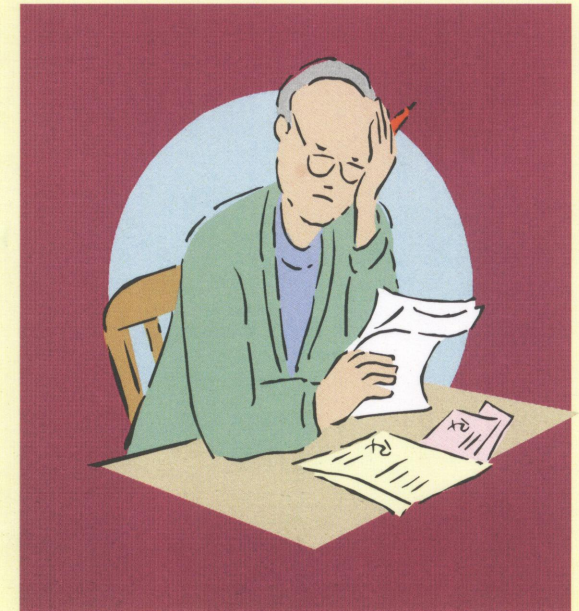
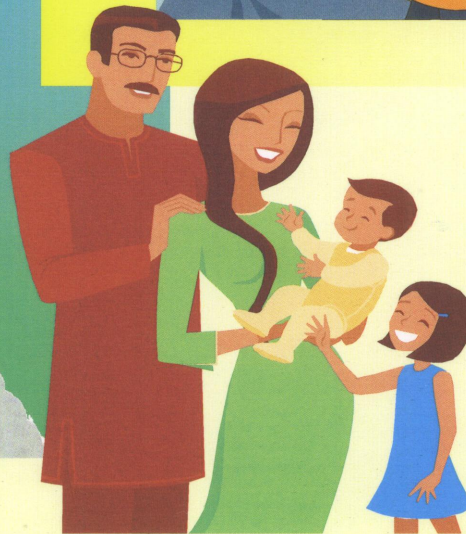
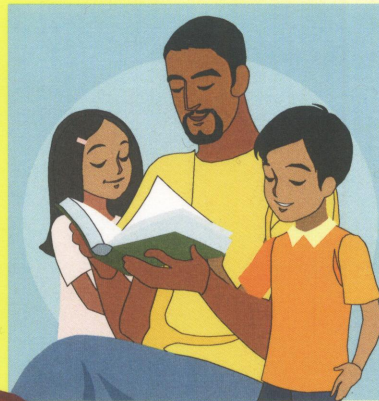
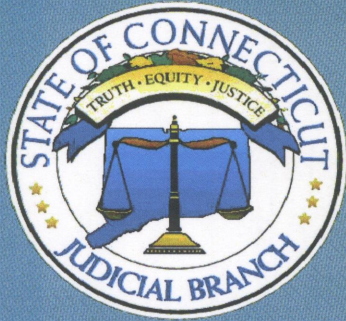


# FORECLOSURE MEDIATION PROGRAM





## Number of Foreclosures Added By Location Four Court Years

Location	Court Year			
	04-05	05-06	06-07	07-08
Ansonia-Milford	403	475	703	984
Danbury	366	476	636	935
Fairfield	1170	1491	2100	2686
Hartford	1529	1711	2357	2805
Litchfield	431	540	705	784
Middletown	527	566	672	862
Meriden	138	151	195	276
New Britain	871	1076	1238	1583
New Haven	2001	2238	2878	3726
New London	610	746	1207	1547
Stamford	480	583	823	1258
Tolland	320	376	450	512
Waterbury	879	923	1254	1636
Willimantic	321	412	555	791
<b>TOTAL</b>	10046	11764	15773	20385

**% increase: 04-05 to 07-08= 102%**

# Foreclosure Mediation Program

- PA 08-176 passed both houses on 5/7/08
- PA 08-176 signed by Governor on 6/12/08
- Foreclosure Mediation Program began 7/1/08  
(Mediation sessions began on 7/7/08)







# **Foreclosure Mediation Staff**

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- **12 Mediators**
- **7 Caseflow Coordinators**
- **12 Office Clerks**





# **Foreclosure Mediation Staff Mediation Specialist**

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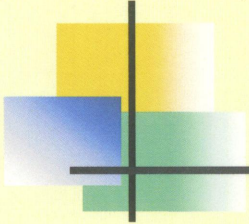
## **2 mediators in the following Judicial Districts:**

