

## Required Contents

# Notice of Hearing

## G.S. 45-21.16(a), (c), and (c2)

1. Time and place for the hearing before the clerk	<input type="checkbox"/>
2. Description of property subject to foreclosure	<input type="checkbox"/>
3. Date of the deed of trust	<input type="checkbox"/>
4. Original amount of the note	<input type="checkbox"/>
5. Original holder of the note	<input type="checkbox"/>
6. Book and page number of the recorded deed of trust	<input type="checkbox"/>
7. Name of the holder at the time the notice of hearing filed	<input type="checkbox"/>
8. Address of the holder at the time the notice of hearing filed	<input type="checkbox"/>
9. Nature of the default	<input type="checkbox"/>
10. Statement the debt was accelerated (only required if debt accelerated)	<input type="checkbox"/>
11. Right of debtor to pay debt or cure default (if permitted)	<input type="checkbox"/>
12. 30 day notice letter sent	<input type="checkbox"/>
13. Statement regarding compliance with Borrower requests for information	<input type="checkbox"/>
14. Right of the borrower to appear at the hearing	<input type="checkbox"/>
15. Statement that if borrower does not contest, does not have to appear and failure to appear does not impact obligation to pay the debt or sale of the property	<input type="checkbox"/>
16. The Substitute Trustee is a neutral party and may not advocate	<input type="checkbox"/>
17. The Borrower may enjoin the sale on any legal or equitable ground, provided they comply with GS 45-21.34 (bond)	<input type="checkbox"/>
18. Right of the Borrower to contest the foreclosure at the hearing and to authorize the foreclosure the clerk must find existence certain factors	<input type="checkbox"/>
19. If Borrower fails to appear, substitute trustee will ask for an order to sell the property	<input type="checkbox"/>
20. Borrower has right to seek the advice and counsel of an attorney and free services may be available through Legal Aid	<input type="checkbox"/>
21. If sale held, then purchaser at sale is entitled to possession of the property and Borrower may be evicted if still on property	<input type="checkbox"/>
22. Name of current trustee or mortgagee under the deed of trust	<input type="checkbox"/>
23. Telephone number of current trustee or mortgagee under the deed of trust	<input type="checkbox"/>
24. Address of current trustee or mortgagee under the deed of trust	<input type="checkbox"/>
25. Request that the Borrower keep trustee up to date on his or her address so that the trustee can mail notices to the borrower	<input type="checkbox"/>
26. Hearing may be on a date later in the notice and if notice will be sent of the new date	<input type="checkbox"/>
27. If the Borrower is on military duty, the foreclosure may be prohibited	<input type="checkbox"/>

<b>28. Certification that the 45-day letter provided in all material respects, requisite information was registered with AOC, and all applicable time periods have elapsed (G.S. 45-107; G.S. 45-21.16(d)(v))</b>	<input type="checkbox"/>
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