

Sender: _____ (county information)

Attention: _____ (name of recipient)

Homeowner Warning Notice under Real Property Tax Law § 1144

YOU MAY BE AT RISK OF FORECLOSURE ON A PROPERTY TAX LIEN.

PLEASE READ THE FOLLOWING NOTICE CAREFULLY.

As of _____ (date: mm/dd/yyyy), your property taxes have not been paid for the following years and amounts each year: _____ (years) and _____ (amounts)

The total needed to pay off all tax arrears as of the date of this notice is: _____ (amount due)

Under New York State law, we are required to send you this notice to inform you that you are at risk of losing your home.

Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling. You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling or legal services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website. A statewide listing by county is also available at the website of the New York State Department of Financial Services. Qualified free help is available; watch out for companies or people who charge a fee for these services.

Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their tax payments and can help you find the best option for your situation.

If you wish, you may also contact our office directly to discuss possible payment plans and other options.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution.

The longer you wait, the fewer options you may have.

If you have not taken any actions to resolve this matter within ninety days from the date this notice was mailed, we may commence legal action or other remedies against you to foreclose the tax lien, which may eventually result in eviction from your home.

Under New York State law, you may be barred from entering into a payment plan or from being permitted to make any payment to save your home after the "Redemption Date." In your case, the "Redemption Date" is tentatively set as _____ (date: mm/dd/yyyy).

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property; however, you may lose the right to continue ownership of your home after the

Redemption Date. If a foreclosure action is filed against you in court, you still have the right to remain in the home until a court orders you to leave.

This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you.

You should also be aware that if you are a senior citizen, a person with a physical disability and/or a veteran, you may be entitled to a partial exemption from property taxes. If you are not already receiving one or more of these exemptions and would like information about the eligibility and application requirements, please contact your local assessor's office.

Your tax district may not pursue foreclosure when the property is owned by a person receiving an exemption because they are a senior citizen, a person with a physical disability, or a veteran. If you are currently receiving one or more of these exemptions, please contact us immediately so that we may determine whether your foreclosure can be suspended.

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For reference only:

لرؤية هذا الإشعار باللغة العربية، انتقل إلى الرابط ar.ogs.ny.gov/homeowner-notice

বাংলায় এই নোটিশটি দেখার জন্য, bn.ogs.ny.gov/homeowner-notice এ যান।

To see this notice in English, go to ogs.ny.gov/homeowner-notice

Pour afficher cet avis en français, rendez-vous sur fr.ogs.ny.gov/homeowner-notice

Pou w gade avi sa a nan lang Kreyòl Ayisyen, ale sou ht.ogs.ny.gov/homeowner-notice

Per visualizzare l'avviso in italiano andare a it.ogs.ny.gov/homeowner-notice

경고장 한국어로 보기: ko.ogs.ny.gov/homeowner-notice

Zawiadomienie to jest dostępne w języku polskim na stronie pl.ogs.ny.gov/homeowner-notice

Чтобы просмотреть это предупреждение на русском языке, перейдите по адресу ru.ogs.ny.gov/homeowner-notice

若要查看简体中文版通知，请访问 zh.ogs.ny.gov/homeowner-notice

Para leer este aviso en español, ingrese en es.ogs.ny.gov/homeowner-notice

若要參閱繁體中文版通知，請造訪 zh-traditional.ogs.ny.gov/homeowner-notice

اس نوٹس کو اردو میں دیکھنے کے لیے، ur.ogs.ny.gov/homeowner-notice پر جائیں

צו זען דעם מעלדונג אין אידיש, גייט צו yi.ogs.ny.gov/homeowner-notice