

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF QUEENSWilmington Savings Fund Society, FSB, not in its  
individual capacity but solely as Trustee of CSMC  
2021-RPL8 Trust

Plaintiff,

-against-

Frances Charbonier, FirstKey Master Funding 2021-  
A Collateral Trust U.S. Bank Trust National  
Association as Collateral Trust Trustee, Midland  
Funding LLC, New York City Environmental  
Control Board and "JOHN DOE #1" through "JOHN  
DOE #12," the last twelve names being fictitious and  
unknown to Plaintiff, the person or parties intended  
being the tenants, occupants, persons or corporations,  
if any, having or claiming an interest in or lien upon  
the premises being foreclosed herein

Defendant(s).

Summons with Notice of Action to  
Foreclose a Mortgage

Index Number

Filed on

The basis of venue is the location of  
the subject premises.**WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION  
OBTAINED WILL BE USED FOR THAT PURPOSE**

TO THE ABOVE-NAMED DEFENDANTS:

YOU ARE HEREBY SUMMONED to answer the complaint in this action and to serve a copy of your answer, or, if the complaint is not served with this summons, to serve a notice of appearance on the Plaintiff's attorneys within 20 days after the service of this summons exclusive of the day of service or within 30 days after completion of service where service is made in any other manner than by personal delivery within the State. The United States of America, if designated as a defendant in this action, may answer or appear within sixty (60) days of service hereof. In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the complaint.

**YOU HAVE THE RIGHT TO REQUEST THAT EACH COMMUNICATION BE  
PROVIDED IN AN ALTERNATIVE, REASONABLE ACCOMODATABLE FORMAT.  
YOU MAY REQUEST THIS NOTICE AND FUTURE COMMUNICATIONS IN AN  
ALTERNATIVE, REASONABLE ACCOMMODATABLE TO YOU, SUCH AS LARGE  
PRINT, BRAILLE, AUDIO COMPACT DISC, OR OTHER MEANS. TO REQUEST  
SUCH ALTERNATIVE, PLEASE CALL OUR OFFICES AT 516-763-3200.**

**NOTICE****YOU ARE IN DANGER OF LOSING YOUR HOME**

If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the mortgage company who filed this foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home.

Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property.

**Sending a payment to your mortgage company will not stop this foreclosure action.**

**YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF (MORTGAGE COMPANY) AND FILING THE ANSWER WITH THE COURT.**

Dated: April 18, 2023

Rockville Centre, New York



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Ted Eric May, Esq.  
Sheldon May & Associates, P.C.  
Attorneys for Plaintiff  
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(516) 763-3200

## **HELP FOR HOMEOWNERS IN FORECLOSURE**

**NEW YORK STATE LAW REQUIRES THAT WE SEND YOU THIS NOTICE ABOUT THE FORECLOSURE PROCESS. PLEASE READ IT CAREFULLY.**

### **SUMMONS AND COMPLAINT**

**YOU ARE IN DANGER OF LOSING YOUR HOME. IF YOU FAIL TO RESPOND TO THE SUMMONS AND COMPLAINT IN THIS FORECLOSURE ACTION, YOU MAY LOSE YOUR HOME. PLEASE READ THE SUMMONS AND COMPLAINT CAREFULLY. YOU SHOULD IMMEDIATELY CONTACT AN ATTORNEY OR YOUR LOCAL LEGAL AID OFFICE TO OBTAIN ADVICE ON HOW TO PROTECT YOURSELF.**

### **SOURCES OF INFORMATION AND ASSISTANCE**

**THE STATE ENCOURAGES YOU TO BECOME INFORMED ABOUT YOUR OPTIONS IN FORECLOSURE.**

**IN ADDITION TO SEEKING ASSISTANCE FROM AN ATTORNEY OR LEGAL AID OFFICE, THERE ARE GOVERNMENT AGENCIES AND NON-PROFIT ORGANIZATIONS THAT YOU MAY CONTACT FOR INFORMATION ABOUT POSSIBLE OPTIONS, INCLUDING TRYING TO WORK WITH YOUR LENDER DURING THIS PROCESS.**

