IN THE COURT OF COMMON PLEAS OF LYCOMING COUNTY, PENNSYLVANIA

 : DOCKET NO.

 Plaintiff(s), : CIVIL ACTION

 v. : MORTGAGE FORECLOSURE

 Defendant(s). : DIVERSION PROGRAM

**MORTGAGE FORECLOSURE DIVERSION PROGRAM NOTICE**

 *If you are an owner of the property that is the subject of this mortgage foreclosure action and if the property is your principal residence, you can ask the Court to schedule a settlement conference with the mortgage company.* If you request a mortgage foreclosure settlement conference **within ten (10) days** of being served with this notice, a judgment in mortgage foreclosure will **not** be entered against you prior to that conference. **However, you will still be held responsible for any deadlines set forth in the papers that you have already received and in the Rules of Civil Procedure.**

The purpose of the conference would be to explore all options for settling this matter, which may include saving your home and avoiding foreclosure. If you request a conference, you will be ordered by the Court to attend that conference. You will be assigned a *pro bono* attorney, who will represent you for the conference and who will meet with you prior to the conference to assess your situation and give you legal advice.

 ***If you would like to request a conference, you must sign and return the attached form within ten (10) days of the date on this notice. If you request a conference, you will be ordered by the Court to attend that conference.***

 If you have not already done so, you must immediately contact a housing counselor at either of these agencies to prepare a budget and learn more about your options.

 Advantage Credit Counseling Services: 888-511-2227

 PA Interfaith Community Programs Inc.: 570-742-3399

Date of Service: