

FORECLOSURE MEDIATION

Parties in a foreclosure may request mediation by motion to the court or in their original pleadings or sometime afterward.

Mediation in the foreclosure process will consist of telephone status conferences in which the parties will discuss the circumstances of the case, the possible resolution through reinstatement of the loan, or a mortgage modification or in the event reinstatement or modification is not possible, then loss mitigation measures such as a short sale, a deed in lieu of sale or an agreed foreclosure will be considered.

The Mediator cannot offer legal advice to either party and parties who are not represented are advised to seek independent legal advice. You may have remedies or relief under State or Federal laws, including the US Bankruptcy Code that are independent of relief required by Federal Law to be considered by lenders or mortgage holders.

Cases are appropriate for continued mediation only when parties are considering together possible solutions and both sides continue to exchange information as necessary.

The Judge handling the case sets the trial schedule and the mediation department may not extend pre-trials or trial dates.