**TO LOCATE AN ENTITY NEAR YOU, YOU MAY CALL THE TOLL-FREE HELPLINE MAINTAINED BY THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES AT 1-800-269-0990 OR VISIT THE DEPARTMENT'S WEBSITE AT [www.DFS.NY.GOV](http://www.DFS.NY.GOV)**

### **RIGHTS AND OBLIGATIONS**

**YOU ARE NOT REQUIRED TO LEAVE YOUR HOME AT THIS TIME. YOU HAVE THE RIGHT TO STAY IN YOUR HOME DURING THE FORECLOSURE PROCESS. YOU ARE NOT REQUIRED TO LEAVE YOUR HOME UNLESS AND UNTIL YOUR PROPERTY IS SOLD AT**

**AUCTION PURSUANT TO A JUDGMENT OF FORECLOSURE AND SALE. REGARDLESS OF WHETHER YOU CHOOSE TO REMAIN IN YOUR HOME, YOU ARE REQUIRED TO TAKE CARE OF YOUR PROPERTY AND PAY PROPERTY TAXES IN ACCORDANCE WITH STATE AND LOCAL LAW.**

**FORECLOSURE RESCUE SCAMS**

**BE CAREFUL OF PEOPLE WHO APPROACH YOU WITH OFFERS TO "SAVE" YOUR HOME. THERE ARE INDIVIDUALS WHO WATCH FOR NOTICES OF FORECLOSURE ACTIONS IN ORDER TO UNFAIRLY PROFIT FROM A HOMEOWNER'S DISTRESS. YOU SHOULD BE EXTREMELY CAREFUL ABOUT ANY SUCH PROMISES AND ANY SUGGESTIONS THAT YOU PAY THEM A FEE OR SIGN OVER YOUR DEED. STATE LAW REQUIRES ANYONE OFFERING SUCH SERVICES FOR PROFIT TO ENTER INTO A CONTRACT WHICH FULLY DESCRIBES THE SERVICES THEY WILL PERFORM AND FEES THEY WILL CHARGE, AND WHICH PROHIBITS THEM FROM TAKING ANY MONEY FROM YOU UNTIL THEY HAVE COMPLETED ALL SUCH PROMISED SERVICES.**

## Notice to Tenants of Buildings in Foreclosure

New York State Law requires that we provide you this notice about the foreclosure process. Please read it carefully.

We, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of CSMC 2021-RPL8 Trust are the foreclosing party and are located at c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, Utah 84119. We can be reached at 1-888-818-6032.

The dwelling where your apartment is located is the subject of a foreclosure proceeding. If you have a lease, are not the owner of the residence, and the lease requires payment of rent that at the time it was entered into was not substantially less than the fair market rent for the property, you may be entitled to remain in occupancy for the remainder of your lease term. If you do not have a lease, you will be entitled to remain in your home until ninety days after any person or entity who acquires title to the property provides you with a notice as required by section 1305 of the Real Property Actions and Proceedings Law. The notice shall provide information regarding the name and address of the new owner and your rights to remain in your home. These rights are in addition to any others you may have if you are a subsidized tenant under federal, state or local law or if you are a tenant subject to rent control, rent stabilization or a federal statutory scheme.

**ALL RENT-STABILIZED TENANTS AND RENT-CONTROLLED TENANTS ARE PROTECTED UNDER THE RENT REGULATIONS WITH RESPECT TO EVICTION AND LEASE RENEWALS. THESE RIGHTS ARE UNAFFECTED BY A BUILDING ENTERING FORECLOSURE STATUS. THE TENANTS IN RENT-STABILIZED AND RENT-CONTROLLED BUILDINGS CONTINUE TO BE AFFORDED THE SAME LEVEL OF PROTECTION EVEN THOUGH THE BUILDING IS THE SUBJECT OF FORECLOSURE. EVICTIONS CAN ONLY OCCUR IN NEW YORK STATE PURSUANT TO A COURT ORDER AND AFTER A FULL HEARING IN COURT. IF YOU NEED FURTHER INFORMATION, PLEASE CALL THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES' TOLL-FREE HELPLINE AT 1-877-226-5697 OR VISIT THE DEPARTMENT'S WEBSITE AT WWW.DFS.NY.GOV.**

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