

# Supreme Court of Florida

No. AOSC09-54

IN RE: FINAL REPORT AND RECOMMENDATIONS ON  
RESIDENTIAL MORTGAGE FORECLOSURE CASES

## ADMINISTRATIVE ORDER

Foreclosure case filings in Florida trial courts stood at nearly 369,000 in December 2008. At the beginning of the last quarter of 2009, foreclosure filings statewide totaled in excess of 296,000. Florida has the third highest mortgage delinquency rate, the worst foreclosure inventory, and the most foreclosure starts in the nation. At the close of 2009, it is estimated there will be an inventory of approximately 456,000 pending foreclosure cases statewide. The crisis continues unabated.

The Task Force on Residential Mortgage Foreclosure Cases was established to respond on an emergency basis to the residential mortgage foreclosure crisis in Florida.<sup>1</sup> In Re: Task Force on Residential Mortgage Foreclosure Cases, AOSC09-8 (March 27, 2009). The 15-member Task Force issued a Final Report and

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1. The Task Force was asked to recommend “policies, strategies, and methods for easing the backlog of pending residential mortgage foreclosure cases while protecting the rights of parties” through “mediation and other alternative dispute resolution strategies, case management techniques, and approaches to providing *pro bono* or low-cost legal assistance to homeowners.”

Recommendations on August 15, 2009.<sup>2</sup> The Final Report and Recommendations was published for comment, and oral argument was held on November 4, 2009. In its report, the Task Force identified lack of communication between plaintiffs and borrowers as the most significant issue impeding early resolution of foreclosure cases, and concluded that effective case management and mediation techniques are the best methods the courts can employ to ensure that such communications occur early enough in the case to avoid wasted time and resources for the courts and the parties.

Recognizing that section 44.108, Florida Statutes, and statewide trial court budget policy considerations do not allow trial courts to collect fees for the provision of circuit civil mediation services, the Task Force concluded that outside entities would be needed to manage mediations on the scale required to address the state's foreclosure crisis.

#### Statewide Managed Mediation Program

The Task Force recommended adoption of a uniform, statewide managed mediation program to be implemented through a model administrative order to be issued by each circuit chief judge. Under this program, all foreclosure cases in the

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2. The Task Force met over a period of approximately 20 weeks. During that time period, it conducted in-depth surveys and engaged in other outreach efforts to determine the impact of the foreclosure crisis on lenders and servicers, borrowers, attorneys and judges. The Task Force's Final Report and Recommendations is available at [http://www.floridasupremecourt.org/pub\\_info/documents.shtml#foreclosure](http://www.floridasupremecourt.org/pub_info/documents.shtml#foreclosure).

state courts that involve residential homestead property will be referred to mediation, unless the plaintiff and borrower agree otherwise or unless effective pre-suit mediation that substantially complies with the managed mediation program requirements has been conducted. Referral of the borrower to foreclosure counseling prior to mediation, early electronic exchange of borrower and lender information prior to mediation, and the ability of a plaintiff's representative to appear at mediation by telephone are features of the model administrative order.

The Court approves this recommendation as the best method to open communication and facilitate problem-solving between the parties to foreclosure cases while conserving limited judicial resources. The Court therefore adopts, with minor changes, the Task Force's proposed model administrative order. The model administrative order is incorporated into and appended to this Administrative Order.

As part of the managed mediation program, the Task Force recommended specific written parameters for qualifying providers of managed mediation services, as appended to the model administrative order as Exhibit 13. The Court adopts these standards for providers. It is crucial that these non-profit organizations be independent of the judicial branch, capable of sustained operation without fiscal impact to the courts, politically and professionally neutral, and have a demonstrated ability to efficiently manage the extremely high volume of

foreclosure actions in the circuit or circuits in which services are to be provided.

All providers will be responsible for receiving referrals to mediation, reaching out to borrowers, assigning mediators, facilitating the exchange of documents between the parties, scheduling mediation conferences within designated time frames, and developing procedures for verifying compliance with the managed mediation administrative order issued by the circuit chief judge.

The model administrative order applies to all residential mortgage foreclosure actions filed against homestead property involving loans that originated under federal truth in lending regulations. The administrative order issued by the chief judge will constitute a formal referral to mediation. A borrower may opt out of the process by declining to participate upon being contacted by the mediation manager, or by not completing the pre-mediation requirements of foreclosure counseling and submission of financial documentation to the mediation manager. The parties may also opt out of post-filing managed mediation if they participated in pre-suit mediation either directly through the managed mediation program or through a Supreme Court-certified circuit civil mediator specially trained to mediate residential mortgage foreclosure actions, providing the borrower has participated in foreclosure counseling, there has been a supervised exchange of plaintiff and borrower disclosures, and mediation resulted in either settlement or impasse. In order to qualify as an opt-out from the managed mediation program,

pre-suit mediation must share characteristics of the managed mediation program; that is, it must be independent, genuine, fair and impartial.

Only Florida Supreme Court-certified circuit civil mediators specially trained in residential mortgage foreclosure matters may be assigned to mediate cases referred to a managed mediation program. The Task Force developed training standards and objectives for training mediators in foreclosure matters, and the Court adopts these standards, as appended to the model administrative order as Exhibit 12.

Under the model administrative order, the mediation manager must schedule mediation no earlier than 60 days and no later than 120 days after suit is filed. The mediation manager is responsible for contacting borrowers to explain the program and to refer the borrower to one of several HUD-certified foreclosure counselors who are available to the program on a rotating basis. The mediation manager must also accept and deliver party disclosures through electronic means. While the Task Force recommended the creation of a web-enabled information platform or other secure information system in which to maintain plaintiff and borrower disclosures, the Court recognizes that establishment of such a platform may require time and resources that are not presently available in the midst of the current foreclosure crisis. The Court therefore supports and encourages, as an interim solution, the use of a secure dedicated e-mail address by managed mediation providers for the

purpose of accepting and exchanging plaintiff and borrower disclosures prior to scheduled mediations. The provider of managed mediation services must be responsible for protecting the confidentiality of borrower financial information in accordance with Florida law. The advantage of this solution is that it can be implemented immediately at little or no cost.

The Court recognizes, however, that a secure, encrypted, web-based shared electronic platform is the optimal solution, and urges managed mediation providers to research the availability and feasibility of implementing this method for maintaining and exchanging plaintiff and borrower information. The Court directs the Florida Courts Technology Commission to monitor the methods of electronic information exchange implemented by managed mediation providers in order to evaluate the effectiveness of these methods, and to report the Commission's findings to the Court one year from the date of this Administrative Order.

The Task Force majority recommended that costs of the managed mediation program be paid by the plaintiff, and the Court agrees with this recommendation as the most effective approach to getting plaintiffs and borrowers quickly into mediation for early resolution of their cases. Requiring borrowers to pay a portion of mediation up front would operate as a barrier to this Court's goal of efficiently managing these cases to avoid waste of judicial and party resources. The model administrative order provides for staged payments: part paid at the time the

complaint is filed and the balance paid after mediation is scheduled. These costs will be recoverable in the final judgment of foreclosure. Plaintiffs will be entitled to a refund of fees attributable to foreclosure counseling if the borrower did not participate. Plaintiffs also will be entitled to a refund of fees if cases settle prior to mediation or if borrowers decline to participate in the program before mediating the case. While the model administrative order proposed by the Task Force did not identify a specific fee amount to be paid by plaintiffs, the Court has determined that the total fee for managed mediation may not in any instance exceed \$750.

The Task Force concluded that plaintiffs must have present at the mediation conference a representative who has full authority to settle and who can bind the plaintiff to any mediated settlement agreement. Because of the high volume of foreclosure cases and the fact that many of the leading foreclosure filers are not Florida institutions, the Task Force concluded that the plaintiff's representative may appear at mediation by telephone or another electronic method. Electronic appearance is in compliance with existing mediation rules, including rule 1.720(b), Florida Rules of Civil Procedure, which permits a change in the appearance requirement by order of the court. Plaintiff's counsel, however, as well as the borrower and borrower's counsel, if any, must attend mediation in person.

In order for the managed mediation program to effectively facilitate early resolution of cases, the courts must know whether program requirements are being

met by the parties. The Task Force therefore recommended that the mediation manager, prior to commencement of the mediation conference, determine whether plaintiff's representative is present and whether the representative has full authority to settle the case. If the representative does not have full authority to settle, the mediation manager will report to the court that the plaintiff did not appear with full authority to settle, in violation of the model administrative order requirements. The Committee on Alternative Dispute Resolution Rules and Policy is examining the appearance issue in relation to all mediations as a potential change to Rule 1.720, Florida Rules of Civil Procedure. The Court approves this provision of the model administrative order as an interim measure in lieu of an immediate rule change.

#### Reporting and Data Collection

The Court cannot anticipate how effective the statewide managed mediation program will be in easing the backlog of pending residential foreclosure cases in Florida. The Court therefore directs the Committee on Alternative Dispute Resolution Rules and Policy to implement a reporting system to collect data on the number of cases statewide that are referred to managed mediation programs; whether the cases were settled, adjourned, or ended in impasse; and other relevant information. Key determinants in evaluating the success of the program will be: (1) the percentage of cases referred to the program that result in the program

manager successfully contacting borrowers; (2) the percentage of scheduled mediations failing to go forward because plaintiff's representative did not appear; (3) the percentage of scheduled mediations failing to go forward because the borrower did not appear; and (4) the percentage of mediations resulting in partial or complete agreements compared to those resulting in impasse. The Committee shall report these statistics to the court one year from the date of this Administrative Order.


### Case Management Strategies

In addition to approving the model administrative order and the forms attached to the model order, the Court also approves the "best practices" case management forms submitted as appendices to the Task Force's Final Report and Recommendations. The forms are incorporated into and appended to this Administrative Order. These forms may be adopted and modified by the courts for use in managing foreclosure cases that are not referred to managed mediation programs. The Court also approves the Task Force recommendation for use of sections 702.065 and 702.10, Florida Statutes, to expedite cases involving vacant properties. The Court further approves the Task Force recommendation that cases involving properties that are occupied by individuals other than the borrower may opt into the managed mediation program, at equal cost to the parties, and that

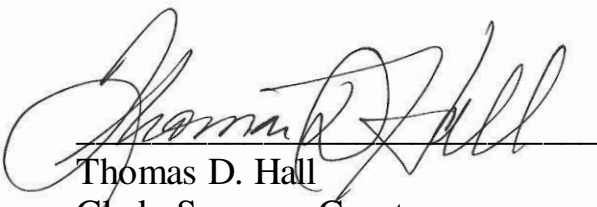
structural improvements, such as open calendars, be employed by courts to allow cases to move as quickly and smoothly as possible.

The Court commends the Task Force for the important work it has performed in addressing the residential mortgage foreclosure crisis in Florida in a brief time frame under significant budgetary constraints.

DONE AND ORDERED at Tallahassee, Florida, on December 28, 2009.

  
Chief Justice Peggy A. Quince

ATTEST:

  
Thomas D. Hall  
Clerk, Supreme Court



## APPENDIX

A. Model Administrative Order

B. Best Practices Case Management Forms

## APPENDIX A

### ***MODEL ADMINISTRATIVE ORDER***

IN THE [number] JUDICIAL CIRCUIT OF FLORIDA

OFFICE OF THE CHIEF JUDGE

ADMINISTRATIVE ORDER NUMBER 2009 –[#]

**ADMINISTRATIVE ORDER FOR CASE MANAGEMENT OF  
RESIDENTIAL FORECLOSURE CASES AND MANDATORY REFERRAL  
OF MORTGAGE FORECLOSURE CASES INVOLVING HOMESTEAD  
RESIDENCES TO MEDIATION**

Whereas, pursuant to Article V, section 2(d) of the Florida Constitution, and section 43.26, Florida Statutes, the chief judge of each judicial circuit is charged with the authority and power to do everything necessary to promote the prompt and efficient administration of justice, and rule 2.215(b)(3), Florida Rules of Judicial Administration, mandates the chief judge to “develop an administrative plan for the efficient and proper administration of all courts within the circuit;” and

Whereas, rule 2.545 of the Rules of Judicial Administration requires that the trial courts “...take charge of all cases at an early stage in the litigation and...control the progress of the case thereafter until the case is determined...”, which includes “...identifying cases subject to alternative dispute resolution processes;” and

Whereas, Chapter 44, Florida Statutes, and rules 1.700-1.750, Florida Rules of Civil Procedure, provide a framework for court-ordered mediation of civil actions, except those matters expressly excluded by rule 1.710(b), which does not exclude residential mortgage foreclosure actions; and

Whereas, residential mortgage foreclosure case filings have increased substantially in the [number] Judicial Circuit, and state and county budget constraints have limited the ability of the courts in the [number] Judicial Circuit to manage these cases in a timely manner; and

Whereas, high residential mortgage foreclosure rates are damaging the economies of the count[y]/[ies] in the [number] Judicial Circuit; and

Whereas, the Supreme Court of Florida has determined that mandatory mediation of homestead residential mortgage foreclosure actions prior to the matter

being set for final hearing will facilitate the laudable goals of communication, facilitation, problem-solving between the parties with the emphasis on self-determination, the parties' needs and interests, procedural flexibility, full disclosure, fairness, and confidentiality. Referring these cases to mediation will also facilitate and provide a more efficient use of limited judicial and clerk resources in a court system that is already overburdened; and

Whereas, the *[name of Program Manager]* is an independent, nonpartisan, nonprofit organization that has demonstrable ability to assist the courts with managing the large number of residential mortgage foreclosure actions that recently have been filed in the *[number]* Judicial Circuit.

### **NOW, THEREFORE, IT IS ORDERED:**

#### **Definitions**

As used in this Administrative Order, the following terms mean:

“RMFM Program” (Residential Mortgage Foreclosure Mediation Program) means the mediation program managed by *[name of Program Manager]* to implement and carry out the intent of this Administrative Order.

“The Program Manager” means *[name of Program Manager]*, qualified in accordance with parameters attached as Exhibit 13. Also referred to as the “Mediation Manager.”

“Plaintiff” means the individual or entity filing to obtain a mortgage foreclosure on residential property.

