

HUD/NJHMFA-CERTIFIED HOUSING COUNSELOR INSTRUCTIONS

Court-sponsored foreclosure mediation is limited to homeowners whose principal residence (1 to 3 family) is the subject of a foreclosure action. The homeowner must be the borrower.

After meeting with and counseling the homeowner, please complete the Foreclosure Mediation Financial Worksheet and the reverse side of these instructions, following the instructions below, and return to:

Office of Foreclosure
ATTN: Foreclosure Mediation Program
P.O. 971
25 Market Street
Trenton, New Jersey 08625

1. Complete the **Foreclosure Mediation Financial Worksheet** and assemble the required attachments.
2. Discuss with the homeowner possible workout solutions.
3. Complete the **Mediation Recommendation Statement** on the reverse side of this instruction sheet.

Regardless of the outcome of your counseling:

- Fill in the plaintiff's name and the name of the first named defendant from the foreclosure complaint.
 - Insert the docket number and two-digit year in the space provided from the foreclosure complaint.
 - Complete the Housing Agency Information at the bottom of the page.
 - Have homeowner(s) execute the certification, if all statements are accurate and truthful.
 - Briefly describe the workout solution or solutions that appear to fit the homeowners' circumstances.
 - insert the name of the lender's loss mitigation representative with whom a mortgage workout plan was discussed and his/her location and telephone number
 - Attach the completed Financial Worksheet and all required attachments to the Mediation Recommendation Statement.
4. Mail the **ORIGINAL** and **TWO COPIES** of the **Mediation Recommendation Statement** with the borrower's certification and the **ORIGINAL** and **TWO COPIES** of the **Foreclosure Mediation Financial Worksheet** with **THREE COPIES** of all required **attachments** affixed to the worksheets to the Office of Foreclosure at the above address.



MEDIATION RECOMMENDATION STATEMENT

DOCKET NO: F

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Plaintiff's Name

V.

First Defendant's Name

MEDIATION REQUESTED

Homeowner-Borrower(s) request court sponsored foreclosure mediation.

HOMEOWNER-BORROWER'S CERTIFICATION

_____ hereby certifies and says:
[insert your name(s)]

1. I / We am/are the owner and mortgagor of the property subject to foreclosure in the above captioned foreclosure action, which property is known as _____, New Jersey.
[insert the property address]
2. I / We am/are the borrowers on the mortgage loan.
3. I / We live in the above-described property and the property is my/our principal residence.
4. I / We have have not filed an answer to the foreclosure complaint filed by my lender.

I / We certify that the statements made above are true. I / We am / are aware that if any of the statements made by me / us are willfully false, I / we am / are subject to punishment.

Signature

Date

Signature

Date

Type or Print Name

Type or Print Name

Home Telephone No.

Cell Phone No.

HOUSING COUNSELORS PROPOSAL

Briefly outline workout proposal (if necessary, attach additional pages):

If known, the lender's loss mitigation representative's name and his/her location and telephone number is:

Name and Location

Telephone No.

HOUSING AGENCY INFORMATION

Agency Name

Agency Contact Name

Agency Address

Agency Telephone No.

Signature

Type or Print Name