- Fairfield (Bridgeport) (also covers Ansonia-Milford)
- Hartford
- New Haven

## **1 mediator in the following Judicial Districts:**

- Middlesex (also covers Meriden JD)
- New Britain
- New London
- Stamford-Norwalk (also covers Danbury JD)
- Tolland (also covers Windham JD)
- Waterbury (also covers Litchfield JD)





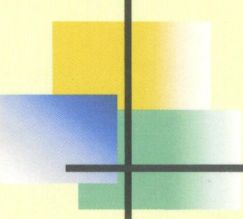
# **Foreclosure Mediation Staff Caseflow Coordinator**

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## **7 staff members covering 14 Judicial Districts**

- Fairfield (Bridgeport) and Ansonia-Milford JDs
- Hartford JD
- New Haven JD
- New Britain, Middlesex and Meriden JDs
- New London, Tolland and Windham JDs
- Stamford-Norwalk and Danbury JDs
- Waterbury and Litchfield JDs





# **Foreclosure Mediation Staff Caseflow Coordinator**

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- Implements effective and efficient methods for managing the time and events in the movement of foreclosure mediation cases
- Monitors and controls the status of foreclosure mediation cases to ensure compliance with statutory time requirements
- Analyzes management reports to determine the impact of current procedures to identify any problem areas
- Proposes recommendations and implements solutions





# Foreclosure Mediation Staff Office Clerk

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**12 staff members within the following Judicial Districts:**

- Ansonia-Milford JD
- Fairfield (Bridgeport) JD
- Danbury JD
- Hartford JD
- Litchfield JD
- Middlesex JD
- New Britain JD
- New Haven JD
- New London JD
- Stamford-Norwalk JD
- Tolland JD
- Waterbury JD





# Foreclosure Mediation Staff Office Clerk

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- Responsible for the timely review of documents and the case initiation of foreclosure actions
- Completes the data entry of foreclosure mediation requests and associated forms in accordance with time standards
- Determines eligibility of foreclosure actions for the Foreclosure Mediation Program in accordance with statutory requirements





# **Mediation Specialist**

## **In-House Training Program (40hrs)**

### **Included:**

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- Mediation skills
- Foreclosure law and procedures
- Mortgage assistance programs
- Community-based resources





# Mediation Specialist Professional Backgrounds

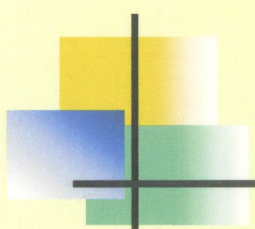
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- 10 of 12 mediators are attorneys
- Together they have over 30 years of mediation experience

## **Prior experience included:**

- Representing lenders and homeowners in foreclosure actions
- Instructing UConn law students in Mediation Clinic
- Teaching a “consumer lending” course at a college
- Mediating complaints of discrimination at the Human Rights Commission in Canada
- Representing indigent clients in immigration matters





# **Caseflow Coordinator**

## **In-House Training Program (80hrs)**

### **Included:**

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- Foreclosure Mediation Program policies and procedures
- Computer systems and applications – CATER, E-filing, Edison (Case management system)
- Caseflow management principles and methods





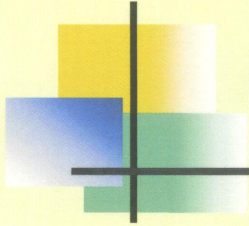
# **Staff Training**

## **Monthly Training Sessions have included:**

---

- Joint meeting with HUD, CHFA and housing counselors
- Presentation on referral guidelines for social service agencies
- Presentation by Yale Law School on the Roof Project
- Public service excellence training
- Presentation on Workplace, Inc.
- Mediation techniques training
- Presentation on Hope for Homeowners
- Presentation on mortgage underwriting by McCue Mortgage
- Presentation on foreclosure defenses by The CT Fair Housing Center





# Foreclosure Mediation Forms

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## **Foreclosure Mediation - Notice to Homeowner**

- [JD-CV-94](#)

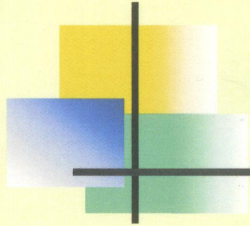
## **Foreclosure Mediation Request**

- [JD-CV-93](#)

