

INDEX NUMBERS  
Saratoga County Clerk

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF SARATOGA

SUMMONS AND NOTICE

Wells Fargo Bank, N.A.,

Plaintiff,

-against-

Index No. \_\_\_\_\_

Date Filed: \_\_\_\_\_

Emily Califano a/k/a Emily Jane Califano; The United States of America acting through The Secretary of Housing and Urban Development, "JOHN DOE", said name being fictitious, it being the intention of Plaintiff to designate any and all occupants of premises being foreclosed herein, and any parties, corporations or entities, if any, having or claiming an interest or lien upon the mortgaged premises,  
Defendants.

PROPERTY ADDRESS: 712 Swaggertown Road, Scotia, NY 12302

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 a notice of appearance on the attorneys for the Plaintiff within thirty (30) days after the service of this summons, exclusive of the day of service. The United States of America, if designated as a defendant in this action, may 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.

**NOTICE OF NATURE OF ACTION AND RELIEF SOUGHT THE OBJECT** of the above captioned action is to foreclose a Home Equity Conversion Mortgage to secure \$243,000.00 and interest, recorded in the Saratoga County Clerk's Office on February 22, 2007, in Instrument Number: 2007007401 covering premises known as 712 Swaggertown Road, Scotia, NY 12302.

14-038653



The relief sought in the within action is a final judgment directing the sale of the premises described above to satisfy the debt secured by the Home Equity Conversion Mortgage described above.

Plaintiff designates Saratoga County as the place of trial. Venue is based upon the County in which the mortgaged premises is situated.

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

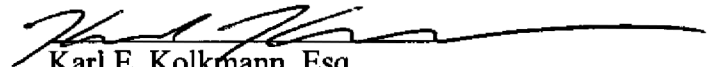
**IF YOU DO NOT RESPOND TO THIS SUMMONS AND COMPLAINT BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE MORTGAGE COMPANY WHO FILED THIS FORECLOSURE PROCEEDING AGAINST YOU AND FILING THE ANSWER WITH THE COURT, A DEFAULT JUDGMENT MAY BE ENTERED AND YOU CAN LOSE YOUR HOME.**

**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: December 31, 2014



Karl E. Kolkman, Esq.  
Associate Attorney  
SHAPIRO, DICARO & BARAK, LLC  
Attorneys for Plaintiff  
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Our File No. 14-038653