UNIVERSITY OF SOUTH FLORIDA

Florida
American Arbitration Association
Residential Mortgage Mediation Program

TWELFTH JUDICIAL CIRCUIT COURT
RESIDENTIAL MORTGAGE MEDIATION PROGRAM

HOMEOWNERS MEDIATION PREPARATION CHECKLIST

INTRODUCTION FOR HOMEOWNERS

This checklist is designed help you provide the documents required for your Residential Mortgage Mediation. If you need assistance providing the financial documents please see below for information concerning financial counselors.

DOCUMENT EXCHANGE

There are three possible steps in the Document Exchange process. First, you must provide a number of documents regarding your current financial status to the Lender. This will help the lender evaluate your financial situation and identify any work out options that may be possible. Second, you may request certain documents from the Lender regarding the status of your loan. Lastly, the Lender may request additional documents after filing to foreclose and you are encouraged to provide them if possible, but you are not required to do so.

REQUIRED HOMEOWNER FINANCIAL DOCUMENTS

The financial documents that a borrower must provide to the lender are included in the Order of Referral that you received from us. In order to participate in the mediation, you must provide all of the documents listed **within twenty (20) days of the date of receipt of the Order of Referral.** Your documents must be sent to us by either email **(email to 12thCircuitRMM@adr.org**) or faxed to **Fax # 877-395-1389**

The required documents include:

O Foreclosure Mediation Financial Worksheet (This was included with packet of information containing the Order of Referral);

O Copy of last two federal tax returns signed and file with the IRS;

O Proof of Income (e.g., last 30 days of current pay stubs, including documentation of year-to-date earnings; contribution letters signed and dated and notarized); current 401(k) and retirement plan statements;

- O Past two banking and brokerage account statements (for all checking, savings, and investment accounts);
- O For the self employed, attach a copy of the last six months profit and loss report;
- O Fannie Mae Hardship Form Letter (This is available from our website at www.mortgagemediation.org).
- O Other Homeowner Financial Documents may be requested and are described immediately below.

OTHER HOMEOWNER FINANCIAL DOCUMENTS REQUESTED BY THE LENDER AT THE TIME OF FILING FORM A

The lender may also request that you provide additional financial documents at the time the Form A is filed with the Court and us. The Form A is the document filed with the Court to begin the mediation process.

If the lender requests these additional documents at the time the Form A is initially filed, you are required to produce them. If the lender requests these documents through an Amended Form A filed at a later date, submitting these documents is optional, but encouraged as it may increase the chance for mediation to be successful.

- O Additional documents filed with the initial Form A: Production is required. Please refer to the additional documents listed on or attached to the Form A.

You must provide these additional, **required** documents **within twenty (20) days of the date of receipt of the Order of Referral.**

OTHER HOMEOWNER FINANCIAL DOCUMENTS REQUESTED BY THE LENDER AFTER FILING FORM A

- O Additional documents requested in an Amended Form A: Production is optional. Please refer to the list of documents attached to the Amended Form A.

You may provide these additional, **optional** documents **no later than ten (10) days before mediation.**

DELIVER OF BORROWER DOCUMENTS: Documents should be provided to the Program Manager at the following e-mail address or fax number:

- **O 12thcircuitRMM@adr.org**
- **O Fax # 877-395-1389**

If you do not have a copy of the initial Form A or would like to find out if an Amended Form A was filed, please contact the Program Manager at 855-481-6644 or 12thcircuitRMM@adr.org.

LENDER DOCUMENTS

Using Form G (Notice of Borrower's Request for Plaintiff's Disclosure for Mediation), you may also request that the lender provide certain documents regarding the loan. This may include documentary evidence that the lender 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 lender's position of the present net value of the mortgage loan; and the most current appraisal of the property available to the lender.

You must file Form G with the Program Manager **no later than ten (10) days after receiving notice of the Mediation date**. Form G can be found under Borrower Forms at www.mortgagemediation.org or on the Court's website at http://www.jud12.flcourts.org/ProgramsServices/12thCircuitForeclosureDivision/ForeclosureManagedMediationProgram.aspx. This request can be made by e-mail or fax:

O **12thCircuitRMM@adr.org**

O **Fax # 877-395-1389**

MEDIATION SCHEDULING

We recently sent you a calendar to help schedule the mediation at a convenient time. Pursuant to the Administrative Order, the hearing must be scheduled to take place no later than 60 days from the Order of Referral. The Administrative Order also requires that notice of the mediation date be provided to the parties within 30 days from the date of the Order of Referral.

If you plan on completing and returning the calendar form to us, it is important that you provide it to us as soon as possible.

Once you have submitted the required documents and the lender has confirmed receipt, the Program Manager will schedule mediation without further contact regarding your availability. Pursuant to the Court's Administrative Order, homeowners are required to arrange their affairs as may be necessary and to promptly appear at mediation conferences when scheduled.

O Calendar form completed and returned

The calendar form can be returned to us by e-mail or fax:

O **12thCircuitRMM@adr.org**

O **Fax # 877-395-1389**

FINANCIAL COUNSELING

You may consult with a certified financial counselor prior to the mediation. A certified foreclosure counselor is one who is trained in advising persons of options available when facing a mortgage foreclosure.

It is important to note that consulting with a certified foreclosure counselor will not delay any of the due dates associated with this program. Submission of your financial documents within the timeframe above is required and the mediation will be scheduled in accordance with the requirements of the Administrative Order.

A list of certified foreclosure counselors is available through our website at www.mortgagemediation.org. If you are unable to find the list, please contact our staff and we will provide this information to you.