

Dear Homeowner,

During these turbulent times created by the world-wide COVID-19 pandemic, many of us are struggling financially. If you have found yourself in a situation where your household is behind in its monthly mortgage or tax payments, or if you've received a foreclosure notice, we can also help.

Unfortunately, times of hardship attract scam artists who may contact you through phone calls, text, emails, or mail. They are looking for money to allegedly "help you." Ignore them and report them to the New York State Attorney General's office. The help we are offering is FREE!

The "Stay in Your Home" campaign was created in response to the inevitable foreclosure crisis due to the current COVID-19 pandemic. Members are concerned about the number of homeowners defaulting on their mortgages. In light of the financial hardship many homeowners are facing due to COVID-19, Campaign members want to ensure they know their rights and options.

The enclosed materials are meant to help you during these challenging times. For more information and additional resources, visit our website at stayinyourhomewny.com or our hotline at 716-828-8429.

Most importantly, we want homeowners to know they have the right to stay in their homes throughout the foreclosure process.

Signed,

Michael P. Kearns

Erie County Clerk

Michael P Steams

And Members of the Stay in Your Home Campaign