“Plaintiff’s representative” means the person who will appear at mediation who has full authority to settle without further consultation and resolve the foreclosure suit.

“Borrower” means an individual named as a party in the foreclosure action who is a primary obligor on the promissory note which is secured by the mortgage being foreclosed.

“Homestead residence” means a residential property for which a homestead real estate tax exemption was granted according to the certified rolls of the last

assessment by the county property appraiser prior to the filing of the suit to foreclose the mortgage.

“Form A” means the certifications required herein in the format of Exhibit 1 attached.

“Plaintiff’s Disclosure for Mediation” means those documents requested by the borrower pursuant to paragraph 7 below.

“Borrower’s Financial Disclosure for Mediation” means those documents described in Exhibit 5 attached.

“Foreclosure counselor” means a counselor trained in advising persons of options available when facing a mortgage foreclosure, who has no criminal history of committing a felony or a crime of dishonesty, and who is certified by the United States Department of Housing and Urban Development (HUD) or National Foreclosure Mitigation Counseling Program (NFMC) as an agency experienced in mortgage delinquency and default resolution counseling.

“Communication equipment” means a conference telephone or other electronic device that permits all those appearing or participating to hear and speak to each other, provided that all conversation of the participants is audible to all persons present.

## **Scope**

1. ***Residential Mortgage Foreclosures (Origination Subject to TILA).*** This Administrative Order shall apply to all residential mortgage foreclosure actions filed in the [number] Judicial Circuit in which the origination of the note and mortgage sued upon was subject to the provisions of the federal Truth in Lending Act, Regulation Z. However, compliance with this Administrative Order varies depending on whether the property secured by the mortgage is a homestead residence.

Upon the effective date of this Administrative Order, all newly filed mortgage foreclosure actions filed against a homestead residence shall be referred to the RMFM Program unless the plaintiff and borrower agree in writing otherwise or unless pre-suit mediation was conducted in accordance to paragraph 23. The parties to the foreclosure action shall comply with the conditions and requirements imposed by this Administrative Order. In

actions to foreclose a mortgage on a homestead residence, the plaintiff and borrower shall attend at least one mediation session, unless the plaintiff and borrower agree in writing not to participate in the RMFM Program or the Program Manager files a notice of borrower nonparticipation.

Upon the effective date of this Administrative Order, all newly filed residential mortgage foreclosure actions involving property that is not a homestead residence shall comply with the requirements of filing a Form A as required by paragraph 5 below and the requirements of paragraph 18 below (plaintiff's certification as to settlement authority).

At the discretion of the presiding judge, compliance with this Administrative Order may also be required for homestead residential mortgage foreclosure actions filed prior to the effective date of this Administrative Order, to residences which are not homestead residences, and any other residential foreclosure action the presiding judge deems appropriate. A party requesting that the case be sent to mediation with the RMFM Program at the discretion of the presiding judge shall make the request in format of Exhibit 3 attached.

2. ***Referral to Mediation.*** This Administrative Order constitutes a formal referral to mediation pursuant to the Florida Rules of Civil Procedure in actions involving a mortgage foreclosure of a homestead residence. The plaintiff and borrower are deemed to have stipulated to mediation by a mediator assigned by the Program Manager unless pursuant to rule 1.720(f), Florida Rules of Civil Procedure., the plaintiff and borrower file a written stipulation choosing not to participate in the RMFM Program. Referral to the RMFM Program is for administration and management of the mediation process and assignment of a Florida Supreme Court certified circuit civil mediator who has been trained in mediating residential mortgage foreclosure actions and who has agreed to be on the panel of available certified circuit civil mediators. Mediators used in the RMFM Program shall be trained in accordance with the standards stated in Exhibit 12 attached. Mediation through the RMFM Program shall be conducted in accordance with Florida Rules of Civil Procedure and Florida Rules for Certified and Court-Appointed Mediators.
3. ***Compliance Prior to Judgment.*** The parties must comply with this Administrative Order and the mediation process must be completed before the plaintiff applies for default judgment, a summary judgment hearing, or a

final hearing in an action to foreclose a mortgage on a homestead residence unless a notice of nonparticipation is filed by the Program Manager.

4. ***Delivery of Notice of RMFM Program with Summons.*** After the effective date of this Administrative Order, in all actions to foreclose a mortgage on residential property the clerk of court shall attach to the summons to be served on each defendant a notice regarding managed mediation for homestead residences in the format of Exhibit 2 attached.

## **Procedure**

5. ***Responsibilities of Plaintiff's Counsel; Form A.*** When suit is filed, counsel for the plaintiff must file a completed Form A with the clerk of court. If the property is a homestead residence, all certifications in Form A must be filled out completely. Within one business day after Form A is filed with the clerk of court, counsel for plaintiff shall also electronically transmit a copy of Form A to the Program Manager along with the case number of the action and contact information for all of the parties. The contact information must include at a minimum the last known mailing address and phone number for each party.

In Form A, plaintiff's counsel must affirmatively certify whether the origination of the note and mortgage sued upon was subject to the provisions of the federal Truth in Lending Act, Regulation Z. In Form A, plaintiff's counsel must also affirmatively certify whether the property is a homestead residence. Plaintiff's counsel is not permitted to respond to the certification with "unknown," "unsure," "not applicable," or similar nonresponsive statements.

If the property is a homestead residence and if the case is not exempted from participation in the RMFM Program because of pre-suit mediation conducted in accordance with paragraph 23 below, plaintiff's counsel shall further certify in Form A the identity of the plaintiff's representative who will appear at mediation. Plaintiff's counsel may designate more than one plaintiff's representative. At least one of the plaintiff's representatives designated in Form A must attend any mediation session scheduled pursuant to this Administrative Order. Form A may be amended to change the designated plaintiff's representative, and the amended Form A must be filed with the court no later than five days prior to the mediation session. All amended Forms A must be electronically transmitted to the Program Manager via a secure dedicated e-mail address or on the web-enabled

information platform described in paragraph 8 no later than one business day after being filed with the clerk of court.

6. ***Responsibilities of Borrower.*** Upon the Program Manager receiving a copy of Form A, the Program Manager shall begin efforts to contact the borrower to explain the RMFM Program to the borrower and the requirements that the borrower must comply with to obtain a mediation. The Program Manager shall also ascertain whether the borrower wants to participate in the RMFM Program.

The borrower must do the following prior to mediation being scheduled: meet with an approved mortgage foreclosure counselor, and provide to the Program Manager the information required by the Borrower's Financial Disclosure for Mediation. The Borrower's Financial Disclosure for Mediation will depend on what option the borrower wants to pursue in trying to settle the action.

It shall be the responsibility of the Program Manager to transmit the Borrower's Financial Disclosure for Mediation via a secure dedicated e-mail address or to upload same to the web-enabled information platform described in paragraph 8; however, the Program Manager is not responsible or liable for the accuracy of the borrower's financial information.

7. ***Plaintiff's Disclosure for Mediation.*** Within the time limit stated below, prior to attending mediation the borrower may request any of the following information and documents from the plaintiff:

Documentary evidence the plaintiff is the owner and holder in due course of the note and mortgage sued upon.

A history showing the application of all payments by the borrower during the life of the loan.

A statement of the plaintiff's position on the present net value of the mortgage loan.

The most current appraisal of the property available to the plaintiff.

The borrower must deliver a written request for such information to the Program Manager in the format of Exhibit 6 attached no later than 25 days

prior to the mediation session. The Program Manager shall promptly electronically transmit the request for information to plaintiff's counsel.

Plaintiff's counsel is responsible for ensuring that the Plaintiff's Disclosure for Mediation is electronically transmitted via a secure dedicated e-mail address or to the web-enabled information platform described in paragraph 8 below no later than five (5) business days before the mediation session. The Program Manager shall immediately deliver a copy of Plaintiff's Disclosure for Mediation to the borrower.

8. ***Information to Be Provided on Web-Enabled Information Platform.*** All information to be provided to the Program Manager to advance the mediation process, such as Form A, Borrower's Financial Disclosure for Mediation, Plaintiff's Disclosure for Mediation, as well as the case number of the action and contact information for the parties, shall be submitted via a secure dedicated e-mail address or in a web-enabled information platform with XML data elements.
9. ***Nonparticipation by Borrower.*** If the borrower does not want participate in the RMFM Program, or if the borrower fails or refuses to cooperate with the Program Manager, or if the Program Manager is unable to contact the borrower, the Program Manager shall file a notice of nonparticipation in the format of Exhibit 4 attached. The notice of nonparticipation shall be filed no later than 120 days after the initial copy of Form A is filed with the court. A copy of the notice of nonparticipation shall be served on the parties by the Program Manager.
10. ***Referral to Foreclosure Counseling.*** The Program Manager shall be responsible for referring the borrower to a foreclosure counselor prior to scheduling mediation. Selection from a list of foreclosure counselors certified by the United States Department of Housing and Urban Development shall be by rotation or by such other procedures as may be adopted by administrative order of the chief judge in the circuit in which the action is pending. The borrower's failure to participate in foreclosure counseling shall be cause for terminating the case from the RMFM Program.
11. ***Referrals for Legal Representation.*** In actions referred to the RMFM Program, the Program Manager shall advise any borrower who is not represented by an attorney that the borrower has a right to consult with an attorney at any time during the mediation process and the right to bring an

attorney to the mediation session. The Program Manager shall also advise the borrower that the borrower may apply for a volunteer *pro bono* attorney in programs run by lawyer referral, legal services, and legal aid programs as may exist within the circuit. If the borrower applies to one of those agencies and is coupled with a legal services attorney or a volunteer *pro bono* attorney, the attorney shall file a notice of appearance with the clerk of the court and provide a copy to the attorney for the plaintiff and the Program Manager. The appearance may be limited to representation only to assist the borrower with mediation but, if a borrower secures the services of an attorney, counsel of record must attend the mediation.

12. ***Scheduling Mediation.*** The plaintiff's representative, plaintiff's counsel, and the borrower are all required to comply with the time limitations imposed by this Administrative Order and attend a mediation session as scheduled by the Program Manager. No earlier than 60 days and no later than 120 days after suit is filed, the Program Manager shall schedule a mediation session. The mediation session shall be scheduled for a date and time convenient to the plaintiff's representative, the borrower, and counsel for the plaintiff and the borrower, using a mediator from the panel of Florida Supreme Court certified circuit civil mediators who have been specially trained to mediate residential mortgage foreclosure disputes. Mediation sessions will be held at a suitable location(s) within the circuit obtained by the Program Manager for mediation. Mediation shall be completed within the time requirements established by rule 1.710(a), Florida Rules of Civil Procedure.

Mediation shall not be scheduled until the borrower has had an opportunity to meet with an approved foreclosure counselor. Mediation shall not be scheduled earlier than 30 days after the Borrower's Financial Disclosure for Mediation has been transmitted to the plaintiff via a secure dedicated e-mail address or uploaded to the web-enabled information platform described in paragraph 8.

Once the date, time, and place of the mediation session have been scheduled by the Program Manager, the Program Manager shall promptly file with the clerk of court and serve on all parties a notice of the mediation session.

13. ***Attendance at Mediation.*** The following persons are required to be physically present at the mediation session: a plaintiff's representative designated in the most recently filed Form A; plaintiff's counsel; the

borrower; and the borrower's counsel of record, if any. However, the plaintiff's representative may appear at mediation through the use of communication equipment, if plaintiff files and serves at least five (5) days prior to the mediation a notice in the format of Exhibit 7 attached advising that the plaintiff's representative will be attending through the use of communication equipment and designating the person who has full authority to sign any settlement agreement reached. Plaintiff's counsel may be designated as the person with full authority to sign the settlement agreement.

At the time that the mediation is scheduled to physically commence, the Program Manager shall enter the mediation room prior to the commencement of the mediation conference and, prior to any discussion of the case in the presence of the mediator, take a written roll. That written roll will consist of a determination of the presence of the borrower; the borrower's counsel of record, if any; the plaintiff's lawyer; and the plaintiff's representative with full authority to settle. If the Program Manager determines that anyone is not present, that party shall be reported by the Program Manager as a non-appearance by that party on the written roll. If the Program Manager determines that the plaintiff's representative present does not have full authority to settle, the Program Manager shall report that the plaintiff's representative did not appear on the written roll as a representative with full settlement authority as required by this Administrative Order. The written roll and communication of authority to the Program Manager is not a mediation communication.

The authorization by this Administrative Order for the plaintiff's representative to appear through the use of communication equipment is pursuant to rule 1.720(b), Florida Rules of Civil Procedure (court order may alter physical appearance requirement), and in recognition of the emergency situation created by the massive number of residential foreclosure cases being filed in this circuit and the impracticality of requiring physical attendance of a plaintiff's representative at every mediation. Additional reasons for authorizing appearance through the use of communication equipment for mortgage foreclosure mediation include a number of protective factors that do not exist in other civil cases, namely the administration of the program by a program manager, pre-mediation counseling for the borrower, and required disclosure of information prior to mediation. The implementation of this Administrative Order shall not create any expectation that appearance through the use of communication equipment will be authorized in other civil cases.

If the plaintiff's representative attends mediation through the use of communication equipment, the person authorized by the plaintiff to sign a settlement agreement must be physically present at mediation. If the plaintiff's representative attends mediation through the use of communication equipment, the plaintiff's representative must remain on the communication equipment at all times during the entire mediation session. If the plaintiff's representative attends through the use of communication equipment, and if the mediation results in an impasse, within five (5) days after the mediation session, the plaintiff's representative shall file in the court file a certification in the format of Exhibit 8 attached as to whether the plaintiff's representative attended mediation. If the mediation results in an impasse after the appearance of the plaintiff's representative through the use of communication equipment, the failure to timely file the certification regarding attendance through the use of communication equipment shall be grounds to impose sanctions against the plaintiff, including requiring the physical appearance of the plaintiff's representative at a second mediation, taxation of the costs of a second mediation to the plaintiff, or dismissal of the action.

Junior lienholders may appear at mediation by a representative with full settlement authority. If a junior lienholder is a governmental entity comprised of an elected body, such junior lienholder may appear at mediation by a representative who has authority to recommend settlement to the governing body. Counsel for any junior lienholder may also attend the mediation.

