What do I need to bring to the mediation session?

- Proof of income, if employed; for example, a current pay stub;
- A list of your expenses;
- Copies of any completed application(s) for mortgage or financial assistance; and
- Any other information that may be helpful.

Where will the mediation session be held?

The mediation session(s) will be held at courthouses located throughout the State.

Does this mean that I won't lose my house due to foreclosure?

Filing a Foreclosure Mediation Request does not stop or suspend the foreclosure action. The homeowner/borrower is required to respond to the foreclosure action and may still be at risk of losing their property to foreclosure.

Where should I direct questions about the Foreclosure Mediation Program?

Please direct inquiries to:

Roberta Palmer
Superior Court Operations
Court Operations Unit

(860) 263-2734, or email
roberta.palmer@jud.ct.gov

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FORECLOSURE MEDIATION PROGRAM

JUDICIAL BRANCH
COURT OPERATIONS
225 SPRING STREET
WETHERSFIELD, CT 06109

www.jud.ct.gov

What is the Foreclosure Mediation Program?

The Foreclosure Mediation Program has been set up to assist any homeowner/borrower whose one-to-four family, owner-occupied, residential property is the subject of a mortgage foreclosure action. The property must be located in the state of Connecticut and be the homeowner's primary residence. The homeowner will meet with a mediator and the lender to try to reach an agreement.

What is mediation?

Mediation is a process by which a neutral third party (mediator) assists the homeowner and lender in reaching a fair, voluntary, negotiated agreement. The mediator does not decide who is right or wrong.

Who are the mediators?

The foreclosure mediators are Judicial Branch employees who are trained in mediation and foreclosure law. The mediators have knowledge of different community-based resources and mortgage assistance programs.

How do I qualify for foreclosure mediation?

The one-to-four family residential property that is being foreclosed must be the primary residence of the homeowner, and the homeowner must be the borrower. The mortgage foreclosure action must have a return date on or after July 1, 2008.

How do I apply for foreclosure mediation?

The homeowner/borrower must file a *Foreclosure Mediation Certificate* form (JD-CV-108), and an *Appearance* form (JD-CL-12). These forms must be filed not more than fifteen (15) days after the return date on the *Summons* unless extended by the Court. Forms are available at any Superior Court Clerk's Office, Court Service Center or online at www.jud.ct.gov.

Do I need a lawyer to participate in the Foreclosure Mediation Program?

No, you do not have to be represented by an attorney to participate in this program.

Do all borrowers who signed the mortgage need to attend the mediation session?

Yes, all borrowers must be present at the mediation session; for example, if a husband and wife signed the mortgage then both will need to be present for the mediation.

Am I required to participate in mediation?

Yes, if your mortgage foreclosure Summons has a return date on or after July 1, 2009, and you file an Appearance, and you are eligible, you must take part in mediation.

Is there an application fee?

There is no application fee for this program.

Is the mediation confidential?

Yes, any discussions in the mediation session are confidential.