



Facing Home Foreclosure? Know Your Options!

Court-Approved Residential Mortgage Foreclosure Mediation Program

Understand What's Happening

By court order, all Orange County residential homeowners served with foreclosure papers after July 2, 2010, have the opportunity to attend mediation before a final judgment can be issued. The court appointed the Orange County Bar Association, a trusted and valued community resource, to manage the program, contact homeowners and lenders, encourage participation, and schedule mediations.

This court-approved foreclosure mediation program brings homeowners and lenders together, face-to-face, with a trained, impartial mediator to try and help the parties reach a fair, negotiated agreement.



There is NO CHARGE to Participate in the Program *

The services and benefits you will receive include:

- ▶▶ Step-by-step instructions on how to proceed through mediation.
- ▶▶ Valuable budgeting and credit counseling.
- ▶▶ Contact information for the lender and no more endless voicemails.
- ▶▶ Education on what documents are needed and how to obtain them.
- ▶▶ Information on Legal Aid and other options for obtaining legal representation before, during, or after the mediation. (Hiring an attorney is optional and is at your own expense.)
- ▶▶ A meeting with the lender's authorized representative at the mediation session.
- ▶▶ Assurance that you have explored every option, such as loan modifications, refinancing options, short sales, and other ways to avoid foreclosure.
- ▶▶ Complete confidentiality.

* If the homeowner is able to reach a settlement, the cost of the program may be added by the lender to the cost of the loan.

Call today for more information • 407-649-1833

Frequently Asked Questions available at www.orangecountybar.org



Orange County Bar Association

Serving the Legal Profession. Serving the Community.

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