The participants physically attending mediation may consult on the telephone during the mediation with other persons as long as such consultation does not violate the provisions of sections 44.401-406, Florida Statutes.

14. ***Failure to Appear at Mediation.*** If either the plaintiff's representative designated in the most recently filed Form A or the borrower fails to appear at a properly noticed mediation and the mediation does not occur, or when a mediation results in an impasse, the report of the mediator shall notify the presiding judge regarding who appeared at mediation without making further comment as to the reasons for an impasse. If the borrower fails to appear, or if the mediation results in an impasse with all required parties present, and if the borrower has been lawfully served with a copy of the complaint, and if

the time for filing a responsive pleading has passed, the matter may proceed to a final hearing, summary judgment, or default final judgment in accordance with the rules of civil procedure without any further requirement to attend mediation. If plaintiff's counsel or the plaintiff's representative fails to appear, the court may dismiss the action without prejudice, order plaintiff's counsel or the plaintiff's representative's to appear at mediation, or impose such other sanctions as the court deems appropriate including, but not limited to, attorney's fees and costs if the borrower is represented by an attorney. If the borrower or borrower's counsel of record fails to appear, the court may impose such other sanctions as the court deems appropriate, including, but not limited to, attorney's fees and costs.

15. ***Written Settlement Agreement; Mediation Report.*** If a partial or final agreement is reached, it shall be reduced to writing and signed by the parties and their counsel, if any. Pursuant to rule 1.730(b), Florida Rules of Civil Procedure, if a partial or full settlement agreement is reached, the mediator shall report the existence of the signed or transcribed agreement to the court without comment within 10 days after completion of the mediation. If the parties do not reach an agreement as to any matter as a result of mediation, the mediator shall report the lack of an agreement to the court without comment or recommendation. In the case of an impasse, the report shall advise the court who attended the mediation, and a copy of Form A or any amended Form A shall be attached to the report for the court to determine if at least one of the plaintiff's representative named in Form A appeared for mediation. The mediator's report to the court shall be in the format of Exhibit 9 attached.

16. ***Mediation Communications.*** All mediation communications occurring as a result of this Administrative Order, including information provided to the Program Manager that is not filed with the court, shall be confidential and inadmissible in any subsequent legal proceeding pursuant to Chapter 44, Florida Statutes, the Florida Rules of Civil Procedure, and the Florida Rules for Certified and Court-Appointed Mediators, unless otherwise provided for by law.

17. ***Failure to Comply with Administrative Order.*** In all residential foreclosure actions, if a notice for trial, motion for default final judgment, or motion for summary judgment is filed with the clerk of court, no action will be taken by the court to set a final hearing or enter a summary or default final judgment until the requirements of this Administrative Order have been met. In cases

involving a homestead residence, the presiding judge shall require that copies of either 1) the most recently filed Form A and the report of the mediator, or 2) the most recently filed Form A and the notice of borrower's nonparticipation be sent to the presiding judge by the plaintiff or plaintiff's counsel prior to setting a final hearing or delivered with the packet requesting a summary or default final judgment.

The failure of a party to fully comply with the provisions of this Administrative Order may result in the imposition of any sanctions available to the court, including dismissal of the cause of action without further notice.

18. ***Mediation Not Required If Residence Is Not Homestead.*** If the plaintiff certifies in Form A that the property is NOT a homestead residence when suit is filed, plaintiff's counsel must file and serve with the complaint a certification identifying the agent of plaintiff who has full authority to settle the case without further consultation. The certification shall be in the form of Exhibit 10 attached.

If the plaintiff certifies in Form A that the property is NOT a homestead residence, the matter may proceed to a final hearing, summary judgment, or default final judgment in accordance with the rules of civil procedure without any further requirement to attend mediation, unless otherwise ordered by the presiding judge.

### **RMFM Program Fees**

19. ***RMFM Program Fees.*** The fee structure for the RMFM Program is based on the assumption that a successful mediation can be accomplished with one mediation session. Accordingly, pursuant to rule 1.720(g), Florida Rules of Civil Procedure, the reasonable program fees for the managed mediation, including foreclosure counseling, the mediator's fee, and administration of the managed mediation program, is a total of no more than \$750.00 payable as follows:

- 1) not more than \$400.00 paid by plaintiff at the time suit is filed for administrative fees of the RMFM Program, including outreach to the borrower and foreclosure counseling fees; and

- 2) not more than \$350.00 paid by plaintiff within 10 days after notice of the mediation conference is filed for the mediation fee component of the RMFM Program fees

If more than one mediation session is needed, the total program fee stated above will also cover a second mediation session. However, if an additional mediation session is needed after the second session, the plaintiff shall be responsible for the payment of the program fees for such additional mediation sessions, unless the parties agree otherwise. The program fees for the third and each subsequent mediation session shall be no more than \$350.00 per session.

All program fees shall be paid directly to the Program Manager. If the case is not resolved through the mediation process, the presiding judge may tax the program fees as a cost or apply it as a set off in the final judgment of foreclosure.

If the borrower cannot be located, chooses not to participate in the RMFM Program, or if the borrower does not make any contact with the foreclosure counselor, the plaintiff shall be entitled to a refund of the portion of the Program fees attributable to foreclosure counseling. If mediation is scheduled and the borrower announces an intention not to participate further in the RMFM Program prior to the mediation session, or if the case settles and the Program Manager has notice of the settlement at least five (5) days prior to the mediation session, the plaintiff shall be entitled to a refund of the Program fees allocated for the mediation session. If notice of settlement is not received by the Program Manager at least five (5) days prior to the scheduled mediation session, the plaintiff shall not be entitled to any refund of mediation fees.

The total fees include the mediator's fees and costs; the cost for the borrower to attend a foreclosure counseling session with an approved mortgage foreclosure counselor; and the cost to the Program Manager for administration of the managed mediation program which includes but is not limited to providing neutral meeting and caucus space, scheduling, telephone lines and instruments, infrastructure to support a web-enabled information platform, a secure dedicated email address or other secure system for information transmittal, and other related expenses incurred in managing the foreclosure mediation program.

## **Program Manager to Monitor Compliance and Satisfaction**

**20. *Monitoring Compliance Concerning Certain Provisions of This Administrative Order, Satisfaction with RMFM Program, and Program Operation.*** The Program Manager shall be responsible for monitoring whether Form A has been filed in all residential foreclosure actions that commence after the effective date of this Administrative Order and whether the RMFM Program fees have been paid if the residence is a homestead residence. The Program Manager shall send compliance reports to the chief judge or the chief judge's designee in the format and with the frequency required by the chief judge.

The Program Manager may assist with enforcing compliance with this Administrative Order upon filing a written motion pursuant to rule 1.100(b), Florida Rules of Civil Procedure, stating with particularity the grounds therefor and the relief or order sought. Example orders are attached as Exhibit 11.

The Program Manager shall also provide the chief judge with periodic reports as to whether plaintiffs and borrowers are satisfied with the RMFM Program.

The Program Manager shall also provide the chief judge with reports with statistical information about the status of cases in the RMFM Program and RMFM Program finances in the format and with the frequency required by the chief judge.

**21. *Designation of Plaintiff Liaisons with RMFM Program.*** Any plaintiff who has filed five (5) or more foreclosure actions in the [number] Judicial Circuit while this Administrative Order is in effect shall appoint two RMFM Program liaisons, one of whom shall be a lawyer and the other a representative of the entity servicing the plaintiff's mortgages, if any, and, if none, a representative of the plaintiff. Plaintiff's counsel shall provide written notice of the name, phone number (including extension), email, and mailing address of both liaisons to the chief judge and the Program Manager within 30 days after the effective date of this Administrative Order, and on the first Monday of each February thereafter while this Administrative Order is in effect.

The liaisons shall be informed of the requirements of this Administrative Order and shall be capable of answering questions concerning the administrative status of pending cases and the party's internal procedures relating to the processing of foreclosure cases, and be readily accessible to discuss administrative and logistical issues affecting the progress of the plaintiff's cases through the RMFM Program. Plaintiff's counsel shall promptly inform the chief judge and Program Manager of any changes in designation of the liaisons and the contact information of the liaisons. The liaisons shall act as the court's point of contact in the event the plaintiff fails to comply with this Administrative Order on multiple occasions and there is a need to communicate with the plaintiff concerning administrative matters of mutual interest.

### **List of Participating Mediators and Rotation of Mediators**

22. *List of Participating Mediators and Rotation of Mediators.* The Program Manager shall post on its website the list of Florida Supreme Court certified mediators it will use to implement the RMFM Program and will state in writing the criteria, subject to approval by the chief judge, the program will use in selecting mediators. The Program Manager shall also state in writing the procedure, subject to the approval by the chief judge, the program will use to rotate the appointment of mediators. The RMFM Program shall encourage the use of mediators who have been trained to mediate mortgage foreclosure cases, reflecting the diversity of the community in which it operates. Assignment of mediators shall be on a rotation basis that fairly spreads work throughout the pool of mediators working in the RMFM Program, unless the parties mutually agree on a specific mediator or the case requires a particular skill on the part of the mediator.

### **Pre-Suit Mediation Encouraged**

22. *Pre-Suit Mediation.* Mortgage lenders, whether private individuals, commercial institutions, or mortgage servicing companies, are encouraged to use any form of alternative dispute resolution, including mediation, *before* filing a mortgage foreclosure lawsuit with the clerk of the court. Lenders are encouraged to enter into the mediation process with their borrowers *prior* to filing foreclosure actions in the [number] Judicial Circuit to reduce the costs to the parties for maintaining the litigation and to reduce to the greatest extent possible the stress on the limited resources of the courts caused by the

large numbers of such actions being filed across the state and, in particular, in the *[number]* Judicial Circuit.

If the parties participated in pre-suit mediation using the RMFM Program or participated in any other pre-suit mediation program having procedures substantially complying with the requirements of this Administrative Order, including provisions authorizing the exchange of information, foreclosure counseling, and requiring use of Florida Supreme Court certified circuit civil mediators specially trained to mediate residential mortgage foreclosure actions, the plaintiff shall so certify in Form A, in which case the plaintiff and borrower shall not be required to participate in mediation again unless ordered to do so by the presiding judge. A borrower may file a motion contesting whether pre-suit mediation occurred in substantial compliance with the RMFM Program.

Nothing in this paragraph precludes the presiding judge from sending the case to mediation after suit is filed, even if pre-suit mediation resulted in an impasse or there was a breach of the pre-suit mediation agreement.

This Administrative Order shall be recorded by the clerk of the court in each county of the *[number]* Judicial Circuit, takes effect on *[effective date]*, and will remain in full force and effect unless and until otherwise ordered.

**ORDERED** on \_\_\_\_\_, 20[\_\_\_\_].

---

*[NAME OF CHIEF JUDGE]*, Chief Judge  
*[number]* Judicial Circuit, State of Florida

## **RMFM PROGRAM TIMELINES**

### **TIMELINE FROM DATE SUIT FILED:**

#### **Suit is filed**

Form A filed with Complaint  
RMFM Program fees paid by Plaintiff  
Notice of RMFM Program attached to Summons

#### **1 business day after suit is filed**

Form A electronically transmitted to Program Manager by Plaintiff's counsel

#### **60-120 days after suit is filed**

Borrower meets with foreclosure counselor  
Borrower's Financial Disclosure for Mediation is transmitted to IT platform  
Mediation session is scheduled  
Borrower requests Plaintiff's Disclosure for Mediation, if desired

#### **120 days after suit is filed**

Notice of Nonparticipation filed by Program Manager, if applicable

### **TIMELINE WITH MEDIATION SESSION AS POINT OF REFERENCE**

#### **Prior to mediation being scheduled**

RMFM Program fees paid by Plaintiff  
Borrower must contact Program Manager  
Borrower must meet with foreclosure counselor  
Borrower must complete and submit Borrower's Financial Disclosure for Mediation packet to Program Manager

#### **30 days prior to mediation session**

Program Manager electronically transmits Borrower's Financial Disclosure for Mediation to the IT platform

#### **25 days prior to mediation session**

Borrower makes written request for Plaintiff's Disclosure for Mediation if desired

#### **5 days prior to mediation session**

Any amended Form A designation of the plaintiff's representative must be filed with the Clerk

#### **3 business days prior to mediation session**

Plaintiff's counsel transmits Plaintiff's Financial Disclosure for Mediation to the IT platform

#### **1 day prior to mediation session**

Any amended Form A designation of the plaintiff's representative must be uploaded to the IT platform

#### **10 days after mediation session**

Program Manager/Mediator files mediator's report with the clerk of court and serves copies on the parties

## **INDEX OF EXHIBITS**

1. FORM A
2. NOTICE OF RMFM PROGRAM TO BE SERVED WITH SUMMONS
3. BORROWER'S REQUEST TO PARTICIPATE IN RMFM PROGRAM
4. NOTICE OF BORROWER'S NONPARTICIPATION
5. BORROWER'S FINANCIAL DISCLOSURE FOR MEDIATION
6. BORROWER'S REQUEST FOR PLAINTIFF'S DISCLOSURE FOR MEDIATION
7. PLAINTIFF'S NOTICE OF ATTENDING MEDIATION BY TELEPHONE
8. PLAINTIFF'S CERTIFICATION REGARDING ATTENDING MEDIATION BY TELEPHONE
9. MEDIATOR'S REPORT
10. CERTIFICATION REGARDING SETTLEMENT AUTHORITY (Residence Not Homestead)
11. ORDERS FOR REFERRALS, COMPLIANCE, AND ENFORCEMENT
12. MEDIATION TRAINING STANDARDS
13. PARAMETERS FOR MANAGED MEDIATION
14. RMFM PROGRAM FLOWCHART

# EXHIBIT 1

## FORM A

Please complete online at [http://www.\\*\\*\\*](http://www.***) and file original with the Clerk of Court  
IN THE CIRCUIT COURT IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

[Name of Plaintiff]

Case No.:

Plaintiff,

vs.

