

About the Program

The Washington State Foreclosure Fairness Program facilitates communication between lenders and homeowners to avoid foreclosures and reach a resolution.

It provides foreclosure-prevention assistance by offering three main services to the homeowners:

- Free housing counseling
- Free legal aid to low- and moderate-income homeowners
- Low-cost foreclosure mediation for those who qualify



What is foreclosure mediation?

Foreclosure mediation is a process where a neutral third party (the mediator) helps the homeowner and lender reach a fair, voluntary, and negotiated agreement. A mediator is not a judge and does not represent either party.



Who is eligible to participate in foreclosure mediation?

Homeowners may be eligible for mediation if they receive a Notice of Default from their lender. If a Notice of Trustee's Sale is recorded, the eligibility for mediation expires 90 days before the date of sale listed in the notice. **See the inside of this brochure for details on when the mediation request can be made.** Some lenders are exempt from mediation.



How does a homeowner request mediation?

Homeowners cannot self-refer to foreclosure mediation. Homeowners must be referred to the Department of Commerce by a housing counselor or an attorney. Any homeowner can contact a **FREE** housing counselor at any time in the process by calling the Washington State homeownership information hotline at **1-877-894-HOME (4663)**.

Low- to moderate-income homeowners may also be eligible for help from the statewide civil legal aid hotline. Call **1-800-606-4819**.



WASHINGTON STATE HOMEOWNERSHIP INFORMATION HOTLINE

1-877-894-HOME (4663)

CIVIL LEGAL AID HOTLINE

1-800-606-4819

For information about the mediation program, foreclosure prevention, foreclosure alternatives, how to avoid becoming a victim of foreclosure rescue scams, and more, visit: homeownership-wa.org

Are You Facing Foreclosure?



Don't wait until it's too late.

Get foreclosure assistance now!

CONTACT

www.homeownership-wa.org
1-877-894-4663





How can I get help with foreclosure?

You're not alone. Help is available.



Anytime in the Process

Call **1-877-894-HOME (4663)** anytime in the process **M-F, 8 AM to 5 PM** to speak with a housing counselor for **FREE**.

A housing counselor can help you explore your options to avoid foreclosure, including:

- Repayment plans
- Loan modifications
- Selling the home before foreclosure

Step 1: Notice of Pre-Foreclosure Options

Action: Send a written request to “Meet & Confer” with your lender.

- After you miss one or more mortgage payments, your lender will send you a certified letter called Notice of Pre-Foreclosure Options, or “NOPFO.”
- If you reply in writing requesting a meeting (called “meet and confer”), your lender cannot issue the Notice of Default until 90 days after the NOPFO.
- Requesting the meeting buys a little time to get in touch with a housing counselor and work on a solution that could potentially stop your foreclosure.
- You must respond to the NOPFO within 30 days. If you do not, your lender can issue the next notice.

Step 2: Notice of Default

Action: Contact a housing counselor or attorney and request referral to mediation with your lender.

- If you receive a Notice of Default, contact a housing counselor or attorney immediately. They may help you to reach a resolution with your lender.
- In response to the Notice of Default, a housing counselor or attorney can request mediation on your behalf—but you cannot request it yourself.
- Requesting mediation pauses the foreclosure process until mediation is complete.

Step 3: Notice of Trustee’s Sale

Action: Contact a housing counselor or attorney—it’s your last chance to be referred for mediation.

- The Notice of Trustee’s Sale is a publicly recorded document that sets an official foreclosure auction date.
- The last day to request mediation is at least 90 days before the foreclosure auction date found in this notice.

Step 4: Mediation Process

Action: Submit your mediation documents and fee and attend your mediation session.

- If a housing counselor or attorney requests mediation for you, you will need to submit documents (within 23 days of referral) and pay at least a \$300 mediation fee (within 30 days).
- The mediator will schedule a mediation within 70 days after the request. Many mediations are virtual, held either by phone or online.
- The mediator is a neutral third party who encourages the borrower and lender to examine all options to avoid foreclosure.
- The borrower and lender mediate, and then the mediator issues a certification, ending the mediation process.

Step 5: Foreclosure Auction

Action: Call a housing counselor or attorney as soon as possible before the home is sold.

- If mediation ends without an agreement (or if you never requested mediation), the foreclosure auction will go forward on the date stated in the Notice of Trustee’s Sale.
- Options to stop the sale include paying all past-due amounts by 11 days before the sale date, and certain court filings. Talk to an attorney about other potential options.
- If the foreclosure auction takes place, state law allows you to stay in your home for 19 days after the sale.

To get help, call the Washington Homeownership Resource Center at **1-877-894-HOME (4663)** to find a **FREE** housing counselor in your area.

Scan the QR code to learn more about the foreclosure process.