## **Motion for Permission to Request Mediation up to 25 Days after Return Date or to Change Mediation Period**

- [JD-CV-96](#)





# Foreclosure Mediation Forms

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## **Foreclosure Mediation - Objection**

- **[JD-CV-95](#)**

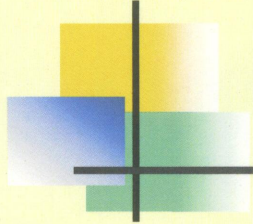
## **Foreclosure Mediator's Report**

- **[JD-CV-89](#)**

## **Foreclosure Mediator's Final Report**

- **[JD-CV-90](#)**





# Foreclosure Mediation Forms

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## **Mediation Specialist's Request to Extend Mediation Period**

- **[JD-CV-105](#)**

## **Foreclosure Mediation Pamphlet**

- **[JD-CV-92](#)**

## **[Homeowner FAQ's](#)**

## **[Attorney FAQ's](#)**



## Foreclosure Mediation Program (FMP) Statistics As of 12/31/2008

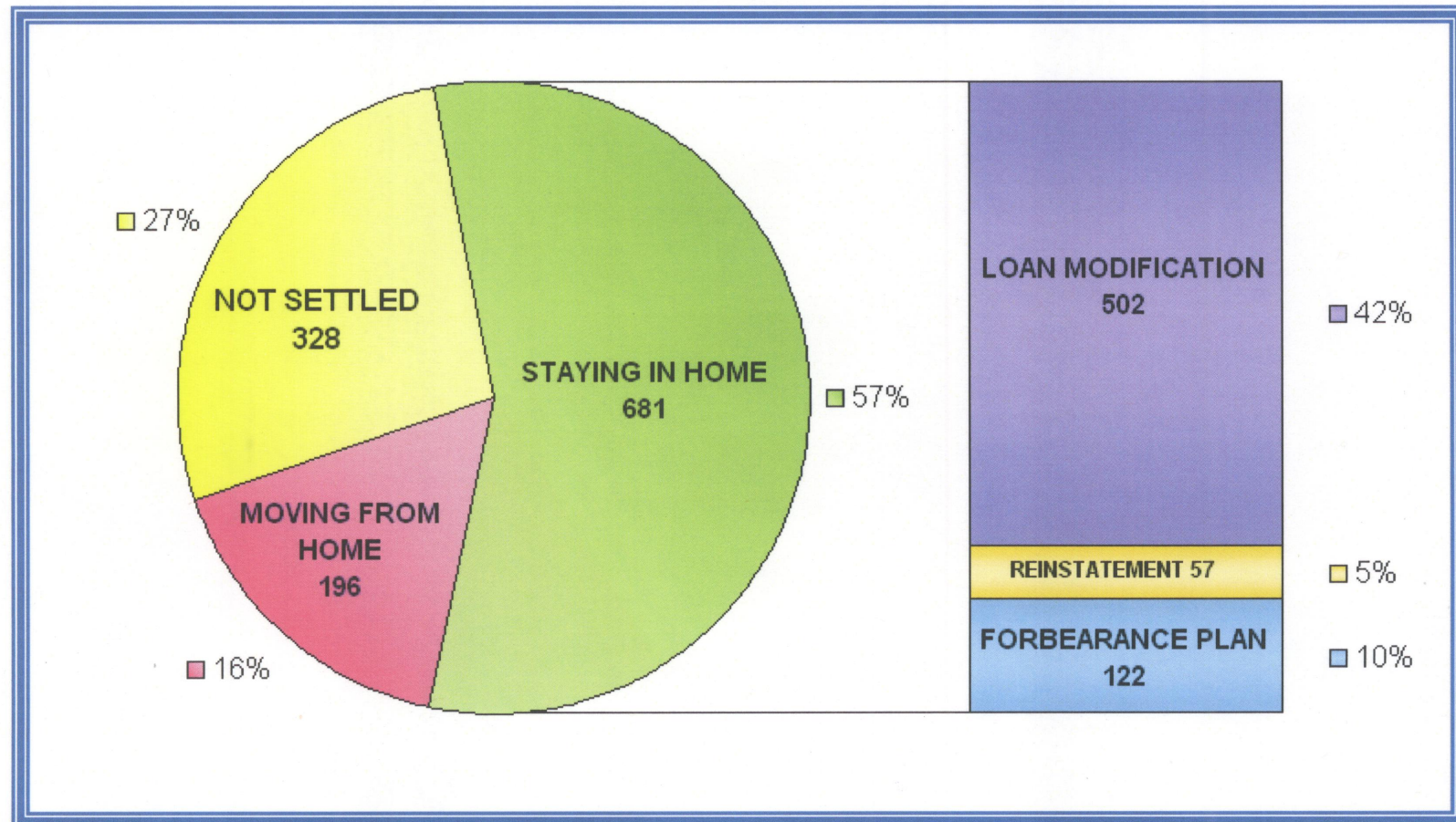


■ Not Eligible    
 ■ Eligible - No Foreclosure Mediation Request Filed    
 ■ Eligible - Foreclosure Mediation Request Filed    
  Total P00

- Statewide, there were 11,818 foreclosure cases filed between July 1 and December 31, 2008.
- Foreclosure mediation requests (2,859) have been filed in 31% of the 9,185 eligible cases.

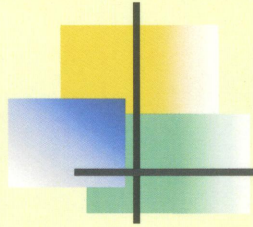


## Foreclosure Mediation Program (FMP) Results Cases Terminated As of 12/31/2008



- STATEWIDE, 1,205 CASES HAVE COMPLETED MEDIATION AS OF DECEMBER 31, 2008. THIS CHART ILLUSTRATES THE OUTCOME OF THESE CASES.
- THE CATEGORY "MOVING FROM HOME" INCLUDES AGREEMENTS FOR A SHORT SALE, A DEED IN LIEU, OR AN EXTENSION OF THE LAW DAY OR SALE DATE.
- THE CATEGORIES "MOVING FROM HOME" AND "STAYING IN HOME" WHEN ADDED TOGETHER RESULT IN A **SETTLEMENT RATE OF 73%**.



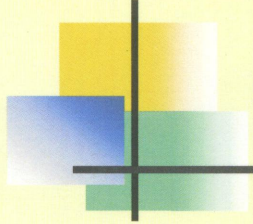


# **Foreclosure Mediation Program**

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Majority of cases require multiple mediation sessions before a settlement is reached





# Foreclosure Mediation Program

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Approximately 90% of homeowners are referred to an outside agency for possible assistance