[Names of Defendant(s)]

Defendant(s)

### **Form "A"**

(Certifications Pursuant to [number] Judicial Circuit Administrative Order 200[\_\_/])

#### **Certificate of Plaintiff's Counsel Regarding Origination of Note and Mortgage**

THE UNDERSIGNED, as counsel of record for plaintiff and as an officer of the court, certifies the origination of the note and mortgage sued upon in this action \_\_\_\_ WAS or \_\_\_\_ WAS NOT subject to the provisions of the federal Truth in Lending Act, Regulation Z.

#### **Certificate of Plaintiff's Counsel Regarding Status of Residential Property**

THE UNDERSIGNED, as counsel of record for plaintiff and as an officer of the court, certifies the property that is the subject matter of this lawsuit \_\_\_\_ IS or \_\_\_\_ IS NOT a homestead residence. A "homestead residence" means a residential property for which a homestead real estate tax exemption was granted according to the certified rolls of the last assessment by the county property appraiser prior to the filing of the suit to foreclose the mortgage.

*If the residential property is a homestead residence, complete both of the following:*

#### **Certificate of Plaintiff's Counsel Regarding Pre-Suit Mediation**

The following certification \_\_\_\_ DOES or \_\_\_\_ DOES NOT apply to this case:

THE UNDERSIGNED, as counsel of record for plaintiff and as an officer of the court, certifies that prior to filing suit a plaintiff's representative with full settlement authority attended and participated in mediation with the borrower, conducted by [Name of Program Manager], and the mediation resulted in an impasse or a pre-suit settlement agreement was reached but the settlement agreement has been breached. The undersigned further certifies that prior to mediation the borrower received services from a HUD or NFMC approved foreclosure counselor, Borrower's Financial Disclosure for Mediation was provided, and Plaintiff's Disclosure for Mediation was provided.

**Certificate of Plaintiff's Counsel Regarding Plaintiff's Representative at Mediation**

THE UNDERSIGNED, as counsel of record for plaintiff and as an officer of the court, certifies the following is a list of the persons, one of whom will represent the plaintiff in mediation with full authority to modify the existing loan and mortgage and to settle the foreclosure case, and with authority to sign a settlement agreement on behalf of the plaintiff (*list name, address, phone number, facsimile number, and email address*):

Plaintiff's counsel understands the mediator or the RMFM Program Manager may report to the court who appears at mediation and, if at least one of plaintiff's representatives named above does not appear at mediation, sanctions may be imposed by the court for failure to appear.

As required by the Administrative Order, plaintiff's counsel will transmit electronically to the RMFM Program Manager the case number of this action, the contact information regarding the parties, and a copy of this Form A, using the approved web-enable information platform.

Date:

---

(*Signature of Plaintiff's Counsel*)  
[Printed name, address, phone number and  
Fla. Bar No.]

# EXHIBIT 2

## NOTICE OF RMFM PROGRAM TO BE SERVED WITH SUMMONS

IN THE CIRCUIT COURT FOR THE [NUMBER] JUDICIAL CIRCUIT  
IN AND FOR [COUNTY], FLORIDA

**A NOTICE FROM THE COURT REGARDING LAWSUITS TO FORECLOSE  
MORTGAGES ON HOMES**

If you are being sued to foreclose the mortgage on your primary home and your home has a homestead exemption and if you are the person who borrowed the money for the mortgage, you have a right to go to “mediation.” At “mediation,” you will meet with a Florida Supreme Court certified mediator appointed by the court and also a representative of the company asking to foreclose your mortgage to see if you and the company suing you can work out an agreement to stop the foreclosure. **The mediator will not be allowed to give you legal advice or to give you an opinion about the lawsuit.** The mediator’s job is to remain neutral and not take sides, but to give both sides a chance to talk to each other to see if an agreement can be reached to stop the foreclosure. If you and the company suing you come to an agreement, a settlement agreement will be written up and signed by you and the company suing you. With some limited exceptions, what each side says at the mediation is confidential and the judge will not know what was said at mediation.

**You will not have to pay anything to participate in this mediation program.** To participate in mediation, **as soon as practical**, you must contact *[name of the Program Manager]* by calling *[phone number]* between 9:00 a.m. and 5:00 p.m., Monday through Friday.

To participate in mediation, you must also provide financial information to the mediator and meet with an approved foreclosure counselor prior to mediation. You will not be charged any additional amount for meeting with a foreclosure counselor. You may also request certain information from the company suing you before going to mediation.

*[Name of the Program Manager]* will explain more about the mediation program to you when you call.

If you have attended mediation arranged by *[name of the Program Manager]* prior to being served with this lawsuit, and if mediation did not result in a settlement, you may file a motion asking the court to send the case to mediation again if your financial circumstances have changed since the first mediation.

**AS STATED IN THE SUMMONS SERVED ON YOU, YOU OR YOUR LAWYER MUST FILE WITH THE COURT A WRITTEN RESPONSE TO THE COMPLAINT TO FORECLOSE THE MORTGAGE WITHIN 20 DAYS AFTER YOU WERE SERVED. YOU OR YOUR LAWYER MUST ALSO SEND A COPY OF YOUR WRITTEN RESPONSE TO THE PLAINTIFF’S ATTORNEY. YOU MUST TIMELY FILE A WRITTEN RESPONSE TO THE COMPLAINT EVEN IF YOU DECIDE TO PARTICIPATE IN MEDIATION.**

*[Signature of Chief Judge]*  
CHIEF JUDGE, *[number]* Judicial Circuit

# EXHIBIT 3

## BORROWER'S REQUEST TO PARTICIPATE IN RMFM PROGRAM

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

\_\_\_\_\_

**BORROWER'S REQUEST TO PARTICIPATE IN RMFM PROGRAM**

\_\_\_\_\_, (*printed name*), as the borrower on the mortgage sued upon in this case, hereby requests that this case be referred by the court to mediation using the RMFM Program. The undersigned states, under penalty of perjury, that he or she is currently living on the property as a primary residence and the property has a homestead tax exemption.

Signed on \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
(*Signature*)

\_\_\_\_\_  
(*Printed Name*)

[Certificate of Service on the parties]

# EXHIBIT 4

## NOTICE OF BORROWER'S NONPARTICIPATION

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

\_\_\_\_\_

**NOTICE OF BORROWER NONPARTICIPATION  
WITH RMFM PROGRAM**

*[Name of Program Manager]* hereby gives notice to the court that \_\_\_\_\_,  
(Borrower) will not be participating in the RMFM Program because:

- ☐ Borrower has advised that [he/she] does not wish to participate in mediation for this case;
- ☐ Borrower has failed or refuses to meet with a foreclosure counselor;
- ☐ Borrower has failed or refuses to comply with the Borrower's Financial Disclosure for Mediation;
- ☐ The RMFM Program has been unable to contact Borrower.

Signed on \_\_\_\_\_, 20\_\_\_\_.

*[Name of Program Manager]*

BY: \_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

[Certificate of Service on the parties]

# EXHIBIT 5

## BORROWER'S FINANCIAL DISCLOSURE FOR MEDIATION

EXHIBIT 5A: LOAN MODIFICATION

EXHIBIT 5B: SHORT SALE

EXHIBIT 5C: DEED IN LIEU OF FORECLOSURE

# EXHIBIT 5A

## BORROWER'S FINANCIAL DISCLOSURE FOR MEDIATION (LOAN MODIFICATION)

## FORECLOSURE MEDIATION FINANCIAL WORKSHEET

Case No.:

V.

Plaintiff's Name

First Defendant's Name

### SECTION 1: PERSONAL INFORMATION

Borrower's Name		Co-Borrower's Name	
Social Security Number	Date of Birth (mm/dd/yyyy)	Social Security Number	Date of Birth (mm/dd/yyyy)
<input type="checkbox"/> Married	<input type="checkbox"/> Civil Union/ Domestic Partner	<input type="checkbox"/> Married	<input type="checkbox"/> Civil Union/ Domestic Partner
<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (single, divorced, widowed)
Dependents (Not listed by Co-Borrower)		Dependents (Not listed by Borrower)	
Present Address (Street, City, State, Zip)		Present Address (Street, City, State, Zip)	

### SECTION 2: EMPLOYMENT INFORMATION

Employer	<input type="checkbox"/> Self Employed	Employer	<input type="checkbox"/> Self Employed
Position/Title	Date of Employment	Position/Title	Date of Employment
Second Employer		Second Employer	
Position/Title	Date of Employment	Position/Title	Date of Employment
	<b>Borrower</b>	<b>Co-Borrower</b>	<b>Total</b>
Gross Salary/Wages			
Net Salary/Wages			
Unemployment Income			
Child Support/Alimony			
Disability Income			
Rental Income			
Other Income			
<b>Total</b> (do not include Gross income)			

**SECTION 3: EXPENSE AND LIABILITIES**

	Monthly Payments	Balance Due
First Mortgage		
Second Mortgage		
Other Liens/Rents		
Homeowners' Association Dues		
Hazard Insurance		
Real Estate Taxes		
Child Care		
Health Insurance		
Medical Charges		
Credit Card/Installment Loan		
Credit Card/Installment Loan		
Credit Card/Installment Loan		
Automobile Loan 1		
Automobile Loan 2		
Auto/Gasoline/Insurance		
Food/Spending Money		
Water/Sewer/Utilities		
Phone/Cell Phone		
Other		
<b>Total</b>		

**SECTION 4: ASSETS**

	Estimated Value
Personal Residence	
Real Property	
Personal Property	
Automobile 1	
Automobile 2	
Checking Accounts	
Saving Accounts	
IRA/401K/Keogh Accounts	
Stock/Bonds/CDs	
Cash Value of Life Insurance	
Other	
<b>Total</b>	

Reason for Delinquency/Inability to Satisfy Mortgage Obligation:

☐

Reduction in income

☐

Medical issues

☐

Death of family member

☐

Poor budget management skills

☐

Increase in expenses

☐

Business venture failed

☐

Loss of Income

☐

Divorce/separation

☐

Increase in loan payment

☐

Other: \_\_\_\_\_

#### SECTION 4: ASSETS CON'T

Further Explanation:

I / We obtained a mortgage loan(s) secured by the above-described property.

I / We have described my/our present financial condition and reason for default and have attached required documentation.

I / We consent to the release of this financial worksheet and attachments to the mediator and the plaintiff or plaintiff's servicing company by way of the plaintiff's attorney.

By signing below, I / we certify the information provided is true and correct to the best of my / our knowledge.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
SSN

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Borrower

\_\_\_\_\_  
SSN

\_\_\_\_\_  
Date

Please attach the following:

- ✓ Last federal tax return filed
- ✓ Proof of income (e.g. one or two current pay stubs)
- ✓ Past two (2) bank statements
- ✓ If self-employed, attach a copy of the past six month's profit and loss statement

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

## Fannie Mae Hardship Form 1021

### Home Affordable Modification Program Hardship Affidavit

Borrower Name (first, middle, last): \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Co-Borrower Name (first, middle, last): \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Property Street Address: \_\_\_\_\_

Property City, State, Zip: \_\_\_\_\_

Servicer: \_\_\_\_\_

Loan Number: \_\_\_\_\_

In order to qualify for \_\_\_\_\_'s ("Servicer") offer to enter into an agreement to modify my loan, I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan:

**My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings.** I have provided details below under "Explanation."

Borrower: Yes \_\_\_\_ No \_\_\_\_ Co-Borrower: Yes \_\_\_\_ No \_\_\_\_

**My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members).** I have provided details below under "Explanation."

Borrower: Yes \_\_\_\_ No \_\_\_\_ Co-Borrower: Yes \_\_\_\_ No \_\_\_\_

**My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes.** I have provided details below under "Explanation."

Borrower: Yes \_\_\_\_ No \_\_\_\_ Co-Borrower: Yes \_\_\_\_ No \_\_\_\_

**My cash reserves are insufficient to maintain the payment on my mortgage load and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts).** Cash

reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."

Borrower: Yes \_\_\_\_ No \_\_\_\_ Co-Borrower: Yes \_\_\_\_ No \_\_\_\_

**My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments.** I have provided details below under "Explanation."

Borrower: Yes \_\_\_\_ No \_\_\_\_ Co-Borrower: Yes \_\_\_\_ No \_\_\_\_

**There are other reasons I/we cannot make our mortgage payments.** I have provided details below under "Explanation."

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

### BORROWER:

Ethnicity:

\_\_\_\_ Hispanic/Latino  
\_\_\_\_ Not Hispanic/Latino

Race:

\_\_\_\_ American Indian/Alaska Native  
\_\_\_\_ Asian  
\_\_\_\_ Black/African American  
\_\_\_\_ Native Hawaiian/Other Pacific Islander  
\_\_\_\_ White

\_\_\_\_ I do not wish to furnish this information

### CO-BORROWER:

Ethnicity:

\_\_\_\_ Hispanic/Latino  
\_\_\_\_ Not Hispanic/Latino

Race:

\_\_\_\_ American Indian/Alaska Native  
\_\_\_\_ Asian  
\_\_\_\_ Black/African American  
\_\_\_\_ Native Hawaiian/Other Pacific Islander  
\_\_\_\_ White

\_\_\_\_ I do not wish to furnish this information

## TO BE COMPLETED BY INTERVIEWER

Interviewer's Name (print or type): \_\_\_\_\_

Name/Address of Interviewer's Employer: \_\_\_\_\_  
\_\_\_\_\_

Face-to-face interview

Interviewer's Signature/Date \_\_\_\_\_/\_\_\_\_\_

Address \_\_\_\_\_

Telephone (include area code) \_\_\_\_\_

Internet address \_\_\_\_\_

## BORROWER/CO-BORROWER ACKNOWLEDGEMENT

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.
9. I/we authorize and consent to Servicer disclosing to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us or retained by Servicer in connection with the Home Affordable Modification Program.

