



HOME MEANS NEVADA, INC.

A Non-Profit Entity Established by the
State of Nevada, Department of Business and Industry

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STATE OF NEVADA FORECLOSURE MEDIATION PROGRAM NOTICE

Homeowner First Name _____ Homeowner Last Name _____

Co-owner First Name _____ Co-owner Last Name _____

Property Street Address _____

Property City _____ State _____ Zip Code _____

Trustee ID # _____

APN _____

TS # _____

County _____

ATTENTION: YOU MUST ACT WITHIN THIRTY (30) DAYS. IF NO ACTION IS TAKEN, THE FORECLOSURE MAY CONTINUE. You have been served with a copy of a Notice of Default and Election to Sell, which could result in the loss of your home. The State of Nevada Foreclosure Mediation Program provides an opportunity for homeowners, whose owner-occupied, primary residence is subject to foreclosure, to Petition the District Court to have a mediator appointed to meet with you and the lender or lender's representative to determine whether an agreement can be reached to cure any defaults in the loan or modify the terms of the loan. It is recommended that you consult an attorney concerning your rights and responsibilities.

You are eligible to participate in this program if all items below apply:

1. A Notice of Default has been filed on your residential property in the past 30 days.
2. If this property is your **primary owner-occupied residential property** and not a vacation, 2nd home, rental or other property where the homeowner does not live.
3. If you have not filed a bankruptcy proceeding under chapter 7, 11, 12, or 13 of Title 11 of the United States Code.

To exercise your rights under the State of Nevada Foreclosure Mediation Program you must: (1) file a Petition with the District Court; (2) pay a \$25 filing fee, serve a copy of the Petition on the beneficiary of the deed, Home Means Nevada Inc. and the trustee by certified mail, or electronic transmission if authorized; and (3) pay to the District Court the appropriate fees.

You may waive your rights to mediation provided pursuant to NRS 107.086. To waive your rights to mediation, complete the attached form and mail it to the trustee and Home Means Nevada, Inc.

This is your only opportunity to participate in the State of Nevada Foreclosure Mediation Program. If you have any questions, please contact Home Means Nevada, Inc. at 3300 W. Sahara Avenue, Suite 480, Las Vegas, Nevada 89102. By phone: 702-486-8180 or by email at hmninfo@homemeansnevada.gov