

Location:

Docket No. _____

Plaintiff

v.

Defendant

**RESPONSE TO COMPLAINT
AND
REQUEST FOR MEDIATION**

Important Notice to Homeowner

A foreclosure case has been filed against you in court. **You will probably lose your home if you do not file a written Response within 20 days.** You can use this form as your Response. Just fill out this form and return it to the court in the enclosed envelope so that the court receives it **before the 20-day deadline.** Mail a copy to the lender’s lawyer. You can attach additional sheets if this form does not give you enough space.

1. Your Response

To protect your rights in this case, you must file a response. You can file a response by checking the box below. Fill in your address, if it is not already stated.

I live at and own the building at _____. I believe there are good reasons I should not lose my home to foreclosure. I deny at least some of the lender’s statements in the foreclosure complaint. I assert all affirmative defenses that apply to my case.

2. Your Right to Mediation

You have the right to meet with your lender and a neutral third party. This free meeting gives you the chance to talk about how you might avoid foreclosure – before a judge hears your case. This is called a “mediation” meeting. At the meeting a neutral court mediator will help you and the lender try to come to an agreement. The mediator will not force you to accept an agreement.

When you return this form to the court, the court clerk will schedule you for a mediation meeting.

(Your Signature)

(Your Name, Printed)

(Address)

(City, State, Zip)

(Phone Number)