\_\_\_\_\_  
Borrower Signature                      Date  
E-mail Address: \_\_\_\_\_  
Cell phone # \_\_\_\_\_  
Home Phone # \_\_\_\_\_  
Work Phone # \_\_\_\_\_  
Social Security # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

\_\_\_\_\_  
Co-Borrower Signature      Date  
E-mail Address: \_\_\_\_\_  
Cell phone # \_\_\_\_\_  
Home Phone # \_\_\_\_\_  
Work Phone # \_\_\_\_\_  
Social Security # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**EXPLANATION:**

*(Provide any further explanation of the hardship making it difficult for you to pay on your mortgage.)*

# EXHIBIT 5B

## BORROWER'S FINANCIAL DISCLOSURE FOR MEDIATION (SHORT SALE)

In addition to the FANNIE MAE HARDSHIP FORM 1021 in Exhibit 5A above, the following information must be uploaded into the web-enabled IT platform on behalf of the borrower:

Signed purchase contract for the homestead residence

Listing agreement for sale of the homestead residence

Preliminary HUD-1

Written permission from the borrower authorizing the plaintiff or any agent of the plaintiff to speak with the real estate agent about the borrower's loan

Borrowers should be reminded that the sale MUST be an arm's length transaction, and the property cannot be sold to anyone with close personal or business ties to the borrower.

# EXHIBIT 5C

## BORROWER'S FINANCIAL DISCLOSURE FOR MEDIATION (DEED IN LIEU OF FORECLOSURE)

In addition to the FANNIE MAE HARDSHIP FORM 1021 in Exhibit 5A above, the following information must be uploaded into the web-enabled IT platform on behalf of the borrower:

Current title search for the homestead residence

# EXHIBIT 6

## BORROWER'S REQUEST FOR PLAINTIFF'S DISCLOSURE FOR MEDIATION

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

\_\_\_\_\_

**NOTICE OF BORROWER'S REQUEST FOR PLAINTIFF'S  
DISCLOSURE FOR MEDIATION**

\_\_\_\_\_, (*printed name*), as the borrower on the mortgage  
sued upon in this case, hereby requests the following information and disclosure  
from the plaintiff pursuant to Administrative Order [*number*] entered in the  
[*number*] Judicial Circuit (*mark the information and documents requested*):

\_\_\_ Documentary evidence the plaintiff is the owner and holder in due  
course of the note and mortgage sued upon.

\_\_\_ A history showing the application of all payments by the borrower  
during the life of the loan.

\_\_\_ A statement of the plaintiff's position on the present net present value  
of the mortgage loan.

\_\_\_ The most current appraisal of the property available to the plaintiff.

Signed on \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
(*Signature*)

[Certificate of Service on the parties]

# EXHIBIT 7

## PLAINTIFF'S NOTICE OF ATTENDING MEDIATION THROUGH THE USE OF COMMUNICATION EQUIPMENT

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

---

**NOTICE THAT PLAINTIFF'S REPRESENTATIVE WILL APPEAR  
THROUGH THE USE OF COMMUNICATION EQUIPMENT AND  
DESIGNATION OF AUTHORITY TO SIGN SETTLEMENT  
AGREEMENT**

Plaintiff gives notice of exercising the option to allow plaintiff's representative designated in Form A filed in this case to attend mediation through the use of communication equipment, and designates *[name of person]* as the person who will be physically present at mediation with full authority on behalf of plaintiff to sign any settlement agreement reached at mediation.

On the date of the mediation, plaintiff's representative can be reached by calling the following telephone number: *[telephone number, including area code and extension]*.

Signed on \_\_\_\_\_, 20\_\_\_\_.

*[Name of Plaintiff]*

\_\_\_\_\_  
*(Signature)*

\_\_\_\_\_  
*(Printed Name)*

[Certificate of Service by Plaintiff's Counsel]

# EXHIBIT 8

## PLAINTIFF'S CERTIFICATION REGARDING ATTENDANCE AT MEDIATION THROUGH THE USE OF COMMUNICATION EQUIPMENT

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

---

**CERTIFICATION REGARDING ATTENDANCE AT MEDIATION  
THROUGH THE USE OF COMMUNICATION EQUIPMENT**

*[Name]*, who was designated as Plaintiff's Representative in Form A filed herein, under penalty of perjury, states to the court that [he][she] (*mark as appropriate*)

- ☐ Attended mediation through the use of communication equipment, and was on the communication equipment at all times during the entire mediation.
- ☐ Attended mediation, through the use of communication equipment but was not on the communication equipment at all times during the mediation.

Signed on \_\_\_\_\_, 20\_\_\_\_.

---

(Signature)

---

(Printed Name)

[Certificate of Service by Plaintiff's Counsel]

# EXHIBIT 9

## MEDIATION REPORT

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

---

**MEDIATION REPORT**  
(RMFM Program)

Pursuant to the Court's Order, a Mediation Conference was conducted by  
[name of mediator], Certified Circuit Civil Mediator, on [date].

1. The following were present:
  - a) The Plaintiff's Representative, [name], and Plaintiff's attorney, [name].
  - b) The Defendant[s], [name(s)], and his/her/their attorney[s], [name(s)].
2. The result of the Mediation Conference is as follows (*Mediator selects only one*):

\_\_\_\_\_A signed **SETTLEMENT AGREEMENT** was reached during this Conference.

\_\_\_\_\_The parties have reached a total **IMPASSE**.

\_\_\_\_\_The parties have agreed to **ADJOURN** the mediation to [date].

\_\_\_\_\_Mediation has been **TERMINATED**.

As required by Administrative Order [number] a copy of the most recently filed Form A is attached.

[Certificate of Service]

# EXHIBIT 10

## CERTIFICATION REGARDING SETTLEMENT AUTHORITY (RESIDENCE NOT HOMESTEAD)

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

---

**PLAINTIFF'S CERTIFICATION SETTLEMENT AUTHORITY**  
(Residence Is Not Homestead)

In compliance with Administrative Order *[number]*, the undersigned attorney certifies that following person or entity has full authority to negotiate a settlement of this case with the borrower without further consultation:

*(All of the following information must be provided)*

Name:

Mailing Address:

Telephone Number (including area code and extension):

Fax Number:

Email Address:

Loan/File Number:

***Notice to Defendants: Because of privacy laws and rules, the plaintiff will only be able to negotiate a modification of the loan with the named borrower on the underlying debt.***

I certify a copy of this certification was served on defendants with the summons.

Date:

[Signature, Address, Phone Number of Plaintiff's Counsel]

# EXHIBIT 11

## ORDERS FOR REFERRALS, COMPLIANCE, AND ENFORCEMENT

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

VS.

Defendant(s).

---

**ORDER TO SHOW CAUSE**

(Plaintiff's Failure to Comply with Administrative Order [number])

It appearing to the court that Plaintiff has failed to comply with the requirements of Administrative Order [number] in regards to the following (*as marked*):

**Form A**

\_\_\_ Plaintiff failed to file Form A.

\_\_\_ Plaintiff failed to electronically submit Form A to the Program Manager using the approved web-based information platform.

**Payment of RMFM Program Fees**

\_\_\_ Plaintiff failed to pay the portion of the RMFM Program fees payable at the time suit is filed.

\_\_\_ Plaintiff failed to pay the portion of the RMFM Program fees payable within 10 days after the notice conference is filed.

**Electronic Transmittal of Case Number and Borrower Contact Information**

\_\_\_ Plaintiff failed to electronically submit the case number and contact

information to the borrower to the Program Manager using the approved web-based information platform.

### **Failure to File and Serve Certification Regarding Settlement Authority**

\_\_\_\_ Plaintiff failed to file and serve the certification regarding the person or entity with full settlement authority where the residence is not homestead (Form Exhibit 9 attached to the Administrative Order).

### **Attendance at Mediation**

\_\_\_\_ Plaintiff's counsel failed to attend mediation.

\_\_\_\_ Plaintiff's representative designated in the most recent Form A filed in the court file failed to attend mediation.

\_\_\_\_ Plaintiff's agent with full authority to sign a settlement agreement failed to attend mediation.

\_\_\_\_ Plaintiff's representative failed to attend by telephone at all times during the mediation session.

\_\_\_\_ After the mediation resulted in an impasse, plaintiff's representative failed to file the certification regarding attendance at mediation by telephone at all times (Form Exhibit 7 attached to the Administrative Order).

IT IS ORDERED that Plaintiff shall appear before the court at the *[designation of courthouse/courtroom]* on *[date]* at *[time]* to show cause why sanctions for noncompliance the Administrative Order *[number]* should not be imposed. Plaintiff is cautioned that failure to appear at the show cause hearing may result in the case being dismissed and the imposition of other appropriate sanctions.

Signed on *[date]*

*[signature block for judge]*

[Certificate of Service]

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

---

**ORDER AFTER SHOW CAUSE HEARING**

(Plaintiff's Failure to Comply with Administrative Order *[number]*)

The court having determined that Plaintiff has failed to comply with the requirements of Administrative Order *[number]*, it is ORDERED and ADJUDGED (*as marked*):

**Form A**

\_\_\_\_ Within 10 days from the date of this order, Plaintiff shall file and electronically submit Form A to the Program Manager using the approved web-based information platform.

**Payment of RMFM Program Fees**

\_\_\_\_ Within 10 days from the date of this order, Plaintiff shall pay \$\_\_\_\_\_ of the RMFM Program fees to the Program Manager.

**Electronic Transmittal of Case Number and Borrower Contact Information**

\_\_\_\_ Within 10 days from the date of this order, Plaintiff shall electronically submit the case number and contact information to the borrower to the Program Manager using the approved web-based information platform.

### **Failure to File and Serve Certification Regarding Settlement Authority**

\_\_\_ Within 10 days after the date of this order, Plaintiff shall file and serve the certification regarding the person or entity with full settlement authority where the residence is not homestead (Form Exhibit 9 attached to the Administrative Order).

### **Attendance at Mediation**

\_\_\_ Plaintiff's counsel shall attend the next scheduled mediation in this case.

\_\_\_ \_\_\_\_\_ (Name), as plaintiff's representative designated in the most recent Form A filed in the court file, shall physically attend the next scheduled mediation in this case.

\_\_\_ \_\_\_\_\_ (Name), as plaintiff's agent with full authority to sign a settlement agreement shall attend the next scheduled mediation in this case.

### **Dismissal**

\_\_\_ This case is dismissed without prejudice.

### **Additional Sanctions**

\_\_\_ The court determines \_\_\_\_\_ is entitled to an award of attorney's fees and cost, the amount of which shall be determined at a subsequent hearing.

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

Signed on *[date]*

*[signature block for judge]*

[Certificate of Service]

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

---

**ORDER REFERRING CASE TO RMFM PROGRAM**  
(Case Filed Prior to *[effective date of Administrative Order]*)

It appearing to the court that the residence which is the subject of this action to foreclose a mortgage is a “homestead residence” to which Administrative Order *[number]* applies and that Defendant \_\_\_\_\_ (Borrower) has requested that the case be referred to mediation, it is ORDERED:

The case is referred to the RMFM Program for mediation, and the plaintiff and borrower shall comply with Administrative Order *[number]*. Within 10 days from the date of this order, the plaintiff shall pay that portion of the RMFM Program fees payable at the time suit is filed, file a properly filled out Form A in the manner required by the administrative order, and electronically transmit Form A to the Program Manager using the approved web-based information platform.

The plaintiff and borrower are to cooperate with the Program Manager and must attend any mediation scheduled by the Program Manager.

The plaintiff is advised and cautioned that failure to comply in a timely manner with the requirements of this order will result in dismissal of the cause of action without further order of the court.

Signed on *[date]*

*[signature block for judge]*

[Certificate of Service]

# EXHIBIT 12

## MEDIATION TRAINING STANDARDS

# **Residential Mortgage Foreclosure Training Standards**

## **Introduction**

Achieving an informed and committed workforce of Residential Mortgage Foreclosure Mediators requires not only a grasp of the obvious mediation skills, but an extension of those skills into practical and substantive knowledge areas including, but not limited to, mortgage loan products, securities, loan servicers, court processes, and resolution options. A training model which includes both a preliminary online modular dissemination of information followed by live classroom training will provide this knowledge. Participants' completion of online training modules prior to a one-day live class will facilitate better discussion and greater comprehension. Post training access to online practice resources can improve, develop statewide practice and provide real time content updates.

Development of this training model is not only feasible, but also can be developed in a timely way. We recommend that each training provider maintain a needs-based approach to training, reflect on and respond to the participants' needs, and clearly state a training rationale that will serve as a methodological and ethical touchstone. It is our hope that this outline for Residential Mortgage Foreclosure Mediation Training Objectives and Standards will lead to quality mortgage foreclosure mediation training and practice throughout the State of Florida.

### **1. Mortgage Foreclosure Mediation Training Goals**

At the conclusion of the training, the participants shall be able to:

- Recognize Basic Legal Concepts in Mortgage Foreclosure Mediation
- Identify Negotiation Dynamics in Mortgage Foreclosure Mediation
- Identify Mediation Process and Techniques in Mortgage Foreclosure Mediation
- Recognize Financial Issues in Mortgage Foreclosure Mediation
- Identify Communication Skills in Mortgage Foreclosure Mediation
- Recognize Ethical Issues in Mortgage Foreclosure Mediation

## **2. Learning Objectives**

### **a. Basic Legal Concepts in Mortgage Foreclosure Mediation**

- 1) Recognize basic legal concepts in mortgage foreclosures.
- 2) Explain the process of, and timelines in, mortgage foreclosure and in the mortgage foreclosure mediation process.
- 3) Identify the state rules, state and federal statutes, servicing guidelines, and local procedures and forms governing mortgage foreclosure mediation.
- 4) Identify the protections, constraints, and exceptions of the Florida Confidentiality and Privilege Act in the context of Mortgage Foreclosure Mediation.

