

[State Foreclosure Books](#)

[Home Foreclosures](#)

[State Foreclosure Other Resources](#)

Webinar

[Methods for Studying Residential Foreclosure Diversion Processes - a Philadelphia Case Study Presentation and Recording](#) by Honorable Annette M. Rizzo, Ira Goldstein (TRF), Geoff Walsh (NCLC); [March 22, 2011](#)

[Summary of Programs](#)

[Summary of Mediation Programs \(supervised\)](#)

[Summary of Mediation Programs \(unsupervised\)](#)

[Model Documents](#)

[Model Foreclosure Mediation/Diversion Statute \(Judicial Foreclosure State\)](#)

[Model Foreclosure Mediation/Diversion Statute \(Non Judicial Foreclosure State\)](#)

[Model Statute: Requirement for Loan Modification Analysis/Loss Mitigation Before Foreclosure](#)

[Memorandum on Federal and State Constitutional Issues Related to Foreclosure Mediation/Diversion](#)

[Model Form for Summary Data of Loan Modifications from Mediations/Conference](#)

FAQs on FDIC Loan Modification-in-a-Box

[FAQs](#)

State Laws Briefs, Reports & Press Releases

[FORECLOSING A DREAM - State Laws Deprive Homeowners of Basic Protections, Sept. 2009 - Press Release and Report](#)

[Legal Aid and other groups call on AGs to ensure that resolution of their investigation of mortgage servicers help homeowners avoid foreclosure, October 18, 2010](#)

Foreclosure Laws by State

[Survey of State Foreclosure Laws](#)

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State Foreclosure Testimony

- [Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses? Testimony of John Rao before the Senate Committee on the Judiciary, Feb. 2011](#)
 - [Testimony of Tara Twomey before the House of Representatives Committee on Financial Services on the Implementation of the HOPE for Homeowners Program and a Review of Foreclosure Mitigation Efforts, September 2008](#)
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State Foreclosure Briefs, Reports & Press Releases

- [Report: Fast Track Foreclosure Laws: Are They Headed in the Right Direction?](#), January 2014
 - [Recent Developments in Foreclosure Mediation](#), January 2011
 - [State and Local Foreclosure Mediation Programs: Updates and New Developments](#), January 2010
 - [State and Local Foreclosure Mediation Programs: Can They Save Homes?](#), September 2009
 - FORECLOSING A DREAM - State Laws Deprive Homeowners of Basic Protections - [Press Release](#) and [Report](#), Feb. 2009
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State Foreclosure Comments

NCLC Comments to the Massachusetts Division of Banks re: [Proposed Regulations 209 CMR 18.00 Conduct of the Business of Debt Collectors and Loan Servicers](#), Dec. 6, 2012