- CHFA
- Housing Counselors
- HUD



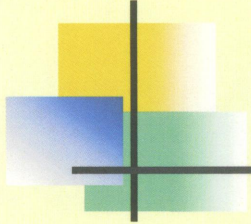


# Foreclosure Mediation Program

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- Statewide, Judges have referred 587 cases with a Return Date before July 1, 2008 for mediation
- Judges refer cases to the mediator directly from short calendar





# Foreclosure Mediation Program

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States that have requested information about the Foreclosure Mediation Program:

- Illinois
- California
- Florida
- Indiana
- Nevada
- Massachusetts
- New York



# Foreclosure Mediation Program

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Success stories...





**FORECLOSURE MEDIATION  
NOTICE TO HOMEOWNER**

JD-CV-94 Rev. 6-08  
P.A. 08-176

STATE OF CONNECTICUT  
SUPERIOR COURT  
JUDICIAL BRANCH  
[www.jud.ct.gov](http://www.jud.ct.gov)



## Notice to Homeowner: Availability of Foreclosure Mediation

You have been served with a foreclosure complaint that could cause you to lose your property.

A **Foreclosure Mediation Program** has been set up to assist certain homeowners.

You can use the program if:

- you are the owner-occupant of a **one-to-four family residential** property;
- you are the **borrower**;
- the **mortgage** on your owner-occupied residential property is being **foreclosed**;
- the property being foreclosed is your **primary residence**;
- the property is located in **Connecticut**; and
- the foreclosure action has a **return date on or after July 1, 2008**.

Mediation is a process by which a neutral mediator assists parties in trying to reach a voluntary negotiated agreement to resolve their dispute.

To participate in the Foreclosure Mediation Program, you must complete the attached **Foreclosure Mediation Request form, JD-CV-93**, and file it with the court. You must also fill out and file an **Appearance form, JD-CL-12**, which you may get at any Judicial District courthouse or from the Judicial Branch website at [www.jud.ct.gov](http://www.jud.ct.gov).

