



LT. GOVERNOR SHEILA Y. OLIVER
CHAIR

CHARLES A. RICHMAN
EXECUTIVE DIRECTOR

Have You Received a Foreclosure Notice?

It may be possible to save your home with FREE housing counseling and the Foreclosure Mediation Program

Attention Homeowners:

If you have been served with a foreclosure complaint, it could cause you to lose your home. **The New Jersey Judiciary's Foreclosure Mediation Program** is available to assist all qualifying homeowners whether or not they file an answer to the foreclosure complaint.

Mediation can save a home from foreclosure, yet many homeowners enter the foreclosure process with their mortgage lender without an understanding of the type of relief that may be available to them. To help you navigate the Foreclosure Mediation Program, **FREE housing counseling is available**.

A housing counselor acts as an advocate, providing valuable assistance in helping you explore all options as you work through the Foreclosure Mediation Program. Your counselor will create an action plan and help you complete the necessary paperwork to try and save your home.

To Qualify for the Foreclosure Mediation Program:

- You must be the borrower and your mortgage loan must be in foreclosure. **All** mortgage loan borrowers for the property must be willing to participate in mediation.
- Mediation must be requested **within 60 days after service of the foreclosure summons and complaint** unless a court order is entered directing the parties to mediation.
- You must be an owner-occupant of a one- to three-family residential property.
- The property must be your primary residence.
- The homeowner will not qualify if they are in bankruptcy.

To Participate in the Foreclosure Mediation Program:

- Complete and return the **original copy** of the **Mediation Request Statement** to the Administrative Office of the Courts **no later than 60 days after receipt of the Summons and Complaint**. This form can be found in CN 11270 - How to Apply for Foreclosure Mediation at: njcourts.gov/forms/11270_hud_njhmfa_borrower_instruct.pdf

To Get Housing Counselor Help with the Foreclosure Mediation Program:

- Visit the New Jersey Housing and Mortgage Finance Agency (NJHMFA) website at njhousing.gov/foreclosure and download a list of participating housing counselors statewide. You may also call NJHMFA at 609-278-7508 and ask for the number of a housing counselor in your area certified by the U.S. Department of Housing and Urban Development (HUD).
- **Make an appointment to meet with your housing counselor** who will discuss your financial situation and offer potential options to help you retain your home.

Reminder: There is NO COST for the Foreclosure Mediation Program or housing counseling.

(OVER)

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

P.O. Box 18550 ▲ Trenton, NJ 08650-2085

TELEPHONE: (609) 278-7400 ▲ WEB: www.njhousing.gov



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Get more information and download forms for the Foreclosure Mediation Program online at:

njcourts.gov/courts/superior/foreclosure.html or call the Office of the Clerk of the Superior Court Customer Assistance Center at 609-421-6100.

CAUTION

Applying for foreclosure mediation will not stop your lender from moving forward with its foreclosure action. If you dispute your lender's claims, you should consult a New Jersey licensed attorney and/or file an answer that conforms to the New Jersey Court Rules. How to File an Answer to a Foreclosure Complaint and the Foreclosure Case Information Statement are provided on the Self Help Center of the Judiciary's website: njcourts.gov/selfhelp/

DO NOT DELAY

You must apply for foreclosure mediation within 60 days of receipt of the Summons and Complaint. After 60 days, you may not participate in foreclosure mediation unless you file a motion showing exceptional circumstances exist and the court allows you into mediation. If your home is scheduled for a sheriff's sale, you will need to file a motion asking the court to stay the sheriff's sale. A sample motion to stay the sheriff's sale is on the Judiciary's Web site at: njcourts.gov/forms/11277_fm_nom_sheriffstay_salepacket.pdf

Note: This letter includes program information and application instructions provided in part by the NJ Courts, Superior Court Clerk's Office, Office of Foreclosure (CN: 11284).

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