

# **NEW PROGRAM MORTGAGE MODIFICATION MEDIATION**

## ***FOR CHAPTER 13 DEBTORS ONLY***

If you are a Chapter 13 debtor, want to keep your home, cannot afford your current mortgage payment, and, most important, can afford to pay 31% of your gross income to a modified mortgage, you qualify to participate in our new Mortgage Modification Mediation program. Requesting mediation will allow you and your lender to discuss whether modifying your mortgage loan is feasible. If you are successful, you may lower your monthly payment amount and keep your residential property. Mediation is an informal meeting conducted by a neutral mediator (selected by you and your lender) who acts as a discussion facilitator. The mediator cannot force a lender to modify your mortgage but can help you and your lender reach an agreement. Mediation is simply a way for you and your lender to discuss whether modifying the mortgage on your residential property is possible. If you qualify for and want to use this mediation program, please complete and file a Motion for Referral to Mortgage Modification Mediation. [Click here for a sample motion.](#)

**Note: You will need to pay a \$385 mediation fee to your Chapter 13 Trustee before you attend the scheduled mediation.**

After you file the motion, the Court will enter an order requiring the mediation. You do not need to submit a proposed order along with your motion. [Click here for a sample order.](#) Please read the order so you are familiar with the requirements. For example, your lender may request additional financial information from you so that they can decide whether they can agree to modify your mortgage loan. If you are represented, your attorney can answer your questions. If you are not represented, you can call the office of the Chapter 13 Trustee at 407-648-8841.

For a more detailed description of the program, please [click here.](#)

### **MINIMUM QUALIFICATIONS FOR THE MORTGAGE MODIFICATION MEDIATION PROGRAM**

Only Chapter 13 Debtors can request Mediation to the debtor's residential property  
Debtor can afford to contribute up to 31% of gross income  
to the modified mortgage payment Debtor must pay a \$385 mediation fee to the Chapter 13 Trustee before  
attending the scheduled mediation