Judicial Branch mediators will conduct mediation sessions at the courthouse.

**There is no application fee for this program.**



**FORECLOSURE MEDIATION  
REQUEST**

JD-CV-93 Rev. 6-08  
P.A. 08-176

STATE OF CONNECTICUT  
SUPERIOR COURT  
JUDICIAL BRANCH  
[www.jud.ct.gov](http://www.jud.ct.gov)

FMREQ



**Instructions to Homeowner Applicant**

If you want to use the Foreclosure Mediation Program:

1. Fill out this Request form and an Appearance form, JD-CL-12 (available at the courthouse or online at [www.jud.ct.gov](http://www.jud.ct.gov)), and **file them with the court not more than 15 days after the return date on the Summons.**

**If you were served with this Foreclosure Mediation Request form after you were served the Summons, you may file this Request and the Appearance form not more than 15 days after**

this Foreclosure Mediation Request form was served on you or not more than 15 days after the return date on the Summons, whichever is later.

2. You must mail or deliver a copy of the completed Request form and the Appearance form to all parties of record (the plaintiff and all other defendants named on the Summons).

**Type or Print Legibly**

Name of Case (*Plaintiff on Summons vs. Defendant on Summons*)

Return Date (*On upper right portion of Summons*) Judicial District of (*On upper left portion of Summons*)

**Homeowner(s) Information**

Your Name(s)

Address (*Number, street, town, state, zip code*)

Telephone Number

( )

Business Phone

( )

Cell Phone

( )

Is this property your primary residence?

☐ Yes

☐ No

Is it a one-to-four family residential property located in Connecticut?

☐ Yes

☐ No

Are you the borrower?

☐ Yes

☐ No

Is this a mortgage foreclosure?

☐ Yes

☐ No

If you answered "No" to any of these questions, please do not submit this Request as you do not qualify for the Foreclosure Mediation Program.

I request foreclosure mediation in my case:

Signed

Print Name of Person Signing

Date Signed

I certify that a copy of this Request was mailed or delivered to all counsel and self-represented (*pro se*) parties of record on

(*Date mailed or delivered*):

Signed (*Attorney or self-represented party*)

Print Name of Person Signing

Telephone Number

Address (*Number, street, town, state, zip code*)

Name and address of each party of record this notice was mailed or delivered to  
(*All Plaintiffs, Attorneys, Law Firms and all other Defendants on Summons*)\*

Name (*Each party served*)

Address (*Where party was served*)

\*If necessary, attach additional sheet with name of each party served and the address at which service was made.



**FORECLOSURE MEDIATION —  
MOTION FOR PERMISSION TO  
REQUEST MEDIATION UP TO 25  
DAYS AFTER RETURN DATE OR  
TO CHANGE MEDIATION PERIOD**

JD-CV-96 Rev. 12-08  
P.A. 08-176

STATE OF CONNECTICUT  
**SUPERIOR COURT**  
www.jud.ct.gov

**Instructions to person filing this form**

1. Type or print legibly.
2. Fill out section I or II of this form and file it with the court.
3. An appearance form (JD-CL-12) must be filed with this form if an appearance has not already been filed with the court.

Name of Case (Plaintiff v. Defendant)	Docket Number
Judicial District of	Return Date

**I. Motion for Permission to file Foreclosure Mediation Request  
form up to twenty-five days after the return date:**



I request permission to file the attached Foreclosure Mediation Request form (JD-CV-93) on or before \_\_\_\_\_ (Date)  
for the following (good cause) reason:

**II. Motion for Modification of Mediation Period:**



I request that the mediation period be modified, as follows:

☐ Allow up to 30 more days for the mediation period to \_\_\_\_\_ (Date) for the following (good cause) reason:

or,

☐ Shorten the mediation period to \_\_\_\_\_ (Date) for the following (good cause) reason:



Signature of Person Submitting Motion	Print Name of Person Signing	Date Signed
Address (Number, street, town, state, zip code)		Telephone Number (with area code)

**Certification**

I certify that a copy of this Foreclosure Mediation Motion was mailed or delivered to all counsel and self-represented (pro se) parties of record on \_\_\_\_\_ (Date).