### **b. Negotiation Dynamics in Mortgage Foreclosure Mediation**

- 1) Recognize the issues of settlement authority as they relate to the stakeholders in Mortgage Foreclosure Mediation.
- 2) Recognize the impact of physical, telephonic, videoconference, on line or other electronic means of appearance at the mediation conference on the negotiation.
- 3) Recognize the role(s) of the following in the Mortgage Foreclosure Mediation process:
  - i. lender
  - ii. loan servicer
  - iii. investor
  - iv. mortgage broker
  - v. mortgage pool
  - vi. second mortgagee
  - vii. condominium association
  - viii. homeowners' association
  - ix. lien holders (i.e., municipal, mechanics lien)
  - x. MERS

xi. appraiser

- 4) Recognize techniques for assessing risks and incentives in a mortgage foreclosure case.
- 5) Recognize concept of “good faith” and distinguish it from state court appearance requirements.
- 6) Recognize basic mortgage nomenclature and sources, types and structure of mortgages.
- 7) Identify options for resolution such as:
  - i. modification of mortgage terms
  - ii. partial loan forgiveness
  - iii. placement of delinquent payments at the end of the loan term
  - iv. short sale
  - v. deed in lieu of foreclosure
  - vi. waiver of deficiency judgment
  - vii. stipulation to modify (i.e., if mortgagor makes X number of payments, then the loan will be modified)
  - viii. principal set aside
  - ix. repayment plan
  - x. loan reinstatement
  - xi. “right to rent” (i.e., the bank owns the property and rents it to the former borrower at the market rental rate)

c. Mediation Process and Techniques in Mortgage Foreclosure Mediation

- 1) Identify procedural elements which should be addressed prior to the parties’ entry into the mediation room including telephonic and other electronic equipment.
- 2) Identify information which needs to be exchanged prior to mediation (i.e., Pooling and Servicing Agreement; life of loan history; mortgagee current financial disclosure; different loss mitigation, loan modification and other resolution options).

- 3) Identify issues which are appropriate for mortgage foreclosure mediation and those that are not appropriate.
- 4) Identify individuals who are essential participants in mortgage foreclosure mediation as well as those who are entitled to be present and those who are not required to participate but whose participation may be helpful in mediation.
- 5) Describe techniques for mediating when all parties are self-represented, some parties are self-represented, or all parties are presented by counsel.
- 6) Identify appropriate techniques for handling a situation where a representative appearing for a party does not have full authority to settle.
- 7) Discuss the dynamics of mediating when one or more parties, participants, or representatives frequently participate in mediation.
- 8) Discuss how emotions affect mortgage foreclosure issues and a party's ability to effectively mediate.
- 9) Identify the role and procedures of the Program Manager

d. Financial Issues in Mortgage Foreclosure Mediation

- 1) Understand the Net Present Value Model of the Making Home Affordable Program.
- 2) Understand debt-to-income ratios and guidelines and potentials for re-defaults.
- 3) Identify Fannie Mae, Freddie Mac, FHA, VA, and other loan servicer and investor issues and options.

e. Communication Skills in Mortgage Foreclosure Mediation

- 1) Identify appropriate questions to assist the parties see their own and the other party's issues.

- 2) Identify resources for foreign language interpreters and when and how to use them.
- f. Ethical Issues in Mortgage Foreclosure Mediation
- 1) Recognize power imbalances and when a mediator shall advise the parties of the right to seek independent legal counsel.
  - 2) Understand that a mediator shall not offer a personal or professional opinion intended to coerce the parties, unduly influence the parties, decide the dispute, direct a resolution of any issue or indicate how the court in which the case has been filed will resolve the dispute.
  - 3) Memorializing the parties' agreement.

### 3. **Training Parameters**

- a. Training Provider
- 1) Training may be provided by the Program Manager(s) OR by independent training providers.
- b. Funding
- 1) Fees would be paid by mediators to training provider(s) and may include entire training process.
- c. Structure
- 1) A series of self – study web based modules corresponding to the six categories of learning objectives outlined in these recommendations – each followed by an online quiz; completed at participant's own pace.
  - 2) Final online test for pass code entry to live class.
  - 3) Live classroom training

- i. Length of Training. An instructional hour is defined as 50 minutes.
  - ii. Span of Training. Live mortgage foreclosure mediation training shall be presented over a period of one (1) day.
- 4) Certificate of Completion of Advanced Course on Florida Residential Mortgage Foreclosure Mediation given to participant. Access to web-based modules terminates.
- 5) Optional Online Learning Forum - for continued learning provided by Program Manager(s) OR by independent training providers – additional monthly fee for access

#### 4. **Recommended Course Content Requirements**

Required Training Materials. At a minimum, training providers shall provide each of their attendees with a training manual that includes:

- a. An agenda annotated with the learning objectives to be covered in each section and the intended method of instruction;
- b. Sample mortgage foreclosure mediated settlement agreements;
- c. Sample federal government forms, i.e. HAMP Program Hardship Affidavit, HAMP Trial Period Plan, HAMP FAQs, IRS Form 4506-T, Foreclosure Mediation Financial Worksheet;
- d. Suggested readings including:
  - i. Chapter 44, Florida Statutes – Mediation Alternatives to Judicial Action
  - ii. Florida Rules for Certified and Court-Appointed Mediators
  - iii. Rules 1.510 and 1.700 - 1.750, Florida Rules of Civil Procedure
  - iv. Chapter 697, Florida Statutes – Instruments Deemed Mortgages and the Nature of a Mortgage
  - v. Chapter 701, Florida Statutes – Assignment and Cancellation of Mortgages
  - vi. Chapter 702, Florida Statutes – Foreclosure of

- vii. Mortgages, Agreements for Deeds, and Statutory Liens Chapter and/or sections pertaining to Condominiums and Homeowner Associations
- viii. Section 55.10(1), Florida Statutes (2004) pertaining to judgment liens
- ix. Federal statutes (i.e. Bankruptcy; Truth in Lending Act, Hope for Homeowners Act of 2008, Fair Debt Collection Practices Act, Service Members Civil Relief Act of 2003, and others to be identified and defined more specifically)
- x. Homeowner Affordability and Stability Plan, Home Affordable Modification Program (HAMP), and guidelines for servicers
- xi. Glossary of Terms
- xii. List of local, state and federal resources for borrowers
- xiii. Internet Links to useful on line resources
- xiv. Current Supreme Court of Florida Administrative Order, In Re Task Force on Residential Mortgage Foreclosure Cases
- xv. Local Judicial Circuit Administrative Order on Residential Mortgage Foreclosure Cases
- xvi. Additional reading resources provided by the Mediation Manager

## 5. **Training Methodology**

- a. Pedagogy. Residential mortgage foreclosure mediation training programs shall include, but are not limited to, the following: lecture, group discussion, and a mortgage foreclosure mediation demonstration.
  - 1) Use of subject matter specialists, i.e. lender, borrower, loan servicer, investor, plaintiff and defense counsel, mortgage foreclosure counselor, community resources.
  - 2) A subject matter specialist shall have a substantial part of his or her professional practice in the area about which the specialist is lecturing and shall have the ability to connect his or her area of expertise with the residential mortgage foreclosure mediation process.

- b. Residential Mortgage Foreclosure Mediation Demonstration. All mortgage foreclosure mediation training programs shall present a residential mortgage foreclosure role play mediation demonstration either live (including video conferencing) or by video/DVD presentation.
- c. Web-Based Methodologies. Web-based technologies may be used as an optional delivery method or as a post-training forum for continued learning and discussion for mediators. An online version of the training may provide a repository for the rapidly changing residential mortgage foreclosure training information.
- d. Assessment. Post-training assessment by participants, using post-training surveys combining a Likert scale with narrative response components, should inform content development and methodologies and provide quality assurance for training providers. The post-training survey would give the participants the opportunity to evaluate the effectiveness of the trainer(s), the substantive content of the program, and the practical value of the training, and to offer additional suggestions or comments.

# EXHIBIT 13

## PARAMETERS FOR MANAGED MEDIATION

## **PARAMETERS FOR PROVIDERS OF MANAGED MEDIATION SERVICES**

**Purpose: To define the parameters of managers directing mediation services for parties involved in residential mortgage foreclosure litigation.**

### **A. Characteristics of Program Manager**

1. Compliant with ADR principles as promulgated by the supreme court, and ADR statutes and rules;
2. Non-profit entity or associated with a reputable organization of proven competence, autonomous and independent of the judicial branch;
3. Capable of efficient administration of large case loads;
4. Sensitive to cultural, diversity, and Americans with Disabilities Act issues;
5. Politically and professionally neutral;
6. Knowledgeable of court procedures, current trends, laws, rules, and regulations affecting residential foreclosures;
7. Fiscally transparent and accountable;
8. Quickly adaptable to a dynamic and rapidly evolving legal environment;
9. Financially stable;
10. Capable of sustained operation without fiscal impact on the courts;
11. Capable of effectively implementing information technology systems and web-based programs;
12. Alert to ethical and confidentiality issues; and
13. Agreeable to acting as manager for voluntary pre-suit mediation.

### **B. Services to be Provided by Program Manager**

1. Receive mediation referrals and, within designated time limits, schedule and coordinate mediation conferences: date, place and time; reserve and provide venues for mediation and caucus; manage continuances and re-scheduling;
2. Maintain financial books and records to insure transparency and accuracy of receipts and expenditures;

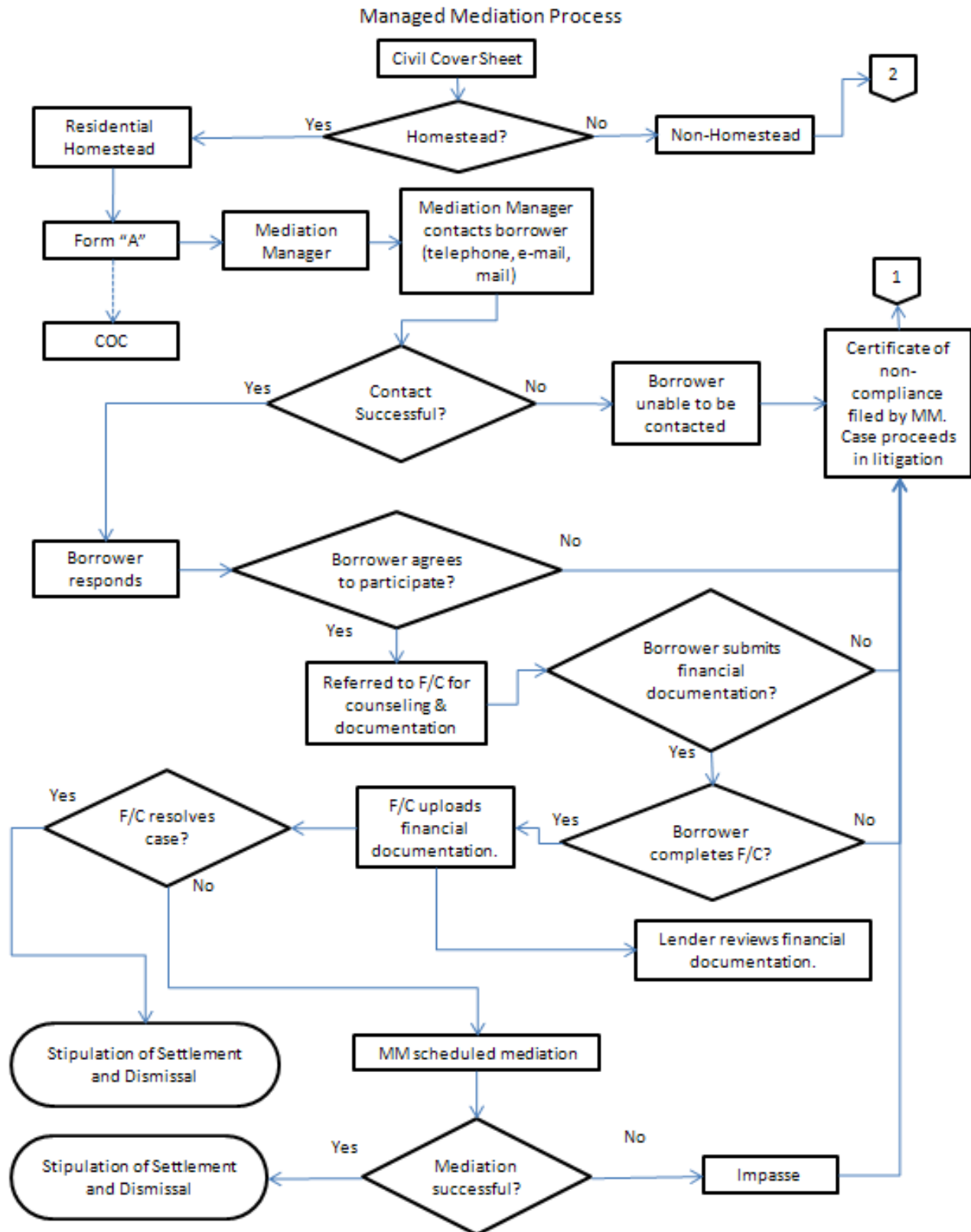
3. Prepare financial statements, financial and performance reports (for example, attendance and failure to attend mediation reports);
4. Establish and maintain performance standards for staff and mediators, including maintaining a roster of mediators comprised of persons who are properly trained in accordance with the standards attached, and who are otherwise qualified, and effective in foreclosure mediation;
5. Assist in specialized training of mediators for workout options and resources;
6. Arrange and pay for interpreters;
7. Bill, collect, deposit, and disburse mediation fees and refunds; pay for necessary services and costs incidental to mediation managing as required to implement mediation administrative order;
8. Establish procedures for managing and communicating with *pro se* litigants and attorneys. This includes implementing a process for prompt outreach to borrower-owners immediately after suit has been filed; the goal of the outreach is to inform mortgagors about the mediation program, invite their participation, and to start the process of referral to mortgage foreclosure counseling and the collection of required financial information;
9. Establish procedures for complying with confidentiality rules;
10. Establish a system for managing mediators that:
  - a. Provides for the impartial assignment of mediators, for example, by the use of a rotating list,
  - b. Is open to qualified supreme court certified mediators who are capable of providing effective services in the residential foreclosure setting, and
  - c. Allows for more than one Mediation Managing entity in the circuit if approved by the chief judge.

