

**RESIDENTIAL MORTGAGE FORECLOSURE MEDIATION PROGRAM**  
**9<sup>th</sup> Judicial Circuit Court**  
**Orange County, Florida**

**HOMEOWNERS**

**HOW DO I GET STARTED OR FIND OUT MORE?**

You will receive a packet from the Residential Mortgage Foreclosure Mediation Program (RMFMP) that will contain all the necessary documents you need to begin the process. You will be contacted by a Financial Counselor who will collect your financial information and provide it to the mediator who will be working with you and the lender to help resolve the issue. You will not have to pay anything to participate in this program.

**DO I HAVE THE RIGHT TO BE REPRESENTED BY AN ATTORNEY?**

You have the right to consult with an attorney at any time during the mediation process and the right to bring an attorney to mediation. ***An attorney will not be provided by this program.*** You may contact the Legal Aid Society of the Orange County Bar Association to see if you qualify for representation in your case or to speak with a lawyer in their foreclosure clinic. If you wish to hire a private attorney and need a referral, please contact the Orange County Bar Association's Lawyer Referral Service.

LEGAL AID SOCIETY (407) 841-8310  
LAWYER REFERRAL SERVICE (407) 422-4537

**WHAT IF I AM ALREADY INVOLVED IN THE FORECLOSURE PROCESS OR MY PROPERTY IS NOT HOMESTEAD PROPERTY?**

You may request to participate in the RMFMP if a homestead residential mortgage foreclosure action was filed prior to July 2, 2010, or it is a residence that is not homestead property. Please complete Exhibit 3 (below) and file it with the court.

**WHAT HAPPENS DURING MEDIATION AND WHO PARTICIPATES?**

During mediation, you will meet with a Florida Supreme Court Certified Mediator and a representative from the bank or lien holder for your property. No judge or jury is present. The mediator will work with you and the lender to determine whether an agreement can be reached that will prevent the foreclosure of your home. The mediator will remain neutral and cannot provide legal advice or an opinion about the action; however, you have the right to bring an attorney with you to the mediation (see below). If the parties reach an agreement, the mediator will write a settlement agreement that you and the lender's representative will sign. This settlement agreement will be final and binding with the court.

**EXHIBIT 3**  
**BORROWER'S REQUEST TO PARTICIPATE IN RMFM PROGRAM**

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT  
IN AND FOR ORANGE COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

\_\_\_\_\_

**BORROWER'S REQUEST TO PARTICIPATE IN RMFM PROGRAM**

\_\_\_\_\_, (*printed name*), as the borrower on the mortgage sued upon in this case, hereby requests that this case be referred by the court to mediation using the RMFM Program. The undersigned states, under penalty of perjury, that he or she is currently living on the property as a primary residence and the property has a homestead tax exemption.

Signed on \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
(*Signature*)

\_\_\_\_\_  
(*Printed Name*)

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
(*Current Address and Phone Number*)

\_\_\_\_\_  
(*E-Mail Address*)

*[Certificate of Service on the parties]*