Name of each party the Foreclosure Mediation Motion was mailed or delivered to*	Address where the Foreclosure Mediation Motion was mailed or delivered
Signed	Telephone Number (with area code)

**Order (For Court Use Only)**

☐ Granted until: \_\_\_\_\_ ☐ Denied

**For Court Use Only**

File date

By the Court (Judge/Clerk)	Date
----------------------------	------

\*If needed, attach additional sheet with name of each party the Foreclosure Mediation Motion was mailed or delivered to and the address where it was mailed or delivered.



**FORECLOSURE MEDIATION —  
OBJECTION**

JD-CV-95 New 9-08  
P.A. 08-176

STATE OF CONNECTICUT  
SUPERIOR COURT  
[www.jud.ct.gov](http://www.jud.ct.gov)

FMOBJ



**Instructions to Person Objecting to Foreclosure Mediation or to a Motion, Pleading or Procedure in the Foreclosure Mediation Program**

1. Type or print legibly.
2. Fill out and file the objection with the court.

Name of Case (Plaintiff v. Defendant)	Docket Number
Judicial District of	Return Date

**Objection to Case being included in the Foreclosure Mediation Program:**

I object to the case named above being included in the Foreclosure Mediation Program for the reason(s) that (check all that apply):

- ☐ It is not a mortgage that is being foreclosed
- ☐ The property is not the primary residence of the mortgagor
- ☐ The property is not a one-to-four family residential property
- ☐ The property is not located in the State of Connecticut
- ☐ The defendant submitting the mediation request is not the borrower
- ☐ Other \_\_\_\_\_

**Objection:**

I object to the following pleading, request or procedure (*specify and provide reason(s)*):

(If more space is needed, attach a separate sheet of paper.)

Signature of Person Submitting Objection	Print Name of Person Signing	Date Signed
Address (Number, street, town, state, zip code)		Telephone Number (with area code)

**Certification**

I certify that a copy of this Foreclosure Mediation Objection was mailed or delivered to all counsel and self-represented (pro se) parties of record on \_\_\_\_\_  
(Date)

Name of each party the Foreclosure Mediation Objection was mailed or delivered to*	Address where the Foreclosure Mediation Objection was mailed or delivered	
Signed	Telephone Number (with area code)	
<b>Order (For Court Use Only)</b> <input type="checkbox"/> Sustained <input type="checkbox"/> Overruled  ----- By the Court (Judge/Clerk)		<b>For Court Use Only</b> File date
Date		

\*If needed, attach additional sheet with name of each party the Foreclosure Mediation Objection was mailed or delivered to and the address where it was mailed or delivered.





## Mediator's Report

Name of Case		Docket Number	Return Date
Judicial District	Name of Mediator		Date First Mediation Held

The following is a report of the Mediation Session:

☐ Scheduled:

Further Mediation Session on \_\_\_\_\_  
(Date)

☐ Referred:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

☐ Settled:

☐ To be Withdrawn by \_\_\_\_\_  
(Date)

☐ Stipulation for Judgment by \_\_\_\_\_  
(Date)

☐ Not Settled

This report was mailed to all parties of record on: \_\_\_\_\_  
(Date)

\_\_\_\_\_  
Mediator's Signature (Date)

Please return court file to the Clerk's Office.

PRINT

RESET





## Mediator's Final Report

Name of Case		Docket Number	Return Date
Judicial District	Name of Mediator		Date Final Mediation Held

The following is a report of the Mediation Session:

☐ Settled:

☐ To be Withdrawn by \_\_\_\_\_  
(Date)

☐ Stipulation for Judgment by \_\_\_\_\_  
(Date)

☐ Not Settled/Mediation Terminated:

☐ Issues Resolved \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

☐ Issues Not Resolved \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

☐ Referred \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

☐ Defendant declined Mediation Session

\_\_\_\_\_  
Mediator's Signature Date

Please return court file to the Clerk's Office.

