



## NOTICE OF RIGHT TO PARTICIPATE IN MEDIATION WITH MORTGAGE LENDER (Notice of Mediation)

STATE OF OREGON  
FORECLOSURE AVOIDANCE MEDIATION PROGRAM

**IMPORTANT: YOU ARE IN DANGER  
OF LOSING YOUR HOME TO FORECLOSURE!**

MailTo  
MailToAddress  
MailToCityStateZip

**This notice explains your right to participate in mediation with your lender to see if foreclosure can be avoided. Please read this notice carefully.**

***Este es un aviso importante que explica su derecho a participar en la mediación con su prestamista para ver si se puede evitar la ejecución hipotecaria. Si usted no lee Inglés, llame al 855-658-6733. Una versión traducida de este aviso está disponible en línea al [www.ForeclosureMediationOR.org](http://www.ForeclosureMediationOR.org).***

### **INFORMATION FOR HOMEOWNERS**

***Why am I receiving this Notice?*** Oregon law requires your lender to participate in mediation to help homeowners avoid foreclosure. You are receiving this notice because your lender has started the process of foreclosing on your home.

**\*\*\*\* YOU CAN RESPOND IMMEDIATELY, SEE WEBSITE INSTRUCTIONS SECTION BELOW. \*\*\*\***

***What is mediation?*** Mediation is a face-to-face meeting with your lender and a neutral third person “mediator” to discuss alternatives to foreclosure. You may have an attorney or a housing counselor represent you at mediation, or you can represent yourself. ***See the enclosed “Foreclosure Resources” for a list of approved housing counseling and legal services agencies that provide free or low-cost assistance.***

***How can mediation help me?*** Mediation can help you avoid foreclosure by allowing you to negotiate an agreement with your lender to:

- Allow you to make one or more payments late or skip payments ( “forbearance”);
- Temporarily or permanently modify (change) your payments or other terms of the loan;
- Allow you to transfer the property to your lender without foreclosure and forgive the debt (a “deed-in-lieu-of-foreclosure”);
- Allow you to sell the property for less than what you owe (a “short sale”); or
- Other assistance that allows you to avoid foreclosure.

*If you and your lender reach an agreement, your lender may be prohibited from selling the property unless you violate the terms of the agreement.*

***How do I request mediation?*** You should contact the mediation service provider as soon as possible to confirm that you want to mediate. Contact the mediation service provider within 10 days to schedule a date for mediation. Otherwise, a mediation date will be set for you. You can contact the mediation service provider online at [www.foreclosuremediationOR.org](http://www.foreclosuremediationOR.org) or by calling 855-658-6733. Within the next 30 days, the mediation service provider will send you a notice with a date, time and location for mediation and a deadline to respond. **If you do not confirm that you want to mediate by the deadline and pay applicable fees, you will lose your right to mediate, and your lender may proceed with the foreclosure.**

***Will I have to pay for mediation?*** Your share of the mediation fee will be \$200.00. Your lender must also pay a fee. If you are low income, you may qualify for a reduced fee.

***What documents do I have to provide?*** You must provide the documents listed in the “Other Information” section of this notice at least 15 days before the mediation. Your lender must provide information to you about your loan, including a complete payment history and proof that the lender owns your loan.

***What else will I be required to do?*** Before mediation, you must meet with a qualified housing counselor who will assist you at no cost. The housing counselor will help you gather information and assess your options. You should make an appointment with a housing counselor as soon as possible. See the attached resource list for approved counselors near you.

***If I request mediation, will my information be kept confidential?*** Oregon law requires that all mediation communications be kept strictly confidential. There are some exceptions to confidentiality and the Mediation Service Provider can explain these to you.

***Beware of anyone promising they can “save” your home or requesting an upfront fee before providing assistance.*** These offers may violate Oregon’s consumer protection laws. If you believe you have been a victim of a scam or have questions about a particular business, call the Oregon Department of Justice’s Consumer Protection Hotline toll-free at 1-877-877-9392.

