

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND
NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE

Re: _____ (Insert mortgage loan number)

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1-800-877-8339. You can also directly contact one of the Rhode Island HUD-approved counseling agencies listed below. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

HUD Approved Housing Counseling Agencies in Rhode Island as of _____
(dd/mm/yyyy)

Blackstone Valley Community Action Program, Inc.
32 Goff Avenue, Pawtucket, RI 02860-2929
Phone: (401) 723-4520
www.bvcap.org

NeighborWorks Blackstone Valley
719 Front Street, Suite 103, Woonsocket, RI 02895
Phone: (401) 762-0074
www.wndc.org

HelpCenter
Rhode Island Housing
44 Washington Street, Providence, RI 02903
Phone: (401) 457-1130
www.rhodeislandhousing.org

The Housing Network
48 Nashua Street, Providence, RI 02904
Phone: (401) 521-1461
www.housingnetworkri.org

Urban League of Rhode Island
246 Prairie Avenue, Providence, RI 02905
Phone: (401) 351-5000
www.ulri.org

Consumer Credit Counseling Services of Southern NE
4 Richmond Square, Suite 350, Providence, RI 02906
Phone: 888-845-2227
www.moneymanagement.org

Acorn Housing Corporation
807 Broad Street, Suite 329, Providence, RI 02907
Phone: (401) 780-0509
www.acornhousing.org

CommunityWorks RI
693 Broad Street, Providence, RI 02907
Phone: (401) 273-2330
www.communityworksri.org

West Elmwood Housing Development Corp.
392 Cranston Street, Providence, RI 02907
Phone: (401) 453-3220
www.wehdc.org

Olneyville Housing Corp.
1 Curtis Street, Providence, RI 02909
Phone: (401) 351-8719
www.olneyville.org

Mortgagee: _____

(Type or print name of Mortgagee)

Mortgagee Address:

Street: _____

City, State, Zip Code: _____

Mortgagee Authorized Representative: _____ Date mailed: _____

(Type or print)

(dd/mm/yyyy)

Contact Information for Mortgagee Authorized Representative:

Telephone: _____

(Provide toll free number if available)

Email: _____

Signature of Mortgagee Authorized Representative: _____



Form 34-27-3.1 01-28-2010

CITY OF WARWICK ADDITIONAL REQUIREMENTS:

Mortgagor Information:

Name: _____

Address: _____

Plat # _____ Lot # _____