



The Mediation Process

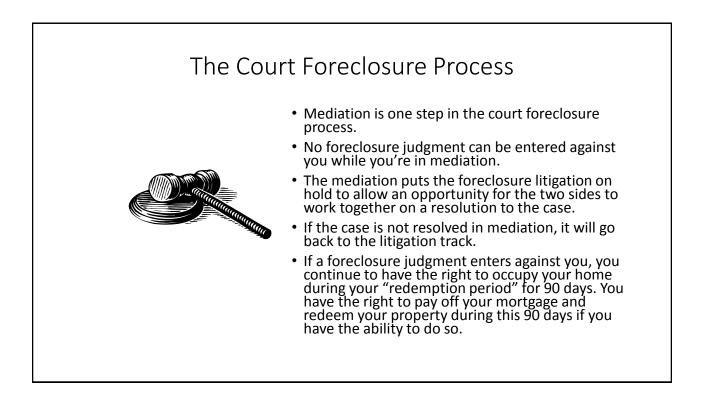
- Mediation will be conducted by a neutral court mediator.
- Usually, the mortgage company has a lawyer attend in person and a representative from the mortgage company attend by phone.
- The discussion at mediation can be about your goals, available options or programs, documents needed to review for applicable programs, timelines, agreements, deadlines for document exchange, review of documents, and decisions on workouts.
- A Mediator's Report is signed by all parties and filed after each mediation. It is important that the report reflect the details agreed to at mediation.
- If there are to be no further mediations, a "Final Mediator's Report" will be filed and the case will be returned to the litigation process.



Good Faith

- The foreclosure mediation law requires all parties to make a good faith effort to mediate all issues.
- If it is determined that one party is not making a good faith effort in mediation, the Court can impose sanctions.
- It's important to remember that a mediator cannot impose sanctions.
 For such a determination about good faith to be made, the matter would have to be brought to the attention of a judge.
- To make sure you are mediating in good faith, you should attend your mediations and be timely and thorough with your document submissions.
- You should make sure any details that you agree to are included in your mediator's report so there is a record of your agreements in case there is any question later.

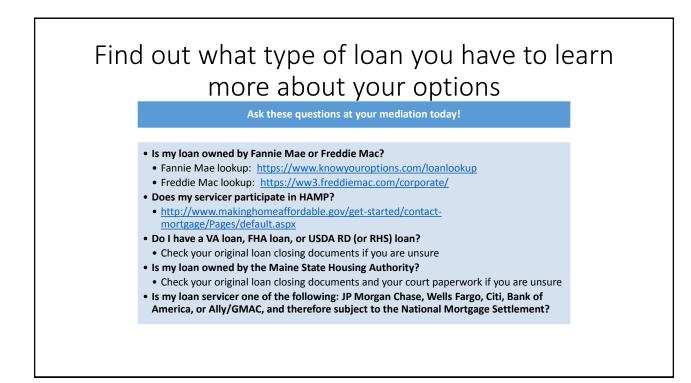


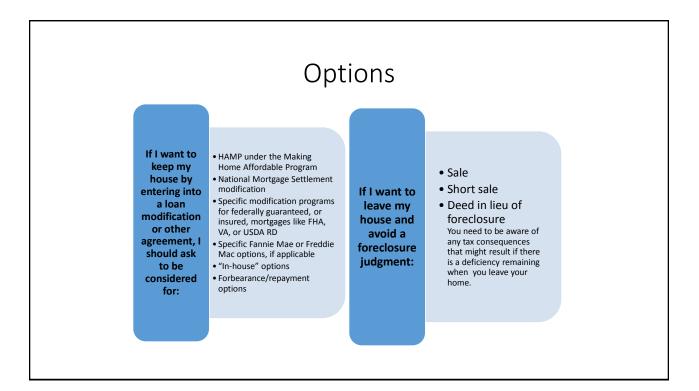


You have 21 days from today to provide any documents requested. You should file them in this court, you should send a copy to the plaintiff's attorney, and you should keep a copy for yourself.

