

**STATE OF FLORIDA
SEVENTH JUDICIAL CIRCUIT**

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NEWS RELEASE

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Seventh Judicial Circuit to begin mandatory residential mortgage foreclosure mediation

DAYTONA BEACH – Starting July 19, homeowners facing new foreclosure actions on their homestead residences in Flagler, Putnam, St. Johns and Volusia counties will be referred to mediation.

Late last year, the Florida Supreme Court ordered courts to implement residential mortgage foreclosure mediation programs to help deal with the state’s foreclosure crisis. Officials believe mandatory mediation will help homeowners stay in their homes while also keeping caseloads at bay.

“The courts system continues to struggle with a high volume of foreclosure cases. We’re hopeful that the residential mortgage foreclosure mediation program will produce positive results for both the homeowner and lender and bring an early resolution to cases,” said Chief Judge J. David Walsh.

In 2008, 13,421 foreclosures were filed in the four-county circuit. The following year, the number of new foreclosure filings grew to 16,419.

The Upchurch Watson White and Max Mediation Group of Daytona Beach has been chosen as the residential mortgage foreclosure mediation manager for cases in the Seventh Judicial Circuit. All residential foreclosure suits involving homestead property filed on or after July 19 will be referred to the mediation manager. Homeowners in cases filed before July 19 may request mediation through the manager as well.

The foreclosure mediation process will consist of substantive and comprehensive financial/debt counseling for borrowers and an exchange of financial and mortgage-related documents between the parties. The process will end with a meditation facilitated by a mediator, a neutral third party, with specialized training in foreclosure matters.

“Participation in the mediation process will help resolve those communications problems that are presently preventing the homeowner and lender from working out a mutually beneficial solution,” said John Upchurch, a founding partner of Upchurch Watson White and Max.

For more information about the Seventh Circuit’s residential mortgage foreclosure mediation program, visit the court’s website at www.circuit7.org or Upchurch Watson White and Max’s site at www.uww-adr.com. Information is also available by calling (386) 523-1027 or 1 (877) 226-1312 or by e-mail at scu.rmfp@uww-adr.com.

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