PRINT

RESET



**FORECLOSURE MEDIATION —  
MEDIATION SPECIALIST'S REQUEST TO  
EXTEND MEDIATION PERIOD**

JD-CV-105 New 12-08

Nov. 24 Spec. Sess., P.A. 08-2 § 8

STATE OF CONNECTICUT

**SUPERIOR COURT**

[www.jud.ct.gov](http://www.jud.ct.gov)

FMEXT



Name of Case	Docket Number
Judicial District of	Return Date

I request that the mediation period be extended by not more than 30 days to \_\_\_\_\_  
(Date)  
for the following (good cause) reason:

Mediation Specialist's Signature	Date
----------------------------------	------

**Certification**

I certify that a copy of this Foreclosure Mediation Request was mailed or delivered to all counsel and self-represented (pro se) parties of record on \_\_\_\_\_  
(Date)

Name of each party the Foreclosure Mediation Request was mailed or delivered to*	Address where the Foreclosure Mediation Request was mailed or delivered
Signed	Telephone Number (with area code)

**Order** (For Court Use Only)

☐ Granted until: \_\_\_\_\_ ☐ Denied

By the Court	Date
--------------	------



## **FORECLOSURE MEDIATION PROGRAM**

### **HOMEOWNER FAQ's**

1. What is the Foreclosure Mediation Program?
2. What is mediation?
3. Who are the mediators?
4. How do I qualify for foreclosure mediation?
5. How do I apply for foreclosure mediation?
6. Do I need a lawyer to participate in the Foreclosure Mediation Program?
7. Do all borrowers who signed the mortgage need to attend the mediation session?
8. Am I required to participate in mediation?
9. Is there an application fee?
10. Is the mediation confidential?
11. What do I need to bring to the mediation session?
12. Where will the mediation sessions be held?
13. Does this mean I won't lose my house due to foreclosure?
14. Where should I direct questions about the Foreclosure Mediation Program?

1. **What is the Foreclosure Mediation Program?**

The Foreclosure Mediation Program has been set up to assist any homeowner/borrower whose one-to-four family owner-occupied residential property is the subject of a mortgage foreclosure action. The property must be located in the state of Connecticut and be the homeowner's primary residence. The homeowner will meet with a mediator and the lender to try and reach an agreement.

2. **What is mediation?**

Mediation is a process by which a neutral third party (mediator) assists the homeowner and lender in reaching a fair, voluntary, negotiated agreement. The mediator does not decide who is right or wrong.

3. **Who are the mediators?**

The foreclosure mediators are Judicial Branch employees who are trained in mediation and foreclosure law. The mediators have knowledge of different community-based resources and mortgage assistance programs.

4. **How do I qualify for foreclosure mediation?**

The one-to-four family residential property that is being foreclosed must be the primary residence of the homeowner, and the homeowner must be the borrower. The mortgage foreclosure action must have a return date on or after July 1, 2008.

5. **How do I apply for foreclosure mediation?**

The homeowner/borrower must file a *Foreclosure Mediation Request* form (JD-CV-93), and an *Appearance* form (JD-CV-12). These forms must be filed not more than fifteen (15) days from the return date on the *Summons* unless extended by the Court. Forms are available at any Superior Court clerk's office, Court Service Center or online at [www.jud.ct.gov](http://www.jud.ct.gov).

6. **Do I need a lawyer to participate in the Foreclosure Mediation Program?**

No, you do not have to be represented by a lawyer to participate in this program.

7. **Do all borrowers who signed the mortgage need to attend the mediation session?**

Yes, all borrowers must be present at the mediation session; for example, if a husband and wife signed the mortgage then both will need to be present for the mediation.

8. **Am I required to participate in mediation?**  
No, participation is voluntary for the homeowner/borrower.
9. **Is there an application fee?**  
There is no application fee for this program.
10. **Is the mediation confidential?**  
Yes, any discussions in the mediation are confidential.
11. **What do I need to bring to the mediation session?**
- Proof of income, if employed; for example, a current pay stub;
  - List of expenses;
  - Copies of any completed application(s) for mortgage or financial assistance; and
  - Any other information that may be helpful.
12. **Where will the mediation sessions be held?**  
The mediation session(s) will be held at courthouses located throughout the state.
13. **Does this mean I won't lose my house due to foreclosure?**  
Participation in the Foreclosure Mediation Program does not stop or suspend the foreclosure. The homeowner is still obligated to respond to the foreclosure action and may still be at risk of losing their property to foreclosure.
14. **Where should I direct questions about the Foreclosure Mediation Program?**  
If you have questions about the Foreclosure Mediation Program, please contact Roberta Palmer at 860-263-2734, or email her at [Roberta.Palmer@jud.ct.gov](mailto:Roberta.Palmer@jud.ct.gov).



