

**EFFECTIVE OCTOBER 26, 2011, THE FOLLOWING DESCRIPTION OF THE “HOMEOWNERS RIGHTS BENEFIT” SUPERSEDES AND REPLACES THE DESCRIPTION OF THE “HOMEOWNERS RIGHTS BENEFIT” ON PAGES 13 THROUGH 14 OF THE CURRENTLY PUBLISHED BENEFITS BOOKLET DATED MAY 1, 2004**

**HOMEOWNERS RIGHTS BENEFIT**

**Who is Eligible....** Any covered member who owns a private dwelling, a condominium or cooperative or is in the process of purchasing or selling such a primary residence or refinancing of a mortgage on a primary residence located within the geographic area \* as defined on page 22. The Homeowners Rights Benefit is also available for covered real estate transactions where the primary residence is located in Orange County and where the primary residence is located outside of the plan’s geographic limits. Real estate transactions outside of the plan’s geographic limits that can be serviced by the panel law firm will be covered. For real estate transactions outside of the geographic area, contact the panel law firm at (914) 997-1576 for coverage information.

**What is the Benefit....**This benefit has two components:

- (1) Legal advice or representation for the sale or purchase of any private dwelling, condominium or cooperative; or the purchase only of any unimproved property or the refinancing of a mortgage on a primary residence. The legal service plan does not provide representation in any phase of the construction of a home, or in any controversy, dispute, proceeding or matter arising from the construction of any home, including one in which the member expects to primarily reside unless special circumstances are demonstrated and approved by the Trustees.
- (2) Legal advice or representation in the defense of a mortgage foreclosure for procedures involving any of the above stated residences.

Regarding the first component of this benefit, the following schedule indicates the legal services available and the amount to be paid by the member in each instance:

<b>STEPS IN THE LEGAL PROCESS PROVIDED BY THE FUND THROUGH THE PANEL LAW FIRM</b>	<b>AMOUNT PAID BY THE FUND MEMBER</b>
A. Consultation.....	\$0
B. Negotiation, Advice and Representation in the sale or purchase of a private dwelling.....	\$60.00

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\*Effective January 1, 2009, the geographic area covered by the Homeowner’s Rights Benefit was expanded to 10 northern counties in New Jersey (Berge, Essex, Middlesex, Union, Hudson, Monmouth, Mercer, Somerset, Morris and Passaic) and to all areas of Connecticut.

It should be noted that this benefit does not include any aspects of residential problems that involve Title searches or Title insurance nor the costs of same.

The second component of the Homeowner's Rights Benefit is legal representation through the panel law firm attorney in defense of a proceeding to foreclose a mortgage on a dwelling which you own and in which you primarily reside. A mortgage foreclosure problem may be resolved after consultation with a panel attorney or it may require the contesting of any action to foreclose the mortgage in the appropriate court.

**STEPS IN THE LEGAL PROCESS  
PROVIDED BY THE FUND THROUGH  
THE PANEL LAW FIRM** **AMOUNT PAID  
BY THE MEMBER**

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A.	Consultation.....	\$0
B.	Pre-litigation: including, for example negotiation of settlement as well as the drafting of any necessary papers.....	\$15.00
C.	Litigation: including, for example, demand for Bill of Particulars, preparation of Jury Demand, Motions and Court Appearances.....	\$125.00

*How is the Homeowner's Rights Benefit Obtained?*

To obtain the Homeowner's Rights Benefit, simply contact your Local Organization to request an appointment. At the time of the appointment, you and an attorney from the panel law firm will complete the appropriate forms.

As indicated before, the benefits of the Legal Services Fund are divided into two categories: Representation in Civil Matters and Representation in General Legal Matters.