<u>REQUEST FOR FORECLOSURE MEDIATION</u> (Instructions)

Name(s) of Homeowner:_____Property Address: _____

What is foreclosure mediation?

Foreclosure mediation is a process that allows you, a representative from your mortgage company, and a neutral third-party mediator from the Maryland Office of Administrative Hearings to meet and discuss alternatives to foreclosure. The goal of foreclosure mediation is to help you avoid foreclosure. At mediation, you and your mortgage company may agree to an option to avoid foreclosure. However, making a request for foreclosure mediation does not guarantee a loan modification or other relief.

INSTRUCTIONS TO PARTICIPATE IN FORECLOSURE MEDIATION:

- Carefully read all of the documents included in this packet.
- Application (on next page) Initial each statement to confirm that you have read and understood them. Sign and date the application. Check the "Yes" box if you would like a Maryland Department of Housing and Community Development representative or a housing counselor to contact you. Sign and date the Certificate of Service.
- Make two copies of the application.
- Send the original signed application, Certificate of Service and \$50 fee in the envelope addressed to the Circuit Court. **DO NOT SEND CASH**. Most Circuit Courts accept checks or money orders payable to "Clerk of the Circuit Court." To confirm that your method of payment will be accepted, consider contacting the Clerk's office in the Circuit Court of the county in which your property is located. Consider sending your application and payment by certified mail or return receipt requested mail.
- Send one copy of the completed Application and Certificate of Service in the envelope addressed to the foreclosure attorney.
- Keep the second copy for your records.

If you need help filling out this form:

TO ACCESS FREE HOUSING COUNSELING SERVICES, CALL THE MARYLAND HOPE HOTLINE AT 1-877-462-7555 OR VISIT <u>HOMEOWNERASSISTANCE.MARYLAND.GOV</u>

REQUEST FOR FORECLOSURE MEDIATION (Application)

Case No.:
oany or Representative of the Mortgage Company:
orney:

Borrower(s) Preferred Contact Information (if by phone, enter phone number):

<u>Initial each statement below to confirm that you have read and understand them</u>. If you do not understand the information, please contact the Maryland Homeowner Assistance Hotline at 1-877-462-7555 or visit <u>homeownerassistance.maryland.gov</u> to find a housing counselor or free legal services near you.

_____I am requesting foreclosure mediation to see if I qualify for a loan modification or other alternative to a foreclosure sale of my home.

_____I have enclosed my \$50 fee for filing this Request for Foreclosure Mediation Application. (Make checks payable to the "Clerk of the Circuit Court." **DO NOT SEND CASH.**)

NOTE: If you qualify for free legal services under the Maryland Legal Services Guidelines, you may request a waiver of your foreclosure mediation fee. You must submit a completed Request for Waiver of Filing Fee for Foreclosure Mediation form (available at <u>http://mdcourts.gov/courtforms/circuit/cc080.pdf</u>) together with this request for foreclosure mediation.

I would like to be contacted by a Department of Housing and Community Development representative or a housing counselor:

 \Box YES \Box NO

I/We,_____, certify that I/we live in the property for which this Application is being submitted.

Signature of Borrower

Signature of Borrower

Printed Name

Printed Name

Date

If at least one borrower is willing and able to review and sign the Application and the other borrower(s) is unavailable or unwilling to review or sign the Application, please explain the circumstances in the space below:

Please provide a mailing address, telephone number, and email address if known, for any additional borrowers who have not signed the Application:

CERTIFICATE OF SERVICE

I certify that, on _______, I sent a copy of this Request for Foreclosure Mediation Date to the foreclosure attorney, by regular U.S. Mail, postage pre-paid at the address on the provided envelope. *

 Signature of Borrower

 Print Name

 Date

*You must provide the original to the court and a copy to the foreclosure attorney.