

**FORECLOSURE MEDIATION
NOTICE TO HOMEOWNER OR
RELIGIOUS ORGANIZATION
(For cases with a Return Date of
10/1/2011 or later)**

JD-CV-127 Rev. 7-15
C.G.S. §§ 49-311, 49-31k; PA 15-124

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



FMNORMR



ADA NOTICE

The Judicial Branch of the State of Connecticut complies with the Americans with Disabilities Act (ADA). If you need a reasonable accommodation in accordance with the ADA, contact a court clerk or an ADA contact person listed at www.jud.ct.gov/ADA.

**Notice to Homeowner or Religious Organization:
Availability of Foreclosure Mediation**

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

A **Foreclosure Mediation Program** has been set up to help certain homeowners and religious organizations.

You must fill out the attached **Foreclosure Mediation Certificate form, JD-CV-108** and **Appearance form, JD-CL-12** and file them with the Court no later than 15 days from the Return Date on the *Summons* form that was served on you (or delivered to you). If these forms are not attached, you may get them at any Judicial District courthouse or from the Judicial Branch website at www.jud.ct.gov/webforms.

A mediation may be scheduled if:

1. You are the **owner-occupant** of a **1, 2, 3 or 4 family residential** property; and
 - you are a **borrower** or a **spouse or former spouse of a borrower who qualifies as a Permitted Successor-in-Interest** (see *Foreclosure Mediation Certificate*, form JD-CV-108, to determine if you qualify as a Permitted Successor-in-Interest); and
 - the **mortgage** on your owner-occupied residential property is being **foreclosed**; and
 - the property being foreclosed is your **primary residence**; and
 - the property is located in **Connecticut**; **or**
2. the property is **owned by a religious organization that is the borrower**, and is located in **Connecticut**.
3. If you are eligible based on the above criteria, you will first meet with a mediator who will determine if mediation with your lender or mortgage servicer will be scheduled.

Mediation is where a person who does not take sides helps parties try to settle their case.

Judicial Branch mediators will conduct mediation sessions at the courthouse.

There is no application fee for this program.