

## What do I need to bring to the mediation session?

- Proof of income, if employed; for example, a current pay stub;
- A list of your expenses;
- Copies of any completed application(s) for mortgage or financial assistance; and
- Any other information that may be helpful.

## Where will the mediation session be held?

The mediation session(s) will be held at courthouses located throughout the State.

## Does this mean that I won't lose my house due to foreclosure?

Filing a Foreclosure Mediation Request does not stop or suspend the foreclosure action. The homeowner/borrower is required to respond to the foreclosure action and may still be at risk of losing their property to foreclosure.

## Where should I direct questions about the Foreclosure Mediation Program?

### Please direct inquiries to:

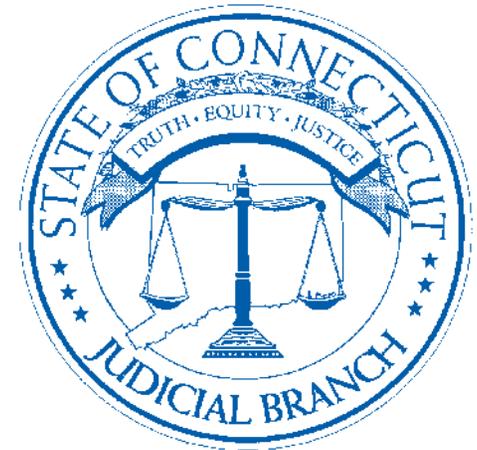
Roberta Palmer  
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# FORECLOSURE MEDIATION PROGRAM



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### **What is the Foreclosure Mediation Program?**

The Foreclosure Mediation Program has been set up to assist any homeowner/borrower whose one-to-four family, owner-occupied, residential property is the subject of a mortgage foreclosure action. The property must be located in the state of Connecticut and be the homeowner's primary residence. The homeowner will meet with a mediator and the lender to try to reach an agreement.

### **What is mediation?**

Mediation is a process by which a neutral third party (mediator) assists the homeowner and lender in reaching a fair, voluntary, negotiated agreement. The mediator does not decide who is right or wrong.

### **Who are the mediators?**

The foreclosure mediators are Judicial Branch employees who are trained in mediation and foreclosure law. The mediators have knowledge of different community-based resources and mortgage assistance programs.

### **How do I qualify for foreclosure mediation?**

The one-to-four family residential property that is being foreclosed must be the primary residence of the homeowner, and the homeowner must be the borrower. The mortgage foreclosure action must have a return date on or after July 1, 2008.

### **How do I apply for foreclosure mediation?**

The homeowner/borrower must file a *Foreclosure Mediation Certificate* form (JD-CV-108), and an *Appearance* form (JD-CL-12). These forms must be filed not more than fifteen (15) days after the return date on the *Summons* unless extended by the Court. Forms are available at any Superior Court Clerk's Office, Court Service Center or online at [www.jud.ct.gov](http://www.jud.ct.gov).

### **Do I need a lawyer to participate in the Foreclosure Mediation Program?**

No, you do not have to be represented by an attorney to participate in this program.

### **Do all borrowers who signed the mortgage need to attend the mediation session?**

Yes, all borrowers must be present at the mediation session; for example, if a husband and wife signed the mortgage then both will need to be present for the mediation.

### **Am I required to participate in mediation?**

Yes, if your mortgage foreclosure Summons has a return date on or after July 1, 2009, and you file an Appearance, and you are eligible, you must take part in mediation.

### **Is there an application fee?**

There is no application fee for this program.

### **Is the mediation confidential?**

Yes, any discussions in the mediation session are confidential.