

**IT MAY BE POSSIBLE TO SAVE YOUR HOME.
FREE COURT FORECLOSURE MEDIATION IS AVAILABLE.**

Civil Practice Division, Office of Foreclosure, 25 Market Street, P.O. Box 981, Trenton, New Jersey 08625

You have been served with a foreclosure complaint that could cause you to lose your home. The New Jersey Judiciary has set up a Foreclosure Mediation Program to assist certain homeowners. 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 an owner-occupant of a one- to three- family residential property.
- The property must be your primary residence.
- You must be the borrower and your mortgage loan must be in foreclosure.

For more information and to download forms for the program visit our website at njcourts.com - Foreclosure Mediation

Or Contact:

The Office of the Clerk of the Superior Court Customer Assistance Center at 609-421-6100

To Participate in Foreclosure Mediation:

- Complete and return the original copy of the Foreclosure Mediation Financial Worksheet, the Loan Modification Checklist, all required attachments and the Borrower Instructions Mediation Request Statement to the Administrative Office of the Courts no later than 60 days after receipt of the Summons and Complaint.

To Get Housing Counselor Help:

- Visit the [Foreclosure Fast Facts](#) website.
- 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.

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 showing exceptional circumstances exist and the court allows 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:

njcourts.com/civil/forms/11277_fm_nom_sheriffstay_salepacket.pdf

ARE YOU UNEMPLOYED AND STRUGGLING TO MAKE YOUR MORTGAGE PAYMENT?

The New Jersey HomeKeeper Program offers up to \$48,000 in forgivable mortgage assistance loans to New Jersey homeowners who are in danger of losing their homes as a result of unemployment or underemployment. For additional information call 1-877-496-4951 or visit www.NJHomekeeper.gov. DO NOT DELAY to get the help you need.