Documents Typically Requested

-Financial forms provided by mortgage company
-Hardship letter
-Proof of income
-Federal tax return (signed)
-Utility bill
-Property tax bill
-Proof of homeowner's insurance
-Letter of explanation (signed and dated) for any document asked for that you cannot provide or to clarify any of the documents provided





Questions to Ask at Foreclosure Mediation

Who is the investor on this loan?		
Who owns this loan?		
Who is my current mortgage servicer?		
Do any of the following guarantees apply to my loan? FHA USDA RD (RHS) VA		
Do I need to provide any of the documents listed here?		
RMA form 710 form 710A form IRS 4506-T form Which years should be listed?		
Most recent paystubs for last days		
Profit and loss form if self-employed		
Most recent social security award letter		
Pension letter		
Food stamp award letter or proof of receipt		
Two most recent bank statements for months of		
Signed federal tax returns for years of		
Most recent property tax bill		
Proof of homeowner's insurance, such as insurance "declaration" page		
Recent utility bill showing the property address		
Other (describe)		

6. If the mortgage company is supposed to provide documents to me to complete and return, how and by when will they be provided?

Directly from attorney? By email? By regular	Date:
mail?	

7.	7. These documents should be provided to:				
	Address:	_ Phone Number:			
8.	These documents should be provide	əd by:			
9.	9. How and by when will the bank confirm receipt of the documents?				
	Notice from attorney? By phone or mail?	Date:			
10	10. Which loss mitigation guidelines apply to this mortgage? HAMP (Making Home Affordable) VA				
	Fannie Mae	FHA			
	Freddie Mac	DOJ Settlement Modification			
	USDA Rural Development	Other: (describe)			
11	11. How and by what date will the mortgage company notify me if any additional documents are needed?				
	Notice from attorney? By phone or mail?	Date:			

**Once you have the answers to these questions, ask that the details be added to the Mediator's Report, especially regarding which documents are required, which guidelines apply, and any deadlines and channels of communication agreed to.

Maine HUD-Approved Agencies Providing
Foreclosure Prevention Counseling Services

Counseling Agency and Service Area	Contact Person	Phone and Email Address
Aroostook County Action Program, Inc. Aroostook County	Heidi Rackliffe	207-768-3721 ext. 636 <u>hrackliffe@acap-me.org</u>
Coastal Enterprises, Inc.	Jason Thomas	207-882-5151 jthomas@ceimaine.org
Statewide	Mechelle Nash	207- 882-5148 min@ceimaine.org
	Linda Lajoie	207-882-5150 <u>llajoie@ceimaine.org</u>
Community Concepts, Inc.	Melissa Green	Intake: 207-795-4065
Statewide		homequest@community-concepts.org
Kennebec Valley Community Action	Norma Morrissey	207-859-1637 <u>normam@kvcap.org</u>
Program Statewide	April Gagnon	207-859-1568 <u>aprilg@kvcap.org</u>
MaineStream Finance Penobscot, Piscataquis, Knox, and Waldo Counties	Heather Massow	207-974-2403 hmassow@penquis.org
Western Maine Community Action	Bobbie Jo Mealey	1-800-645-9636 ext. 5112 <u>bjmealey@wmca.org</u>
Statewide	Deanna Brown	1-800-645-9636 ext. 5112 <u>debrown@wmca.org</u>
York County Community Action		Intake: 207-459-2967 or 324-5762 ext 2967
York County	Michael Alexandre	michaela@yccac.org
	Nicole Boutin	Nicole.boutin@yccac.org
Legal Resource Organizations		
Pine Tree Legal Assistance	Portland: 774-8211	Bangor: 942-8241
Local Offices:	Lewiston: 784-1558	Presque Isle: 764-4349
	Augusta: 622-4731	Machias: 255-8656

Other Legal Resources:

Volunteer Lawyers Project - 1-800-442-4293 Legal Services for the Elderly - 1-800-750-5353 Maine Lawyer Referral Service - 1-800-860-1460

Other General Resource:

Maine Bureau of Consumer Credit Protection Foreclosure Hotline: 1-888-664-2569