

INDIVIDUAL INSTRUCTIONS

Court-sponsored foreclosure mediation is limited to homeowners whose principal residence (1 to 3 family) is the subject of a foreclosure action. The homeowner must be the borrower and not in bankruptcy. This is an opportunity for all parties to negotiate a mutually acceptable settlement. **A request for mediation does not stay or otherwise delay the foreclosure action.** There are several possible solutions that you and your lender can explore. Many of your initial questions can be answered by accessing the [NJ Judiciary Foreclosure Mediation Program](#) website.

In addition to this request statement and financial worksheet, if you are seeking a loan modification, a **loan modification checklist** can be accessed at njcourts.com which will guide you in collecting and submitting the documents needed as well. To find a Housing Counselor in your county, see the list of Housing Counseling Agencies at the [New Jersey Housing and Mortgage Finance Agency](#) web site.

1. Complete the **Mediation Request Statement**.

SECTION A:

Fill out and sign & date Homeowner-Borrower's Certification.

SECTION B:

Fill out Homeowner's Foreclosure Prevention Proposal and or discuss with Housing Counselor.

SECTION C:

Housing Counselor must provide Housing Agency/ Housing Counselor Contact Information, sign & date (if applicable).

SECTION D:

Complete the Homeowner Contact Information at the bottom of the page.

2. Complete the **Foreclosure Mediation Financial Worksheet** and attach the **Loan Modification Documents** on the checklist (if applicable).

3. Mail the **ORIGINAL** copy of the **Mediation Request Statement**, the **Foreclosure Mediation Financial Worksheet** with all required **attachments** listed in the **Loan Modification Checklist** to:

Office of Foreclosure
ATTN: Foreclosure Mediation Program
P.O. 971
25 Market Street
Trenton, New Jersey 08625



MEDIATION REQUEST STATEMENT

Homeowner-Borrower(s) Request for Court Sponsored Foreclosure Mediation

DOCKET NO: F

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Plaintiff's Name _____ V. First Defendant's Name _____

SECTION A Homeowner-Borrower's Certification_____ hereby certifies and says:
[insert your name(s)]

1. I/We am/are the owner and mortgagor of the property subject to foreclosure in the above captioned foreclosure action, which property is known as _____
[insert the property address, city, state and zip]
2. The complaint is to collect a mortgage debt and I/We am/are the borrowers of the mortgage loan.
3. I/We live in the above-described property and the property is my/our principal residence.
4. I/We have have not filed an answer to the foreclosure complaint filed by my lender.
5. I/We am am not currently in bankruptcy.

I/We certify that the statements made above are true. I/We am/are aware that if any of the statements made by me/us are willfully false, I/we am/are subject to punishment.

_____ Signature	_____ Date	_____ Signature	_____ Date
_____ (Type or Print Name)		_____ (Type or Print Name)	

SECTION B Homeowner's Foreclosure Prevention Proposal/Housing Counselor Proposal

Briefly outline the workout proposal you are seeking , if necessary, attach additional pages

SECTION C Housing Agency/Housing Counselor Contact Information

Name _____	Office Phone _____	Cell Phone _____
Address _____	City _____	State _____ Zip _____
_____ Signature	_____ Date	_____ Print Name

SECTION D: Homeowner Contact Information (Please provide the contact information for **all** parties listed on the mortgage.)

Borrowers Name _____	Home Phone _____	Cell Phone _____
Borrowers Name _____	Home Phone _____	Cell Phone _____
Address _____	City _____	State _____ Zip _____