3 Easy Steps to Sign Up for the FREE Judiciary Foreclosure Mediation Program:

1 Step One

Call the toll free hotline:
1-888-989-5277

2 Step Two

Speak to one of the representatives about eligibility for free mediation.

Criteria include:

- The homeowner is not in bankruptcy, or if they filed for bankruptcy, the petition is discharged, dismissed or the bankruptcy stay has been lifted.
- The property is a 1 to 3 family residential property.
- The home is your primary residence.
- The homeowner is the borrower.

3 Step Three

If you are eligible, complete and return the registration documents on time.

That's it! You're ready to participate in mediation!

www.NJForeclosureMediation.org

NJ JUDICIARY FORECLOSURE MEDIATION PROGRAM

PRESORTED
FIRST-CLASS MAIL
US POSTAGE
PAID
TRENTON, NJ
PERMIT NO. 21

State of New Jersey
Administrative Office of the Courts
Office of Foreclosure
25 Market Street, P.O. 971
Trenton, New Jersey 08625

NJ JUDICIARY FORECLOSURE MEDIATION PROGRAM

Is your home in foreclosure?

Help is Available

Learn how to SAVE your home by calling 1-888-989-5277 or visit *www.NJForeclosureMediation.org*

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What Is Foreclosure Mediation?

Foreclosure mediation is an opportunity for qualified homeowners who are facing foreclosure to receive help from housing counselors, attorneys, and a neutral mediator to resolve a loan delinquency.

The program aims to assist homeowners avoid foreclosure by proposing work-out and payment arrangements that balance the interests of the borrower and lender.

The program is free. Mediators are ready to encourage every participant and mortgage lender to reach an amicable result.

Mediation is Available

Mediation is available whether or not you dispute your lender's right to foreclosure.

Read Your Mail!

The Court will mail you important information about your case. You must respond to notices from the Court, even if you participate in mediation.

New Jersey Courts
www.njcourts.com

Independence • Integrity
Fairness • Quality Service

Is Foreclosure Mediation Right for You?

HUD Certified Housing Counselors: Counselors will be sensitive to your financial status and recommend a loan work-out that is affordable.

Legal Representation: Attorneys are available to help income-eligible participants review documents, negotiate with the lender, and attend the mediation.

Experienced Neutral Mediators: Free mediation is available to homeowners facing foreclosure. The mediator will assist you and the lender to reach a voluntary and amicable solution.

Thousands of New Jersey residents face foreclosure every year.

Do Not Delay Any Longer, Help is Available...

Call Toll Free: 1-888-989-5277

or visit *www.NJForeclosureMediation.org*

The Foreclosure Mediation Hotline is open from 8 a.m. to 6 p.m. Monday through Friday.

NJ Judiciary Foreclosure Mediation Program

Providing housing counselors, lawyers, and mediators to homeowners facing foreclosure.

A partnership of the Judiciary, the Office of the Attorney General, the Housing & Mortgage Finance Agency, Legal Services of New Jersey, the Office of the Public Advocate, and the Department of Banking and Insurance.

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