## **FORECLOSURE MEDIATION PROGRAM**

### **ATTORNEY FAQ's**

1. What is the Foreclosure Mediation Program (FMP)?
2. What foreclosure cases qualify for the FMP?
3. Is participation in the FMP mandatory?
4. What forms are required for the FMP?
5. How would the homeowner become aware of the FMP?
6. What happens if the notice and the request form are not served on the homeowner with the complaint?
7. Does participation in the Foreclosure Mediation Program stay the foreclosure action?
8. How long is the mediation period?
9. When will the first mediation session be held?
10. What issues will be addressed at the mediation?
11. Do I need to have my client present at the mediation session?
12. Who may I contact if I have questions?

**1. What is the Foreclosure Mediation Program?**

Pursuant to P.A. 08-176 the Chief Court Administrator has established the Foreclosure Mediation Program to assist lenders and homeowners achieve a mutually agreeable resolution of a mortgage foreclosure action through the mediation process. No mediation request forms will be accepted on or after July 1, 2010.

**2. What foreclosure cases qualify for the FMP?**

The Foreclosure Mediation Program applies to mortgage foreclosure actions that have a return date on or after July 1, 2008. The mortgage foreclosure must be filed against homeowners of one- to- four family, owner-occupied residential property located in the state of Connecticut. The property must be the primary residence of the homeowner.

**3. Is participation in the FMP mandatory?**

Participation is mandatory for any counsel representing the mortgagee upon the filing of a Foreclosure Mediation Request form by the mortgagor.

**4. What forms are required for the FMP?**

The forms prescribed by the Chief Court Administrator are the Foreclosure Mediation Notice to Homeowner (JD-CV-94) and the Foreclosure Mediation Request (JD-CV-93). These forms are available at each Judicial District clerk's office, Court Service Centers or online at [www.jud.ct.gov](http://www.jud.ct.gov).

**5. How would the homeowner become aware of the FMP?**

The mortgagee shall give notice to the mortgagor of the Foreclosure Mediation Program by attaching to the **front** of the foreclosure complaint a copy of the Foreclosure Mediation Notice to Homeowner form (JD-CV-94) and a Foreclosure Mediation Request form (JD-CV-93).

6. **What happens if the Foreclosure Mediation Notice to Homeowner and the Foreclosure Mediation Request form are not served on the homeowner with the complaint?**  
The court may issue an order that no judgment may enter for fifteen (15) days during which period the homeowner may submit a Foreclosure Mediation Request form to the court.
7. **Does participation in the Foreclosure Mediation Program stay the foreclosure action?**  
Participation in the Foreclosure Mediation Program does not suspend the mortgagor's obligation to respond to the foreclosure action in accordance with applicable rules of the court. However, no judgment of foreclosure may be entered until the mediation period has expired or otherwise terminated, as provided in the statute.
8. **How long is the mediation period?**  
The mediation period shall commence when the court sends notice that a Foreclosure Mediation Request form has been submitted by the homeowner. It shall conclude not more than sixty (60) days after the return date for the foreclosure action, except that the court may extend the mediation period by not more than thirty (30) days, or shorten the mediation period.
9. **When will the first mediation session be held?**  
The first mediation session shall be held no later than fifteen (15) business days after the court sends notice to all parties that a Foreclosure Mediation Request form has been submitted to the court.
10. **What issues will be addressed at the mediation?**  
The foreclosure mediation will address all issues including, but not limited to:
  - Reinstatement of the mortgage
  - Restructuring of the mortgage debt
  - Assignment of law days
  - Assignment of sale date
  - Foreclosure by decree of sale
11. **Do I need to have my client present at the mediation session?**  
The mortgagor and the mortgagee shall appear in person at each mediation session and shall have authority to agree to a proposed settlement. However, if the mortgagee is represented by counsel, said counsel may appear in lieu of the mortgagee to represent the mortgagee's interests at the mediation, provided such counsel has the authority to agree to a proposed settlement and the mortgagee is available during the mediation session by telephone or electronic means. If the mortgagor is represented, both client and counsel must be present.
12. **Who may I contact if I have questions?**  
If you have questions about the Foreclosure Mediation Program, please contact Roberta Palmer at 860-263-2734, or email her at [Roberta.Palmer@jud.ct.gov](mailto:Roberta.Palmer@jud.ct.gov).