

**NOTICE FROM THE COURT TO HOMEOWNER
IMPORTANT NOTICE REGARDING YOUR PROPERTY**

A FORECLOSURE ACTION HAS BEEN FILED AGAINST YOU. YOU HAVE RIGHTS DURING THIS LAWSUIT AND MAY WANT TO PARTICIPATE IN MEDIATION.

IF YOU DO NOT RESPOND TO THIS LAWSUIT, A FINAL JUDGMENT WILL BE ENTERED AND YOUR HOME OR PROPERTY WILL BE SOLD AT A FORECLOSURE SALE.

IF YOU WANT TO TRY AND SAVE YOUR HOME OR PROPERTY, YOU MUST RESPOND TO THIS LAWSUIT AS DIRECTED IN THE SUMMONS. YOU MAY ALSO WANT TO PARTICIPATE IN MEDIATION.

I. IF THIS LAWSUIT INVOLVES PROPERTY FOR WHICH YOU HAVE A HOMESTEAD EXEMPTION, CONTACT:

MEDIATION MANAGERS, INC.
13700 58th Street North, #207, Clearwater, FL 33760
TELEPHONE: 1-877-664-1217 (a toll-free call)
WEBSITE: www.mediationmanagersinc.com
EMAIL: homeowner@mediationmanagersinc.com

CONTACT THEM NOW. Mediation Managers, Inc., is the Program Manager for the Residential Mortgage Foreclosure Mediation Program in the Sixth Judicial Circuit. Please see page 2 of this Notice for more information on this Program. Participation in this Mediation Program may help you save your home.

II. IF THIS LAWSUIT INVOLVES RESIDENTIAL PROPERTY FOR WHICH YOU DO NOT HAVE A HOMESTEAD EXEMPTION:

Please see page 3 of this Notice for information on how you can participate in a separate mediation program. Participation in mediation may help you save your property.

YOU OR YOUR LAWYER MUST FILE A TIMELY WRITTEN RESPONSE TO THE LAWSUIT. YOU MUST FILE A TIMELY RESPONSE AS DIRECTED IN THE SUMMONS EVEN IF YOU PARTICIPATE IN MEDIATION.

INFORMATION ON THE MEDIATION PROGRAM FOR HOMESTEAD PROPERTY

- If you are being sued to foreclose the mortgage on your primary home and
- Your home has a homestead exemption

your case is being referred by the Court to mediation with Mediation Managers, Inc. Mediation is an informal meeting at which you and the Plaintiff/Lender meet with a mediator. The mediator is specially trained to help people resolve disputes. The purpose of mediation is to see if you and the Plaintiff/Lender can work out an agreement to stop the foreclosure so that you can stay in your home. If you and the Plaintiff/Lender reach a settlement in mediation, the mediator will prepare an agreement for you to sign.

- Call Mediation Managers, Inc., at 1-877-664-1217 to learn more about this Program. This is a free phone call.
- You will not have to pay anything out-of-pocket to participate in this Program.
- As part of this Program, you will receive foreclosure counseling. The foreclosure counselor will help you decide how you should try to resolve your foreclosure and will also help you fill out financial forms you must provide to the mediator.
- You will be able to ask for certain financial information from the Plaintiff/Lender.
- The mediator will not be allowed to give you legal advice or any opinion about the lawsuit. Instead, the mediator's job is to remain neutral, not take sides, and to give both sides a chance to talk to each other to see if an agreement can be reached.
- You have the right to have your own lawyer represent you in the mediation process. The Program Manager will discuss this more fully with you, including the possibility of low cost or free representation. You will be responsible for any attorney fees you have.
- The mediator will inform the Court if you and the Plaintiff/Lender reach an agreement at the mediation.
- Information you provide to the Program and discuss with the mediator will remain private and confidential.

REMEMBER: YOU OR YOUR LAWYER MUST FILE A TIMELY WRITTEN RESPONSE TO THE LAWSUIT. YOU MUST FILE A TIMELY RESPONSE AS DIRECTED IN THE SUMMONS EVEN IF YOU PARTICIPATE IN MEDIATION. IF YOU DO NOT RESPOND, A FINAL JUDGMENT WILL BE ENTERED AND YOUR PROPERTY WILL BE SOLD AT A FORECLOSURE SALE.

INFORMATION ON MEDIATION FOR NON-HOMESTEAD PROPERTY

The Mediation Program with Mediation Managers, Inc., described on page 2, is for homestead property only. If you do not have a homestead exemption, you cannot participate in that Program.

Even if you are not eligible for the Mediation Program with Mediation Managers, Inc., you still have the right to ask to participate in mediation. If in good faith you want to attempt to come to an agreement with the Plaintiff/Lender about this matter, you may ask the Court to refer your case to Circuit Civil Mediation.

