

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.

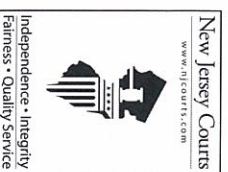
The program is free. Mediators are ready to encourage every participant and mortgage lender to reach an amicable result.

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.



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.

