

## **NEXT STEPS WHEN YOUR PROPERTY IS NOT ELIGIBLE FOR THE RESIDENTIAL MORTGAGE FORECLOSURE DIVERSION PROGRAM**

1. DO NOT MOVE OUT OF YOUR HOME! You can live in your home until the lender finishes the foreclosure process. The Vacant and Abandoned Real Estate Foreclosure Act of 2018 permits lenders and servicers to use an expedited foreclosure procedure to foreclose properties certified as “vacant and abandoned.” A property certified as vacant and abandoned is not subject to mediation, conciliation, diversion, or other program established by the local court to encourage resolution of owner-occupied residential mortgage foreclosures.
2. Contact an attorney immediately! If you cannot afford to hire one, you may be eligible for a low-fee attorney through programs with MidPenn Legal Services at 717-299-0971 or the Lancaster Bar Association Lawyer Referral at 717-393-0737.
3. Contact **Tenfold**, a local housing counseling agency certified by the U.S. Department of Housing and Urban Development (HUD) and the Pennsylvania Housing Finance Agency (PHFA), that can help you understand your options to avoid foreclosure, access emergency mortgage assistance, and work with your lender to negotiate foreclosure solutions. Request this FREE assistance by calling 717-358-9364 or go to <https://wearetenfold.org/contact/request-an-appointment/> to schedule an appointment or stop by 308 East King Street, Lancaster, PA 17602.
4. You must file an answer to the mortgage foreclosure complaint within 20 days. Follow the directions set forth in the Notice to Defend that is attached to the complaint. If you fail to act within 20 days, you will automatically lose the case, and the court will issue the lender a default judgment permitting it to proceed with a foreclosure sale through the Sheriff’s Office.
5. If you think your home qualifies for the Residential Mortgage Foreclosure Diversion Program, contact the Program Coordinator at **717-209-3290** or [ConsumerDebtDiversionPrograms@co.lancaster.pa.us](mailto:ConsumerDebtDiversionPrograms@co.lancaster.pa.us) to discuss the eligibility requirements.