



# FREE

Court Foreclosure  
Mediation is Available



# It May Be Possible to Save Your Home

Your mortgage is currently in default. If the default is not corrected, you may be served with a foreclosure complaint in the future that could cause you to lose your home. The New Jersey Judiciary has set up a Foreclosure Mediation Program to assist certain homeowners after the complaint has been filed. This program is available to all qualifying homeowners whether or not they file an answer to the foreclosure complaint.

## A court-sponsored Foreclosure Mediation Program is available to assist certain homeowners.

### To qualify for this program:

- You must be served with a Foreclosure Complaint and Summons.
- You must be an owner-occupant of a one-to four-family residential property.
- The property must be your primary residence and you must not be in bankruptcy.
- You must meet the eligibility requirements listed on mediation request form.
- You must obtain the assistance of a trained foreclosure prevention and default mitigation counselor.

For more information and to download forms for the program, go to [www.njcourts.gov](http://www.njcourts.gov) and search for Office of Foreclosure or contact the Superior Court Clerk's Office, Customer Assistance Center, at 609-421-6100.

Superior Court Clerk's Office, Office of Foreclosure, 25 Market St., P.O. Box 971, Trenton, NJ 08625-0971

**Regarding the new housing counselor requirements as of Nov. 1, 2019, contact the NJ Housing and Mortgage Finance Agency at 609-278-7508.**

### To Participate in Foreclosure Mediation:

- Complete and return the original copy of the Mediation Request Statement (found in CN 11270 - How to Apply for Foreclosure Mediation) to the Superior Court Clerk's Office, Foreclosure Mediation Unit no later than 60 days after receipt of the Summons and Complaint.

### To Get Housing Counselor Help:

- Call 609-278-7508 and ask for the number of a housing counselor in your area certified by the Department of Housing and Urban Development (HUD) or visit the NJ Housing and Mortgage Finance Agency (NJHMFA) website at <http://www.njhousing.gov>.
- Make an appointment to meet with the HUD certified housing counselor who will discuss your financial situation and offer potential options to help you retain your home.

## Caution

Applying for foreclosure mediation will not stop your lender from moving forward with its foreclosure action. If you dispute your lender's claims, you should consult a New Jersey licensed attorney and/or file an answer that conforms to the New Jersey Court Rules. How to File an Answer to a Foreclosure Complaint and the Foreclosure Case Information Statement are provided on the Self Help Center of the Judiciary's website, [www.njcourts.gov](http://www.njcourts.gov).

## Do Not Delay

You must apply for foreclosure mediation within 60 days of receipt of the Summons and Complaint. After 60 days, you may not participate in foreclosure mediation unless you file a motion asking the court to allow you into mediation. If your home is scheduled for a sheriff's sale, you will need to file a motion asking the court to stay the sheriff's sale. A sample motion to stay the sheriff's sale is on the Judiciary's Web site at [www.njcourts.gov](http://www.njcourts.gov).