

EXHIBIT S

**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF SARATOGA**Nationstar Mortgage LLC d/b/a Champion Mortgage
Company,

Plaintiff,

-against-

Montgomery County Treasurer, as the Limited Administrator
of the Estate of Emily Califano a/k/a Emily Jane Califano;
The United States of America acting through The Secretary
of Housing and Urban Development; Richard Hess; Jeffrey
Hess; Mark Hess; Lawrence Hess; Elaine Yaksta; Scott Hess;
John Dence; James Dence; Dorothy Scherenberger; Deborah
Pietrantozzi; Sharon James; Kathleen James; John Hess;
Stephen Hess; Alfred Williams a/k/a Alfred Robert
Williams; New York State Department of Taxation and
Finance,

Defendants.

**SUPPLEMENTAL
SUMMONS AND NOTICE**

Index No. 20157

Date Filed: _____

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 (hereinafter "the 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.

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: August 6, 2019


Steven M. Palmer, Esq.
Foreclosure Attorney
SHAPIRO, DICARO & BARAK, LLC
Attorneys for Plaintiff
175 Mile Crossing Boulevard
Rochester, New York 14624
(585) 247-9000
Fax: (585) 247-7380
Our File No. 14-038653

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF SARATOGANationstar Mortgage LLC d/b/a Champion Mortgage
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Williams; New York State Department of Taxation and
Finance,

Defendants.

AMENDED MORTGAGE
FORECLOSURE COMPLAINT

Index No. 20157

Date Filed: _____

The Plaintiff herein, by its Attorneys, Shapiro, DiCaro & Barak, LLC, complains of the defendants above named, and for its cause of action, alleges that:

First: The Plaintiff herein, at all times hereinafter mentioned was and still is a duly authorized Corporation or Association and having an office c/o 8950 Cypress Waters Blvd., Coppell, Texas 75019.

**PLAINTIFF FURTHER ALLEGES
UPON INFORMATION AND BELIEF**

Second: The defendants set forth in Schedule "A" own real property or have a place of business at the address set forth therein and are made defendants in this action in the capacities therein alleged and for the purpose of foreclosing and extinguishing any other right, title or interest said defendants may have in the subject premises.

Third: The United States of America, The People of the State of New York, The State Tax Commission of the State of New York, the Industrial Commissioner of the State of New York and all other agencies or instrumentalities of the Federal, State or local government (by whatever name designated) if made parties to this action and if appearing in Schedule "B", are made parties solely by reason of the interest set forth in Schedule "B" and for no other reason.

Fourth: Heretofore, Emily Jane Califano, now deceased, for the purpose of securing to Wells Fargo Bank, N.A., its successors and assigns, duly made a certain adjustable or fixed rate note (Home Equity Conversion instrument), wherein and whereby they bound themselves, their heirs, executors, administrators and assigns, and each and every one of them, jointly and severally, in the amount of said sum of money, all as more fully appears together with the terms of repayment of said sum or rights of Wells Fargo Bank, N.A., its successors and assigns, in said bond, note or other instrument, a copy of which is attached hereto and made a part hereof.

Fifth: As security for the payment of said indebtedness, a Home Equity Conversion Mortgage was executed in the sum of \$243,000.00, acknowledged and delivered to Wells Fargo Bank, N.A. recorded in the Saratoga County Clerk's Office on February 22, 2007, in Instrument Number: 2007007401, wherein and whereby the mortgagor(s) named therein mortgaged, bargained, granted an interest in and/or sold to the mortgagee, its successors and assigns, the premises more particularly described therein, hereinafter called "mortgaged premises", under certain conditions with rights, duties and privileges between or among them as more fully appears in said mortgage, a copy of which is attached hereto and made a part hereof.

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