

## RMM Program Manager

The American Arbitration Association (AAA) was selected by the Chief Judge in the 12th Judicial Circuit of Florida to serve as the Residential Mortgage Mediation (RMM) Program Manager for Homeowners and Lenders in Sarasota, Manatee and DeSoto Counties. Our program helps Borrowers and Lenders communicate with each other, exchange documents, and participate in mediation in order to resolve mortgage related problems. Our court referred RMM Program operates in accordance with Administrative Order No.: 2016-5.1 and our pre-suit RMM Program is designed to assist borrowers and lenders who wish to resolve mortgage problems without court intervention.

## Pre-Suit Mediation

RMM Pre-Suit Mediation Program enables Borrowers and Lenders the opportunity to voluntarily engage in meaningful discussions and negotiation earlier than might be possible in the court-referred RMM Program. For borrowers, a big advantage of the pre-suit program is that mortgage problems often are easier to resolve early in the process before the borrower falls too far behind in mortgage payments. The Lender also benefits because participation in our pre-suit RMM Program may enable the Lender to avoid mandatory referral to the RMM Program later should the Lender file to foreclose on the home.

## Accommodations for Disabilities

Please notify the RMM Office, 6151 Lake Osprey Dr. Suite 300, Sarasota, FL 34240 or call 1-941-202-3002 for disability accommodations a minimum of five (5) working days in advance of the scheduled mediation appointment.

## When Do I Decide If I Want Mediation

For court referred cases, the RMM Program will contact you and explain how the RMM Program works after the Lender files a foreclosure action and pays half of the mediation fee. If you wish to go to mediation, you must pay your half of the mediation fee within 20 days of contact with the RMM Program. If you choose to use an Outside Mediator, you must make financial arrangements directly with the Outside Mediator.

In the pre-suit RMM Program, you and the Lender can agree to a different schedule to pay for the RMM Program fees and can agree to a different division of the cost of mediation.

## Program and Outside Mediators

In the court-referred RMM Program, borrowers can choose to utilize a Program Mediator or, with the consent of the Lender, can select an Outside Mediator. Both Program and Outside Mediators are Florida Supreme Court certified Circuit Civil Mediators with specialized training in mortgage foreclosure mediation who have been approved by the RMM Program. If the borrower chooses an Outside Mediator, it is up to the mediator and the parties to determine the time and place of the mediation as well as the mediator's fee and payment of the mediator's fee. A list of all approved mediators can be found at [www.mortgagemediation.org](http://www.mortgagemediation.org).

## Language Translation

Unless the lender objects, borrowers who are not fluent in English may bring an adult to translate for them. In addition, the RMM Program makes every effort to provide mediators who are bi-lingual and are able to communicate with all parties. In addition, some of the RMM Program staff se habla espanol.

# Florida



American Arbitration Association

Residential Mortgage  
Mediation Program

## 12th Judicial Circuit Court Residential Mortgage Mediation (RMM) Program



**For Residential Mortgages in  
Sarasota, Manatee &  
DeSoto Counties**

VISIT OUR WEBSITE AT:

[WWW.MORTGAGEMEDIATION.ORG](http://WWW.MORTGAGEMEDIATION.ORG)

## What is Mediation?

RMM mediation provides a private opportunity for you to talk directly with your lender and see if a mutually agreeable solution can be found to resolve any mortgage related problems. Mediation communications are confidential and privileged and, while there are some exceptions, generally communications in mediation cannot be disclosed to anyone or the court. The role of the mediator is to help the mediation participants exchange information and explore possible options and alternatives. The mediator is not a decision maker and there is no decision or agreement unless all parties in the mediation agree.



## Do I Need a Lawyer?

A borrower has a right to be represented by an attorney and an attorney can be very helpful, however you are not required to hire an attorney. If you cannot afford an attorney, you may be eligible for free legal services. For more information on free legal service providers, call or visit the websites listed below.

[Gulfcoast Legal Services](#)  
(941) 366-1746  
[www.gulfcoastlegal.org](http://www.gulfcoastlegal.org)

[Legal Aid of Manasota, Inc.](#)  
(941) 366-0038  
[www.legalaidofmanasota.org](http://www.legalaidofmanasota.org)

## How Do I Begin?

If the lender files to foreclosure on a residential property in Sarasota, Manatee or DeSoto Counties, the RMM Program will contact the borrower



to invite the borrower to participate in mediation. If the case has not already been filed in court, the borrower and lender can agree to mediation and contact the RMM program by calling **855-481-6644** to start the mediation process.

## What Information Do I Have To Supply?

In the court referred program using a Program Mediator the following is required.

- Foreclosure Mediation Financial Worksheet
- Copy of last two federal tax returns
- Proof of income
- Past two banking/brokerage account statements
- For the self employed, copy of the last six months profit and loss report
- Fannie Mae Hardship Form Letter

If the Lender and Borrower choose an Outside Mediator or participate in the pre-suit RMM program, they have more flexibility to decide what documents to exchange.

## What Documents Can I Request?

In the Court Referred RMM Program, you may request the following:

- Documentary evidence that plaintiff is the owner and holder in due course of the note and mortgage sued upon;
- A history showing the application of all payments by the borrowers during the life of the loan;
- A statement of the plaintiff's position of the present net value of the mortgage loan;
- The most current appraisal of the property available to plaintiff.

## MEDIATION OFFICE



### AAA Residential Mortgage Foreclosure Mediation Program

My Florida Mediator Office  
**6151 Lake Osprey Dr., Suite 300**  
**Sarasota, FL 34240**  
**PHONE: (941) 202-3002**  
**FAX: (941) 893-4955**  
**[www.mortgagemediation.org](http://www.mortgagemediation.org)**  
**[www.myfloridamediatrix.com](http://www.myfloridamediatrix.com)**

**DIRECTIONS:** Take I-75 to Exit 213, University Parkway. Go East on University Parkway to the first traffic light and turn right onto Lake Osprey Drive. Continue on Lake Osprey Drive past the Holiday Inn and turn left into 6151 Lake Osprey Drive. The mediation office is located at the University Commons Office Center also known as the Keiser University Building. Enter the parking lot on your left and follow it left. Parking and the entrance to the My Florida Mediator Mediation Office is located at the rear, lake side of the building. We highly recommend that you park on the reserved area for offices on the third floor. Upon entering the building use the elevator on the left to the 3rd floor.