animals - Other
	H 60	Housing - Municipal Enforcement		T 70	False Arrest
	H 90	Housing - All Other		T 71	Fire Damage
Miscellaneous	M 00	Injunction		T 90	All other
	M 10	Receivership	Vehicular Torts	V 01	Motor Vehicles* - Driver and/or Passenger(s) vs. Driver(s)
	M 15	Receivership for Abandoned/Blighted Property		V 04	Motor Vehicles* - Pedestrian vs. Driver
	M 20	Mandamus		V 05	Motor Vehicles* - Property Damage only
	M 30	Habeas Corpus (extradition, release from Penal Institution)		V 08	Motor Vehicle* - Products Liability Including Warranty
	M 40	Arbitration		V 09	Motor Vehicle* - All other
	M 50	Declaratory Judgment		V 10	Boats
	M 63	Bar Discipline		V 20	Airplanes
	M 66	Department of Labor Unemployment Compensation Enforcement		V 30	Railroads
	M 68	Bar Discipline - Inactive Status		V 40	Snowmobiles
	M 70	Municipal Ordinance and Regulation Enforcement		V 90	All other
	M 80	Foreign Civil Judgments - C.G.S. 52-604 & C.G.S. 50a-30	Wills, Estates and Trusts	W 10	Construction of Wills and Trusts
	M 83	Small Claims Transfer to Regular Docket		W 90	All other
	M 84	Foreign Protective Order			
	M 89	CHRO Action in the Public Interest - P.A. 19-93			
	M 90	All other			

RETURN DATE: April 30, 2024 : SUPERIOR COURT  
FIRST LIEN HECM, LLC : J. D. OF STAMFORD/NORWALK  
VS. : AT STAMFORD

GRACE N. HANAFEE HEIR TO THE ESTATES  
OF MARY C. RUSSO AND ANGELO RUSSO  
A/K/A ANGELO J. RUSSO A/K/A  
ANGELO JAMES RUSSO,  
THERESA KRANYAK HEIR TO THE ESTATES  
OF MARY C. RUSSO AND ANGELO RUSSO  
A/K/A ANGELO J. RUSSO A/K/A  
ANGELO JAMES RUSSO,  
ANTHONY RUSSO HEIR TO THE ESTATES  
OF MARY C. RUSSO AND ANGELO RUSSO  
A/K/A ANGELO J. RUSSO A/K/A  
ANGELO JAMES RUSSO,  
STATE OF CONNECTICUT –  
DEPARTMENT OF REVENUE SERVICES  
and STATE OF CONNECTICUT –  
PROBATE COURT ADMINISTRATOR

: March 27, 2024

**CERTIFICATE OF FINANCIAL RESPONSIBILITY**

This is to certify that I have personal knowledge of the financial responsibility of the plaintiff and deem it sufficient to pay the costs of this action.

THE PLAINTIFF

BY

  
PAUL LEWIS OTZEL  
Barton Gilman LLP  
250 Broad Street,  
Milford, CT 06460  
203-874-6773

\*\*PURSUANT TO FEDERAL LAW, THIS LAW FIRM IS A DEBT COLLECTOR. PLEASE BE ADVISED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT THE DEBT AGAINST YOU PERSONALLY, BUT IS NOTICE OF A POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY.