

**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](http://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](http://www.bvcap.org)

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

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

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

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

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

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

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

Olneyville Housing Corp.  
1 Curtis Street, Providence, RI 02909  
Phone: (401) 351-8719  
[www.olneyville.org](http://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: \_\_\_\_\_