11. Monitor or supervise the preparation of mediation settlement agreements;
12. In accordance with the Administrative Order establish the schedule for division of fees between mediators, managers and others;
13. Prepare operational reports as required by the chief judge, regarding the number of cases mediated, impasse or successful mediations, etc.;
14. Solicit qualified mediators and maintain current list of mediators available for residential foreclosure cases;
15. Establish procedures for disqualifying and replacing mediators with ethical or other conflicts;
16. Coordinate the referral of mortgagors to certified foreclosure counselors pre-mediation;
17. Refer unrepresented parties to legal aid, or panels of pro bono or reduced fee attorneys;
18. Facilitate the exchange of documents between the parties, pre- and post-mediation, including the establishment and maintenance of a secure web-based communication system between the Program Manager and all parties to mediation using a platform capable of transmitting financial data, email, mediation forms and attachments, and able to track participant payments and refunds;
19. Maintain for dissemination to owner-borrowers a list of approved foreclosure counselors willing to perform services at the rates established by the court;
20. Answer inquiries from mediators and parties re the mediation process and forms;
21. Establish a system for resolving complaints against mediators and other persons involved in the Managed Mediation Program;
22. Establish procedures for participant evaluation of mediation program services, including satisfaction surveys;

23. Develop the forms and procedures necessary to verify compliance with the residential foreclosure mediation program by lender/servicer representatives, their attorneys, and borrowers; and
24. Using judicial disqualification criteria as a model, disclose to the chief judge any direct or indirect financial ties to lenders/servicers (including any immediate family members), whether present or within the past three (3) years, with a continuing obligation to disclose.

# EXHIBIT 14

## RMFM PROGRAM FLOWCHART



August 12, 2009

## APPENDIX B

### ***BEST PRACTICES FORMS***

Plaintiff

Vs.

Defendant

IN THE CIRCUIT COURT OF THE  
JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_,  
FLORIDA

GENERAL JURISDICTION  
CASE NO.:

**Notice of Hearing Form – Residential Foreclosure**

El tribunal no proveé intérpretes judiciales para los casos de reposición hipotecaria (foreclosure). Si usted no habla inglés, por favor traiga su propio intérprete calificado para traducirle a usted en esta audiencia. Alguien que tenga más de 18 años.

Tribunal la pa bay entèprèt nan ka lè yo menase pou sezi kay ou. Tanpri, vini ak you moun ki gen plis ke 18 an pou tradui pou ou nan odyans sa a, si ou pa pale Angle.

TO: (name of party being noticed, should include service list)

You are notified that the undersigned lawyer will bring the following Motion:

before the Honorable \_\_\_\_\_

For hearing: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_

Time: \_\_\_\_\_

This hearing may be confirmed the business day before by calling \_\_\_\_\_.

Movant's failure to contact opposing side to confirm/cancel hearings may result in sanctions.

By: \_\_\_\_\_  
(attorney)

Bar No. \_\_\_\_\_

Address: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Fax No: \_\_\_\_\_

Email address: \_\_\_\_\_

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT OF 1990, PERSONS NEEDING SPECIAL ACCOMIDATIONS TO PARTICIPATE IN THIS PROCEEDING SHOULD CONTACT THE COURT ADA COORDINATOR NO LATER THAN 7 DAYS PRIOR TO THE PROCEEDING AT (XXX) XXX-XXXX (VOICE) OR (XXX) XXX-XXXX (TDD) AND (XXX) XXX-XXXX FOR FAX, WITHIN TWO (2) WORKING DAYS OF YOUR RECEIPT OF THIS DOCUMENT. TDD USERS MAY ALSO CALL 1-800-955-8771, FOR THE FLORIDA RELAY SERVICE.

IN THE CIRCUIT COURT OF THE  
JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_,  
FLORIDA

GENERAL JURISDICTION  
CASE NO.:

Plaintiff

vs.

Defendant.

**Notice of hearing on motion to dismiss and order of dismissal**  
**Fla. R. Civ. P. 1.070(j)**

YOU ARE HEAREBY NOTIFIED that upon the Court's motion the above styled cause has been set for hearing in that is does not affirmatively appear that a summons has (have) been served on the defendant(s) within 120 days pursuant to Fla. R. Civ. P. 1.070(j).

Therefore, it is ADJUDGED as follows:

1. Plaintiff shall show good cause why service has not been perfected within 120 days of the date of the filing of the complaint. Said showing shall be in writing and filed with the Clerk of Court at least (5) days before the hearing date referenced in paragraph 2. A courtesy copy also must be delivered to: Service Calendar, \_\_\_\_\_ at least (5) days before the hearing date referenced in paragraph 2.
2. If a showing of good cause is timely filed, you must appear at the hearing which shall be held on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ at \_\_\_\_\_ a.m. The hearing shall take place at \_\_\_\_\_, \_\_\_\_\_ in Room No. \_\_\_\_\_ before the Honorable \_\_\_\_\_.
3. Failure to timely file a showing of good cause will result in this action being dismissed without further Order on the date specified in paragraph 2. Said dismissal shall be without prejudice.
4. The Clerk of Court will record this Order of Dismissal after the hearing date in paragraph 2.

DONE AND ORDERED in chamber at \_\_\_\_\_ County, Florida this \_\_\_\_ day of  
April, 2008.

\_\_\_\_\_  
CIRCUIT COURT JUDGE

cc:

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT OF 1990,  
PERSONS NEEDING SPECIAL ACCOMIDATIONS TO PARTICIPATE IN THIS  
PROCEEDING SHOULD CONTACT THE COURT ADA COORDINATOR NO LATER  
THAN 7 DAYS PRIOR TO THE PROCEEDING AT (\_\_\_\_\_) (VOICE) OR  
\_\_\_\_\_(TDD) AND (\_\_\_\_\_) FOR FAX, WITHIN TWO (2)  
WORKING DAYS OF YOUR RECEIPT OF THIS DOCUMENT. TDD USERS MAY  
ALSO CALL 1-800-955-8771, FOR THE FLORIDA RELAY SERVICE.

Copies mailed and certified to:

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
STATE OF FLORIDA, IN AND FOR \_\_\_\_\_ COUNTY  
CIRCUIT CIVIL DIVISION \_\_\_\_\_  
DISMISSAL DOCKET & CASE MANAGEMENT SCHEDULING ORDER

STYLE	CASE NUMBER	ATTORNEY/PRO SE PARTY

**ORDER TO SHOW CAUSE WHY CASE SHOULD NOT BE DISMISSED FOR  
FAILURE TO SERVE WITHIN 120 DAYS  
AND SCHEDULING CASE MANAGEMENT CONFERENCE**

***NOTE: HEARING MAY BE CANCELLED IF COURT RECEIVES COPY OF VOLUNTARY DISMISSAL,  
SUGGESTION OF BANKRUPTCY OR RETURN OF SERVICE PRIOR TO ABOVE DATE***

PLEASE BE ADVISED that, pursuant to Florida Rules of Civil Procedure Rule 1.070 and Rule 1.200(a), the cases above listed will be called up for Case Management Conference at \_\_\_\_\_, Florida, before the Honorable \_\_\_\_\_. Rule 1.070 provides when service of the initial process and initial pleading is not made upon a defendant within 120 days after the filing of the initial pleading directed to that defendant, the court shall direct that service be effected within a specified time or shall dismiss the action without prejudice or drop that defendant as a party. The court may extend the time for service for an appropriate period if the plaintiff shows good cause or excusable neglect for the failure. Wherefore, Plaintiff, individually or through counsel if represented is hereby ordered to appear and show cause on the date listed below as to why the case, as listed above, should not be dismissed.

**HEARING DATE:**

Attorneys must be present in person before the Court at this hearing. Incarcerated parties without legal counsel may contact the court at \_\_\_\_\_ no later than 48 hours prior to the hearing to arrange a telephonic appearance. Inmates will not be transported.

**ON FAILURE OF THE PARTIES OR COUNSEL TO ATTEND THE CONFERENCE, THE COURT MAY  
DISMISS THE ACTION WITHOUT PREJUDICE AS PROVIDED IN RULE 1.070 (i).**

**THIS CASE MANAGEMENT CONFERENCE MAY ONLY BE CANCELLED  
WITH THE COURT'S PRIOR WRITTEN PERMISSION.**

DONE AND ORDERED in \_\_\_\_\_, \_\_\_\_\_ County, Florida this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
CIRCUIT JUDGE

Copies Provided to Counsel

*If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the ADA Coordinator,*

*FL \_\_\_\_\_, phone number \_\_\_\_\_ within 2 working days of your receipt of this Order Scheduling Case Management conference; if you are hearing impaired, call \_\_\_\_\_; if you are voice impaired, call \_\_\_\_\_.*

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
STATE OF FLORIDA, IN AND FOR \_\_\_\_\_ COUNTY  
CIRCUIT CIVIL DIVISION  
NOTICE OF LACK OF PROSECUTION AND  
CASE MANAGEMENT SCHEDULING ORDER

STYLE	CASE NUMBER	DATE AND TIME

**NOTICE OF LACK OF PROSECUTION**

PLEASE TAKE NOTICE that it appears on the face of the record that no activity by filing of pleadings, order of court, or otherwise has occurred for a period of 10 months immediately preceding service of this notice, and no stay has been issued or approved by the court. Pursuant to rule 1.420(e), if no such record activity occurs within 60 days following the service of this notice, and if no stay is issued or approved during such 60 day period, this action may be dismissed by the court on its own motion or on the motion of any interested person, whether a party to the action or not, after reasonable notice to the parties, unless a party shows good cause in writing at least 5 days before the hearing scheduled below on the motion why the action should remain pending.

**ORDER SCHEDULING CASE MANAGEMENT CONFERENCE**

***NOTE: HEARING MAY BE CANCELLED IF COURT RECEIVES COPY OF VOLUNTARY DISMISSAL, SUGGESTION OF BANKRUPTCY OR UNIFORM ORDER SCHEDULING TRIAL PRIOR TO ABOVE DATE***

PLEASE BE ADVISED that, pursuant to Rule 1.200(a), Fla. R. Civ. Proc., the cases above listed will be called up for Case Management Conference at the \_\_\_\_\_, Florida, before the Honorable \_\_\_\_\_. Rule 2.250 of the Florida Rules of Judicial Administration prove time standards which are presumptively reasonable for the completion of cases. In civil cases, jury cases are to be disposed within 18 months of filing and non-jury cases are to be disposed within 12 months of filing. The Court records reveal either that the above-styled cause has exceeded these standards or there are other compelling reasons for case management.

**HEARING DATE:**

Matters to be considered at the Case Management Conference include matters that may aid in the disposition of the action including, but not limited to:

1. Schedule or reschedule trial or additional case management conference;
2. Schedule or reschedule the service of motions, pleadings and other papers;
3. Coordinate the progress of the action if complex litigation factors are present;
4. Limit, schedule, order or expedite discovery;
5. Schedule disclosure of expert witnesses are discovery of facts known and opinions held by such experts;
6. Schedule time to hear motions in limine;
7. Require filing of preliminary stipulations if issues can be narrowed;
8. Possibilities of settlement;
9. Dismissal without prejudice.

Attorneys must be present in person before the Court at this hearing. Incarcerated parties without legal counsel may contact the court at \_\_\_\_\_ no later than 48 hours prior to the hearing to arrange a telephonic appearance. Inmates will not be transported.

**ON FAILURE OF THE PARTIES OR COUNSEL TO ATTEND THE CONFERENCE, THE COURT MAY DISMISS THE ACTION, STRIKE PLEADINGS, LIMIT PROOF OR WITNESSES OR TAKE ANY OTHER APPROPRIATE ACTION AS PROVIDED IN RULE 1.200 (c).**

**THIS CASE MANAGEMENT CONFERENCE MAY BE CANCELLED**

**WITH THE COURT'S WRITTEN PERMISSION.**

**STIPULATIONS TO CONTINUE WILL BE GRANTED ONLY UPON A SHOWING OF GOOD CAUSE**

DONE AND ORDERED in \_\_\_\_\_, \_\_\_\_\_ County, Florida this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
CIRCUIT JUDGE

Copies Provided to Counsel and Pro Se Parties

*If you are a person with a disability who needs any accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the ADA Coordinator, \_\_\_\_\_, FL \_\_\_\_\_, phone number \_\_\_\_\_ within 2 working days of your receipt of this Order Scheduling Case Management conference; if you are hearing impaired, call \_\_\_\_\_*

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
STATE OF FLORIDA, IN AND FOR \_\_\_\_\_ COUNTY  
CIRCUIT CIVIL DIVISION \_\_\_\_\_

ORDER FOLLOWING COURT SCHEDULED CASE MANAGEMENT

STYLE	CASE NUMBER	ATTORNEY/PRO SE PARTY

**ORDER OF DISMISSAL WITHOUT PREJUDICE**

**THIS CAUSE** came before the court for purpose of Case Management, pursuant to the Florida Rules of Civil Procedure as provided in Rule 1.200 either due to failure to serve on a timely basis as provided by Rule 1.070 or lack of prosecution as provided by Rule 1.420 (e). Reasonable notice and opportunity to be heard was provided to plaintiff and all served parties at the address(es) listed on pleadings. The order scheduling case management provided notice that when a party or its counsel fails to attend a court scheduled case management conference, the court may dismiss the action without prejudice. The Court finds that:

\_\_\_\_\_ 1 (a) **FAILURE TO SERVE:** No response was filed to demonstrate good cause or excusable neglect for the failure to serve on a timely basis and a return of service has not been filed. Cf. Fla.R.Civ.P. 1.070. **OR**

\_\_\_\_\_ 1. (b) **LACK OF PROSECUTION:** No written response was filed to demonstrate good cause why the action should remain pending. Cf. Fla.R.Civ.P. 1.420 (e).

\_\_\_\_\_ 2. **FAILURE TO APPEAR:** No one appeared at the hearing. Cf. Fla.R.Civ.P. 1.200 (c).

It is therefore, **ORDERED AND ADJUDGED** this matter is dismissed without prejudice.