***See the attached Foreclosure Resources for information about where to find a qualified housing counselor, free or low-cost legal assistance, and other foreclosure resources.***

### **INFORMATION FOR RENTERS**

If you are a tenant renting this home, you are not entitled to participate in the mediation. Your rights may be at risk. You are bound by your rental agreement with your landlord and must keep paying rent until that agreement is changed or the home is foreclosed on. If the home is foreclosed, the new owner will have the right to require you to move out, but only after written notice in advance. You can learn more about tenants’ rights in foreclosure at [www.oregonlawhelp.org](http://www.oregonlawhelp.org), or see the attached resource list for information about how to contact an attorney.

**OTHER IMPORTANT INFORMATION**

| <b>CONTACT INFORMATION</b>  |   |
|---|---|
| <b>Borrower (Grantor)</b>   | <b>Co-Borrower (Co-Grantor)</b>   |
| Borrower's Name: <i>GrantorFullName</i>   | Co-Borrower's Name: <i>CoGrantorFullName</i>  |
| Address: <i>GrantorPropertyAddress GrantorPropertyCityStateZip</i>  | Address: <i>CoGrantorPropertyAddress CoGrantorPropertyCityStateZip</i>  |
| Telephone No.: <i>GrantorPhone</i>  | Telephone No.: <i>CoGrantorPhone</i>  |
| Other: <i>GrantorOtherContact</i>   | Other: <i>CoGrantorOtherContact</i>   |
| Account No.: <i>GrantorAccountNumber</i>  |   |
| <b>Beneficiary (Lender) or Authorized Agent</b>   | <b>Mediation Service Provider</b>   |
| Beneficiary's Name: <i>BeneficiaryName</i>  | Name: Collins Center for Public Policy  |
| Authorized Agent (if any): <i>BeneficiaryAgentName</i>  | Address: 12725 SW Millikan Way, Suite 300,<br>Beaverton, Oregon 97005   |
| Address: <i>BeneficiaryAddress BeneficiaryCityStateZip</i>  | Telephone No: 855-658-6733  |
| Telephone No.: <i>BeneficiaryPhone</i>  | Fax No: 850-297-1158  |
| Other: <i>BeneficiaryOtherContact</i>   | Website: <a href="http://www.ForeclosureMediationOR.org">www.ForeclosureMediationOR.org</a><br>(See below for details)  |
| <b>DOCUMENTS YOU MUST PROVIDE</b>   |   |
| <p>You must provide to the Mediation Service Provider all of the documents described below on or before the date stated in your Notice Scheduling Mediation. If you fail to provide all required documents, your lender may not be able to determine that you are eligible for a foreclosure avoidance measure. For more information and instructions, visit <a href="http://www.ForeclosureMediationOR.org">www.ForeclosureMediationOR.org</a></p> |   |
| <ul style="list-style-type: none"> <li>• Universal Intake Form</li> </ul>   | <ul style="list-style-type: none"> <li>• Paystubs (two most recent months)</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Profit and Loss Statement (if self-employed, most recent quarterly or year-to-date)</li> </ul>   | <ul style="list-style-type: none"> <li>• Tax Returns (two most recent years)</li> </ul>   |
| <ul style="list-style-type: none"> <li>• Benefits Statement or Letter from Provider (showing amount, frequency and duration of social security, disability, retirement, unemployment or other non-wage income)</li> </ul>   | <ul style="list-style-type: none"> <li>• Bank Statements (two most recent months)</li> <li>• Electric, heat, gas or other utility bill (most recent)</li> </ul> |
| <ul style="list-style-type: none"> <li>• Divorce decree or separation agreement (if relying on child support, alimony or maintenance payments)</li> </ul>   | <ul style="list-style-type: none"> <li>• Property Tax Statement or Appraisal/CMA (if available)</li> </ul>  |

| <b>**** WEBSITE INSTRUCTIONS ****</b>  |
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| <p><b>Step 1:</b> Visit <a href="http://www.ForeclosureMediationOR.org">www.ForeclosureMediationOR.org</a> and click "I am a homeowner"</p> <p><b>Step 2:</b> Enter the following passcode: <b><i>GrantorPassCode</i></b></p> <p><b>Step 3:</b> Follow the instructions on the screen to participate or decline mediation.</p> |