Mediation is an informal meeting at which you and the Plaintiff/Lender meet with a mediator. The mediator is specially trained to help people resolve disputes. The purpose of mediation is to see if you and the Plaintiff/Lender can work out an agreement to stop the foreclosure so that you can keep your property. If you and the Plaintiff/Lender reach a settlement in mediation, the mediator will prepare an agreement for you to sign.

- You must file a motion with the Court to ask that your case go to mediation. You or your attorney *must* file a motion asking the Court to refer the case to Circuit Civil Mediation. Please review the Court's website at www.jud6.org under "General Public," then "Court Programs," and then "Alternative Dispute Resolution" for more information about mediation of mortgage foreclosure cases. A form motion requesting Circuit Civil Mediation is posted there that you may use.
- The mediator will not be allowed to give you legal advice or any opinion about the lawsuit. Instead, the mediator's job is to remain neutral, not take sides, and to give both sides a chance to talk to each other to see if an agreement can be reached.
- You have the right to have your own lawyer represent you in the mediation process. Please see page 4 of this Notice for information on how to contact a lawyer or learn about low or no-cost representation. You will be responsible for any attorneys' fees you have.
- The mediator will inform the Court if you and the Plaintiff/Lender reach an agreement at the mediation.
- Information you provide to and discuss with the mediator will remain private and confidential.

REMEMBER: EVEN IF YOU CHOOSE TO PARTICIPATE IN MEDIATION, YOU OR YOUR LAWYER MUST FILE A TIMELY WRITTEN RESPONSE AS DIRECTED IN THE SUMMONS TO THE LAWSUIT. IF YOU DO NOT RESPOND, A FINAL JUDGMENT WILL BE ENTERED AND YOUR PROPERTY WILL BE SOLD AT A FORECLOSURE SALE.

INFORMATION ON RESOURCES TO ASSIST YOU IN FORECLOSURE CASES

I. LEGAL RESOURCES

You are urged to get a lawyer to protect your rights and your property. You should find a lawyer even if you ask for mediation or other services. Contact one of these Lawyer Referral Services:

Pasco County	Florida Bar Lawyer Referral	(800) 342-8011	www.flabar.org
N. Pinellas County	Clearwater Bar Association	(727) 461-4880	www.clwbar.org
S. Pinellas County	St. Petersburg Bar Association	(727) 821-5450	www.stpetebar.com http://www.stpetebar.com/

If you cannot afford a lawyer, you may contact your local legal aid or legal services provider:

S. Pinellas County E. Pasco County W. Pasco County	Bay Area Legal Svcs.	(727) 490-4040 (352) 567-9044 (727) 847-5494	www.bals.org http://www.bals.org/
N. Pinellas County S. Pinellas County	Gulf Coast Legal Svcs.	(727) 443-0657 (727) 821-0726	www.gulfcoastlegal.org
S. Pinellas County	Community Law Prog.	(727) 582-7480	www.lawprogram.org

II. HOUSING COUNSELING

In addition, you may wish to contact a Housing Counseling agency to find out more information.

Catholic Charities Diocese	(727) 893-1313	http://home.catholicweb.com/ccdosp/
Consumer Credit Counseling Svcs.	(800) 984-0977	www.cccsfl.org
Homeowners Hope Hotline	(888) 995-4673	www.makinghomeaffordable.com , www.995hope.org , www.hopenow.com
Housing & Education Alliance	(813) 261-5151	www.myhomeamerica.org
Solita's House, Inc.	(813) 425-4847	www.solitashouse.com
St. Pete Neighborhood Housing Svcs.	(727) 821-6897	www.stpetenhs.org
Tampa Bay Community Development Corp.	(727) 446-6222	www.tampabaycdc.org
Community Serv. Found., Inc.	(727) 461-0618	http://www.csfhome.org/

III. OTHER RESOURCES

2-1-1 Tampa Bay Cares, Inc.	211	www.211tampabay.org
Clearwater Neighborhood Housing Svcs.	(727) 442-4155	www.cnhs.biz
Pinellas County Community Dev. Dep't	(727) 464-8210 (800) 806-5154	www.pinellascounty.org/community
Dep't Housing & Urban Dev. (HUD)	(800) 225-5342	www.fha.gov

IV. AVOIDING FORECLOSURE RESCUE SCAMS

You may be contacted by individuals or companies that claim they can save your home from foreclosure. Please seek legal advice before you sign any documents or pay money to anyone offering to save your home from foreclosure. If you think that you have been a victim of a foreclosure scam, you may call one of the following numbers for assistance:

Florida Dep't of Fin. Svcs.	(800) 342-2762	www.myfloridafo.com
Federal Trade Commission	(877) 382-4357	www.ftc.gov/bcp/consumer.shtm
Office of the Attorney General	(866) 966-7226	http://myfloridalegal.com/
Consumer Svcs. Div. of Fla. Dep't of Agric.	(800) 435-7352	http://www.doacs.state.fl.us/
Pinellas County Justice & Consumer Svcs.	(727) 464-6200	www.pinellascounty.org./comsumer