**DONE AND ORDERED** in \_\_\_\_\_, \_\_\_\_\_ County, Florida this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
**CIRCUIT JUDGE**

Copies Provided:

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
STATE OF FLORIDA, IN AND FOR \_\_\_\_\_ COUNTY  
CIRCUIT CIVIL DIVISION \_\_\_\_\_

STYLE	CASE NUMBER	ATTORNEY/PRO SE PARTY

**CASE MANAGEMENT CONFERENCE ORDER**

**THIS CAUSE** came before the court for a case management, pursuant to the Florida Rules of Civil Procedure as provided in Rule 1.200. The order scheduling case management provided notice that when a party or its counsel fails to attend a court scheduled case management conference, the court may dismiss the action without prejudice. It is therefore, **ORDERED AND ADJUDGED**:

\_\_\_\_\_ 1 (a) **FAILURE TO SERVE**: This case is dismissed without prejudice. No response was filed to demonstrate good cause or excusable neglect for the failure to serve on a timely basis and a return of service has not been filed. Cf. Fla.R.Civ.P. 1.070. **OR**

\_\_\_\_\_ 1. (b) **LACK OF PROSECUTION**: This case is dismissed without prejudice. No written response was filed to demonstrate good cause why the action should remain pending. Cf. Fla.R.Civ.P. 1.420 (e).

\_\_\_\_\_ 2. **FAILURE TO APPEAR**: This case is dismissed without prejudice. No one appeared at the hearing. Cf. Fla.R.Civ.P. 1.200 (c).

\_\_\_\_\_ 3. **RESCHEDULED**: The case management conference is continued and reset for \_\_\_\_\_, 20 \_\_, at \_\_\_\_\_ A.M./P.M. All provisions in the order scheduling case management conference remain in force and effect.

\_\_\_\_\_ 4. **PENDING MOTIONS SCHEDULED FOR HEARING**: (All pending) (The following motions: \_\_\_\_\_)

are scheduled for hearing on \_\_\_\_\_, 20 \_\_, at \_\_\_\_\_ A.M./P.M.

\_\_\_\_\_ 5. **MEDIATION**: The parties shall schedule mediation and complete on or before \_\_\_\_\_, 20 \_\_.

\_\_\_\_\_ 6. **TRIAL:** Counsel for \_\_\_\_\_ (select party) shall submit a uniform order scheduling trial and pretrial conference within \_\_\_\_\_ days.

\_\_\_\_\_ 7. **OTHER:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

It is therefore, **ORDERED AND ADJUDGED** this matter is (dismissed without prejudice) (continued as provided above).

**DONE AND ORDERED** in \_\_\_\_\_, \_\_\_\_\_ County, Florida this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
**CIRCUIT JUDGE**

Copies Provided:

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT  
IN AND FOR \_\_\_\_\_ COUNTY, FLORIDA  
CIVIL DIVISION

Plaintiff(s)

CASE NO.:

VS.

DIVISION:

Defendant(s)

-----/

**ORDER REMOVING CASE FROM PENDING STATUS**

This cause came before the court ex parte as part of the Court's ongoing responsibilities concerning case management and, based on a review of the pleadings, it appears to the Court that this case is not currently "pending." It is therefore,

**ORDERED and ADJUDGED**

\_\_\_\_\_ A dismissal has been filed and this case is concluded.

\_\_\_\_\_ The Defendant has filed **BANKRUPTCY**. Therefore the Clerk of the Circuit shall **REMOVE THIS CAUSE FROM ACTIVE PENDING**.

\_\_\_\_\_ The Parties have agreed to a **SETTLEMENT**. Therefore the Clerk of the Circuit Court shall **REMOVE THIS CAUSE FROM ACTIVE PENDING**. If this cause goes into Default, the Plaintiff may reinstate the matter and move forward with their case.

\_\_\_\_\_ Other.

**DONE and ORDERED** in Chambers, \_\_\_\_\_, \_\_\_\_\_ County, Florida  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
CIRCUIT JUDGE

Copies Furnished To:

**IN THE CIRCUIT COURT  
STATE OF FLORIDA  
COURT OF GENERAL CIVIL JURISDICTION**

\_\_\_\_\_,  
**Plaintiff,**

**CASE NO.:**

**vs.**

**DIVISION**

\_\_\_\_\_,  
**Defendant.**

**CASE MANAGEMENT ADMINISTRATIVE ORDER**  
**RESIDENTIAL MORTGAGE FORECLOSURE**

THIS CAUSE came before the Court on the Court's own motion for purpose of entry of a case management order to govern the conduct of this case. Compliance with the provisions of this order is mandatory unless waived in writing by the court after a hearing with notice to all parties of an appropriate motion.

**TIME STANDARDS**

Counsel for the plaintiff will be responsible for compliance with the time standards set forth below. A failure to comply with any portion of this order which is found attributable to deliberate delay on the part of any party will be grounds for dismissal or other sanctions as deemed appropriate by the court.

**IF UNOPPOSED** and after compliance with the Administrative Order No. \_\_\_\_\_ (which provides for case management of residential foreclosure cases and mandatory referral of mortgage foreclosure cases involving borrower-occupied residence to mediation), the presumptive date to complete this cause is no later than \_\_\_\_\_ days from the date that all defendants have been served as required by law and the case is at issue.

**IF OPPOSED** and any defendant files a good faith intent (defined herein) to participate in voluntary dispute resolution/mediation, then the presumptive date for completion of voluntary dispute resolution/mediation is \_\_\_\_\_ days from the date of the filing of the good faith compliance with an additional \_\_\_\_\_ days to complete a contested proceeding following mediation if the case is not settled.

**PROCEDURE**

1. **HOME OCCUPIED BY BORROWER:** the case shall proceed as provided in Administrative Order \_\_\_\_\_.

2. **HOME VACANT OR OCCUPIED BY TENANTS:** Upon a return of service indicating that the home is vacant or is being occupied by tenants, the Plaintiff shall set the cause for a motion for final summary judgment within \_\_\_\_\_ days of the cause being at issue.

#### **RESPONSIVE PLEADINGS:**

1. **MOTION TO DISMISS:** A motion to dismiss must be set for hearing within \_\_\_\_\_ days of filing. If a defendant fails to set the cause for hearing, then the Plaintiff must do so. The hearing may not be continued or cancelled without prior consent of the Court.
2. **ANSWER:** Upon the filing of an answer, the Plaintiff shall immediately submit an order referring the parties to mediation within \_\_\_\_\_ days.

**MOTIONS TO WITHDRAW:** Special appearances by defense counsel are not permitted. No motion to withdraw will be granted, absent good cause shown and a hearing held on said motion, when there is a motion filed by such attorney pending in the cause.

**MOTIONS TO AMEND PLEADINGS/VOLUNTARY DISMISSAL:** When Plaintiff has filed a count to reestablish a lost note and thereafter discovers that the note is in its possession, counsel for the plaintiff must immediately notify in writing all parties who have filed responsive pleadings of the discovery of the original note and file a copy of such correspondence with the court.

**VOLUNTARY DISPUTE RESOLUTION:** Plaintiff will engage in voluntary dispute resolution as provided in Administrative Order \_\_\_\_\_. In all other cases, parties must attend mediation prior to non-jury trial unless otherwise ordered by the court.

#### **HEARINGS:**

1. **SCHEDULING:** Counsel for plaintiff may not schedule a hearing on a motion for summary judgment unless the motion with the supporting affidavits has been filed.
2. **CERTIFICATE OF COMPLIANCE WITH FORECLOSURE PROCEDURES:** (form available on circuit website) must be filed contemporaneously with the notice of hearing.
3. **CONTINUANCES:** Motions for continuance must be filed in writing supported by good cause. If parties jointly stipulate to a continuance, a copy of the joint stipulation accompanied by an order must be submitted to the court \_\_\_\_\_ days prior to the scheduled hearing.

**FINAL JUDGMENTS:** The Final Judgment or Final Summary Judgment of Foreclosure shall be in the model form provided and shall not include any costs not actually incurred and must be supported by sworn testimony or affidavit (if summary judgment).

**SALES:** The Clerk's sale shall be conducted as provided by law and may include such other method of sale employing electronic media as determined by the Clerk of Court and permitted by law.

**DONE AND ORDERED** this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_, in  
\_\_\_\_\_, \_\_\_\_\_ County, Florida.

\_\_\_\_\_  
Chief Judge

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT  
IN AND FOR PALM BEACH COUNTY, FLORIDA

ADMINISTRATIVE ORDER NO. 3.306-5/09

IN RE: CASE MANAGEMENT STATUS CONFERENCES  
IN HOMESTEAD FORECLOSURE ACTIONS  
BY INSTITUTIONAL LENDERS

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During the summer of 2009, the Fifteenth Judicial Circuit will have staff attorneys and law school and college interns that can assist the court with the increasing foreclosure actions.

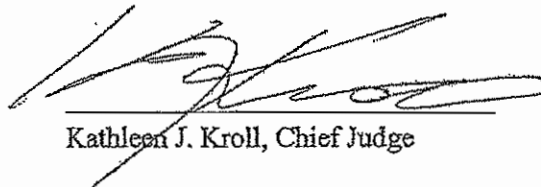
As set forth in Administrative Order 3.305, Notices of Compliance may be filed up to 14 days after the filing of a response by a defendant/homeowner.

**NOW, THEREFORE**, pursuant to the authority conferred by Florida Rule of Judicial Administration 2.215, it is **ORDERED** as follows:

1. All new foreclosure actions filed between May 20, 2009 and June 30, 2009 to which the Plaintiff has attached exhibits in accordance with Administrative Order 3.305, will have attached to the summons a Notice of Case Management Conference which Notice will be provided to the Clerk and Comptroller by Court Administration.
2. The Notice of Case Management Status Conference will be on a color of paper other than white or blue (yellow, goldenrod, pink, etc.). A copy of the Notice of Case Management Conference is attached hereto as Exhibit "A". The Clerk and Comptroller will note the case number on the Case Management Conference Form.
3. The Notice of Case Management Conference will notice the parties to appear at a case management conference no later than 34 days after the date of the issuance of the summons ("34<sup>th</sup> Day"). A listing of filing dates and the corresponding Case Management Conference Dates is attached hereto as Exhibit "B".
4. Case Management conferences will occur on Tuesdays and Thursdays from 3:00-5:00 in the north end of the cafeteria at the Main Judicial Center. Additional days and/or times may set by order of the Chief Judge or a circuit judge assigned to foreclosure.
5. The case management status conferences are scheduled as follows:
  - a. Up to 300 cases are to be noticed for each case management conference.
  - b. The first 75 cases (cases 1-75) will be set at 3:00.
  - c. The second group of 75 cases (cases 76-150) will be set at 3:30.

- d. The third set of 75 cases (cases 151-225) will be set at 4:00 and the last set of 75 (cases 226-300) will be set at 4:30.
6. The case management conference is a request for appearance by the parties and no penalty will be imposed upon a party should the party fail to appear.
7. If a defendant/homeowner appears at the case management status conference, a trial court law clerk employed by the Fifteenth Judicial Circuit ("judicial law clerk"), or an individual interning with the Fifteenth Judicial Circuit ("judicial intern") under the supervision of the General Counsel, or other individuals employed or interning with the Fifteenth Judicial Circuit, will meet with the defendant/homeowner and explain Administrative Order 3.305 including its purpose, the forms, and the time limitations set forth therein. No legal advice will be given.
8. Should a defendant/homeowner attend the Case Management Status Conference and wish to avail him/herself of the procedures set forth in Administrative Order 3.305, then the defendant/homeowner shall complete a revised Financial Statement (Exhibit "D" to Administrative Order 3.305) which shall not include any information about the Defendant/Borrower's assets. A copy of the revised Financial Statement is attached as Exhibit "C".
9. The judicial law clerks and judicial interns can inform the defendant/homeowner that the Florida Bar, the Palm Beach County Bar, Legal Aid, or Florida Rural Legal Services may be able to provide further assistance. The defendant/homeowner may also be directed to the Clerk and Comptroller's self help center to obtain forms or set an appointment with an attorney.
10. The judicial law clerk or judicial intern will complete a Case Management Status Conference Report indicating whether the defendant/homeowner appeared. The Case Management Status Conference Report shall be placed in the court file.

**DONE AND SIGNED** in Chambers at West Palm Beach, Palm Beach County, Florida  
this 11 day of May, 2009.



Kathleen J. Kroll, Chief Judge

IN THE CIRCUIT COURT OF THE  
JUDICIAL CIRCUIT IN  
AND FOR \_\_\_\_\_,  
FLORIDA

Plaintiff,

vs.

Defendant(s). \_\_\_\_\_/

GENERAL JURISDICTION DIVISION

CASE NO. \_\_\_\_\_

**Plaintiff's Certification of Residential Mortgage Foreclosure Case Status**

The undersigned attorney hereby certifies that the information provided herein is true and correct:

DEFENDANTS	SERVED	DROPPED	ANSWER	NON-MILITARY AFFIDAVIT	DEFAULT

This property is \_\_\_\_\_ Homestead \_\_\_\_\_ not subject to Homestead  
If Homestead, \_\_\_\_\_ this property completed the (Managed Mediation) program, compliance attached

**Foreclosure package, Confirm copies were mailed to defendants and indicate dates:**

\_\_\_\_\_ Motion for Summary Judgment  
 \_\_\_\_\_ Original Note, mortgage,  
 \_\_\_\_\_ Assignments and/or allonge  
 \_\_\_\_\_ Lost Note Affidavit  
 \_\_\_\_\_ Notice of Hearing on Summary Judgment for this hearing date  
 \_\_\_\_\_ Affidavit of Indebtedness  
 \_\_\_\_\_ Affidavit of Costs  
 \_\_\_\_\_ Affidavit of Attorney Fees  
 \_\_\_\_\_ Affidavit as to Reasonableness of Attorney Fees  
 \_\_\_\_\_ (Managed Mediation) Compliance attached

**Confirm compliance and indicate dates:**

\_\_\_\_\_ Lost Note count pled or withdrawn  
 \_\_\_\_\_ All Motions to Dismiss resolved  
 \_\_\_\_\_ No discovery outstanding  
 \_\_\_\_\_ No suggestion of bankruptcy  
 \_\_\_\_\_ Affirmative defenses filed, attached

a. The Summary Final Judgment of Foreclosure submitted is the court-approved form, without any alterations or additions; and

b. That the amounts in the final judgment are accurate and correspond with the affidavits filed herein.

**Undersigned counsel further certifies, under penalty of perjury, that in accordance with Administrative Order # \_\_\_\_\_, all of the above is true and correct.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Attorney

\_\_\_\_\_  
Print Attorney's Name & Florida Bar Number