



STATE OF NEW YORK
UNIFIED COURT SYSTEM
THIRD JUDICIAL DISTRICT
2500 POND VIEW, SUITE 210
CASTLETON-ON-HUDSON, NY 12033
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JOSEPH A. ZAYAS
Chief Administrative Judge

NORMAN ST. GEORGE
First Deputy Chief Administrative Judge

JAMES P. MURPHY
Deputy Chief Administrative Judge
Courts Outside New York City

GERALD W. CONNOLLY
District Administrative Judge
Third Judicial District

CHRISTY Q. BASS
District Executive

AMELIA LEPORE SESSIONS
Deputy District Executive

NOTICE OF FORECLOSURE SETTLEMENT CONFERENCE

November 20, 2023

BY FIRST CLASS MAIL

Jarrett Chichester
221 Main Street
Schoharie, New York 12157

Lucy Chichester
221 Main Street
Schoharie, New York 12157

Occupant
221 Main Street
Schoharie, New York 12157

Re: Wells Fargo Bank, N.A., et al. v. Jarrett Chichester, et al., Index No. 2023-365

Dear Homeowner(s):

A mortgage foreclosure case has been started against you for the property located at **221 Main Street Schoharie, New York 12157**. Do not ignore this notice or any court papers that you receive. **YOU MAY LOSE YOUR HOME**. Free help may be available to you.

Court Settlement Conference

You are entitled to a court conference with your lender (the bank that holds your mortgage). This conference is to help find a solution that both you and the lender agree upon that will help you avoid foreclosure.

Your conference has been scheduled for: Thursday, December 14, 2023, at 10:30AM via MS Teams or by phone.

You must attend this conference.

Please email (3jdforeclosurepart@nycourts.gov) or call ([518] 285-8754) and IMMEDIATELY provide your telephone number or email address so we can call you or send you the MS Teams Link for the

NYSCEF DOC. NO. 14

RECEIVED NYSCEF: 11/20/2023

If you cannot attend on the date listed above, contact the Foreclosure Settlement Part at 3jdforeclosurepart@nycourts.gov so the conference can be rescheduled. If you do not have access to email you can call (518)285-8754. **Please note:** the sooner the conference process starts, the better your chances are of saving your home from foreclosure.

What You Should Do

You should arrange to get legal help as soon as possible. If you have hired an attorney, you should notify them of this notice immediately so the attorney can attend the conference. Under CPLR 3408(b), if you attend the settlement conference without an attorney, the court will screen you for what is known as "Poor Person Relief." You do not have to be "poor" to get this relief. You do need to fill out a form to be considered for "Poor Person Relief." On this form you may also ask the court to appoint an attorney to represent you. If the court finds that it is appropriate and if an attorney is available, the court may appoint an attorney to represent you. You may request this form from the court or your legal service provider or housing counselor.

There also may be free legal services available to you right now. Legal service providers may be able to provide free legal assistance or even representation, including helping you file an answer to the foreclosure. An answer tells the court the reasons why the lender should not win the case. For more information on filing an answer, please visit: www.nycourts.gov/courthelp/Homes/foreclosureAnswering.shtml

Your local legal service provider is:

Legal Aid Society of Northeastern New York
Amsterdam Office
6 Market Street
Amsterdam, New York 12010
(833) 628-0087

Contact them right away.

A non-profit housing counselor may be able to help you obtain a loan modification by walking you through the application process, including the completion and submission of an application.

Your local non-profit housing counselors are:

Schoharie County Rural Preservation Corp.
597 East Main Street
P.O. Box 168
Cobleskill, New York 12043
(518) 234-7604

Albany County Rural Housing Alliance
24 Martin Road
Voorheesville, New York 12186
(518) 765-2425

Contact them right away.**What You Need to Bring to the Conference**

You need to have available the following paperwork for the court to help you and your lender possibly settle your case: (1) The summons and complaint (the legal paperwork from your lender), (2) Current proof of income including any paystubs (two most recent), (3) If self-employed, profit and loss statement, (4) Recent mortgage statements, (5) Property tax statements (last two years), (6) Recent income tax returns (last two years), (7) Statements of any social benefits you receive, (8) Recent bank statements (last two months), (9) List of monthly expenses, (10) Any rental agreements or proof of rental income, (11) Any previous applications for loan modifications, (12) Anything else that you think is important. Bring your most current information to the conference.

To Summarize

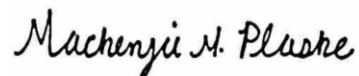
You must attend the settlement conference on the date listed above. If you cannot attend that day, contact the court as soon as possible to reschedule.

You may be eligible for “Poor Person Relief” and free legal services. Contact information for the legal service provider and housing counselor in your area is listed above. You should contact them immediately for assistance.

Please have available during the conference any documents relating to your foreclosure and those listed above. They are important to help resolve your case.

Visit the court’s website at www.nycourts.gov/courthelp/Homes/foreclosures.shtml or call (518) 285-8754 if you have any questions.

Very truly yours,



Mackenzie M. Plaske, Esq.
Court Attorney
Third Judicial District

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