

**FEELING TRAPPED AND HOLDING ON BY A THREAD NOT TO  
LOSE YOUR HOME?  
DON'T WORRY! WE CAN HELP!**

**THE AFFORDABLE HOUSING ALLIANCE IS NOW ASSISTING  
HOMEDOWNERS TO APPLY FOR THE NO COST, NJ FORECLOSURE  
MEDIATION PROGRAM!**



**IMPORTANT FACTS**

New Jersey courts oversee the state's Mortgage Foreclosure Mediation Program (NJ FMP), which encourages borrowers and lenders to reach workable mortgage modification terms. In response to the foreclosure crisis in this country, many states implemented mediation programs to assist borrowers in finding ways to avoid foreclosure. Mediation can save your home from foreclosure, yet too many homeowners enter the foreclosure process without an understanding of the type of relief that may be available to them. A qualified mediator can offer help, homeowners and banks can achieve consensus.

**TO QUALIFY FOR MEDIATION WITH  
ASSISTANCE OF A HUD COUNSELOR:**

- Property must be the subject of an active residential mortgage foreclosure process
- Mediation must be requested within 90 days after service of the foreclosure notice
- Homeowner must be living in the property & all borrowers agree to participate
- Homeowner must not be in an active bankruptcy

