

**NOTICE ABOUT THE RESIDENTIAL  
FORECLOSURE PROCESS**

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

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



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

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

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

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

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

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

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

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

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

**PROCEED WITH CAUTION**

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

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

**READ THE PAPERS UNDER THIS NOTICE**

[Print Form](#)

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**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.**



**FORECLOSURE MEDIATION  
CERTIFICATE**JD-CV-108 Rev. 10-24  
C.G.S. §§ 49-31k, 49-31l, 52-380a; P.A. 15-124For information on ADA  
accommodations, contact the  
Centralized ADA Office at 860-706-5310  
or go to: [www.jud.ct.gov/ADA/](http://www.jud.ct.gov/ADA/)STATE OF CONNECTICUT  
**SUPERIOR COURT**  
**JUDICIAL BRANCH**  
[www.jud.ct.gov](http://www.jud.ct.gov)**Instructions to 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 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.

COURT USE ONLY

FMREQ

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

Name of case (Plaintiff on Summons v. 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 |
| 5a. Are you a borrower on the note?                                         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Are you a debtor in a consumer judgment lien?                            | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

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

If you answered "yes" to questions (1) through (5a) 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 |

**C. Permitted Successors-in-Interest**

If you are not a borrower on the note, but answered "Yes" to questions (1) through (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?                                                                                                                                                                                      | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Is the return date in this case on or after October 1, 2015?                                                                                                                                                           | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. If you answered "yes" to (1) and (2), how did you become the owner of the property?<br>(Select the box that applies to you, if any)                                                                                    |                              |                             |
| <input type="checkbox"/> 3a. I became the only owner of the property when it was transferred to me from my deceased spouse's estate.                                                                                      |                              |                             |
| <input type="checkbox"/> 3b. I became the only owner of the property because my deceased spouse and I held joint title to the property.                                                                                   |                              |                             |
| <input type="checkbox"/> 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 selected 3c., go to Section D.2. and Section D.3.

Print Form

Page 1 of 2

Reset Form

#### 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: *(Select only the box(es) that apply)*

1. If you answered "Yes" to questions (1) through (5a) 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, select 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 (1) and (2) in Section C, and selected box 3c., select 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 (1) and (2) in Section C, and selected box 3c., select 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 *(Select 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 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\*

*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
Mailing address (Number, street, town, state and zip code)		Telephone number

**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 Vehicles 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  
☐ This appearance is for the purpose of a bail hearing only. (Special Public Defender)  
☐ 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:

- ☐ This appearance is in place of the appearance of: \_\_\_\_\_  
Name and Juris Number (if applicable) to be replaced
- ☐ 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

## 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

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

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

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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.nlcb.org">www.nlcb.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.



**MEDIATION INFORMATION FORM**  
**(For cases with a Return Date of 10/1/13 or later)**

JD-CV-135 Rev. 9-19  
C.G.S. § 49-31f

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



**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).

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.

**SUMMONS – CIVIL**

JD-CV-1 Rev. 2-22

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 15, 2025
<input checked="" type="checkbox"/> Judicial District <input type="checkbox"/> Housing Session	G.A. <input type="checkbox"/> Number: _____	At (City/Town) 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) Brock & Scott, PLLC Telephone number (401) 217-8701		Signature of Plaintiff (if self-represented)	Juris number (if attorney or law firm) 439942
The attorney or law firm appearing for the plaintiff, or the plaintiff if self-represented, agrees to accept papers (service) electronically in <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No this case under Section 10-13 of the Connecticut Practice Book.		Email address for delivery of papers under Section 10-13 of the Connecticut Practice book (if agreed) CT_Pleadings@brockandscott.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: M&T BANK Address: 1 FOUNTAIN PLAZA, BUFFALO, NY 14203	P-01
Additional plaintiff	Name: Address:	P-02
First defendant	Name: PATRICK H. DOWLING Address: 10 WOODLAND DRIVE, DARIEN, CT 06820	D-01
Additional defendant	Name: UNITED STATES OF AMERICA, DEPARTMENT OF THE TREASURY, INTERNAL REVENUE SERVICE Address: 950 PENNSYLVANIA AVENUE NW, WASHINGTON, DC 20530 C/O UNITED STATES ATTORNEY GENERAL, 450 MAIN STREET, HARTFORD, CT 06103	D-02
Additional defendant	Name: STATE OF CONNECTICUT, DEPARTMENT OF REVENUE SERVICES Address: 450 COLUMBUS BOULEVARD, SUITE 1, HARTFORD, CT 06103 C/O ATTORNEY GENERAL, 165 CAPITOL AVENUE, 5TH FLOOR, HARTFORD, CT 06106	D-03
Additional defendant	Name: STATE OF CONNECTICUT, OFFICE OF PROBATE COURT ADMINISTRATION Address: 186 NEWINGTON ROAD, WEST HARTFORD, CT 06110 C/O ATTORNEY GENERAL'S OFFICE, 165 CAPITOL AVENUE, 5TH FLOOR, HARTFORD, CT 06106	D-04
Total number of plaintiffs: 1 Total number of defendants: 4		<input type="checkbox"/> Form JD-CV-2 attached for additional parties

**Notice to each defendant**

- You are being sued.** This is a summons in a lawsuit. The complaint attached states the claims the plaintiff is making against you.
- 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.
- 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/>.
- If you believe that you have insurance that may cover the claim that is 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>.
- 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 3/26/25	Signed (Sign and select proper box) 	<input checked="" type="checkbox"/> Commissioner of Superior Court <input type="checkbox"/> Clerk	Name of Person Signing Dominick Neveux
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
I certify I have read and understand the above:		Signed (Self-represented plaintiff)	Date
			Docket Number

## 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, parentage, and visitation matters)
- (b) Any actions or proceedings in which an attachment, garnishment or replevy is sought
- (c) Applications for change of name
- (d) Probate appeals

- (e) Administrative appeals
- (f) Proceedings pertaining to arbitration
- (g) Summary Process (Eviction) actions
- (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
<b>Contracts</b>	C 00	Construction – All other	<b>Property</b>	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	<b>Torts (Other than Vehicular)</b>	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
<b>Eminent Domain</b>	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
<b>Housing</b>	H 10	Housing – Return of Security Deposit		T 40	Assault and Battery
	H 12	Housing – Rent and/or Damages		T 50	Defamation
	H 40	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
<b>Miscellaneous</b>	M 00	Injunction		T 90	All other
	M 10	Receivership	<b>Vehicular Torts</b>	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 06	Motor Vehicles* - 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	<b>Will, Estates and Trusts</b>	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			