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## FORECLOSURE MEDIATION PROGRAM

April 10, 2015

**RE: City of Lynn, Massachusetts  
Homeowner's Bill of Rights Ordinance  
and the City of Lynn, Massachusetts' Foreclosure Mediation Program**

Dear Sir or Madam,

We are writing to inform you that effective April 10, 2015, the City of Lynn's Foreclosure Mediation Program, which was started with the passage of the City of Lynn's Ordinance "Homeowner's Bill of Rights", has been repealed. Unfortunately this means that the Foreclosure Mediation Program, which has been administrated by Massachusetts Dispute Resolution Services (MDRS), must cease operation. Although this mediation program is ending, homeowners can continue their efforts to avoid foreclosure and attempt to reach agreement with their lenders to keep their homes. Bank, lenders and servicing companies are also encouraged to continue their efforts to communicate with homeowners in Lynn who are at risk of foreclosure.

Here are answers to some questions you may have concerning the Lynn Foreclosure Mediation Program coming to an end:

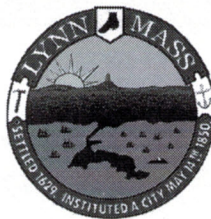
***What will happen if you are still mediating your loan with MDRS?***

If you have a mediation conference call or an in person mediation presently scheduled, MDRS will continue to participate in all such scheduled calls or in person mediation sessions if both the homeowners and lenders also voluntarily agree to participate. MDRS will contact the parties for their assent to continue participating in scheduled mediation efforts. If both parties agree, MDRS will hold your session as previously scheduled.

***If a Notice To Cure letter from a lender has been sent and received, or if a homeowner has been notified that their property is at risk of foreclosure, but you have not had contact from MDRS scheduling a conference call or in person mediation session, what should you do?***

If you do not have a conference call or an in person mediation presently scheduled with MDRS, homeowners and lenders are strongly encouraged to contact and speak directly with each other to try to resolve the foreclosure situation.





Homeowners can contact Lynn United for Change (the community organization assisting Lynn homeowners with foreclosure issues), or can contact the Massachusetts Attorney General's HomeCorps Program for assistance. Neither of these groups charge any fee to assist homeowners.

**Lynn United for Change #(781) 346-9199** The community organization Lynn United for Change has meetings for Lynn residents facing foreclosure every Thursday at 6:30 pm at 112 Exchange Street in Lynn, Massachusetts. There is no fee to attend, and there are no reservations required. Homeowners can also email [info@lynnunited.org](mailto:info@lynnunited.org) for more information. These meetings are a friendly and supportive space where homeowners can get information and advice about their situation, as well as meet other homeowners who are in similar situations.

**Attorney General's HomeCorps Program #(617) 573-5333** The Attorney General's Office (AGO) can assist homeowners in a multitude of ways, from navigating the loan modification process to intervening for the prevention of imminent foreclosure auctions. Homeowners may file a "Consumer Complaint" on their website at [www.mass.gov/ago/homecorps](http://www.mass.gov/ago/homecorps).

We strongly suggest that homeowners who have received any notices as to potential foreclosure take the steps indicated above and contact their lenders promptly and seek the assistance of the groups listed above to resolve their foreclosure situation.

It has been our privilege to provide mediation services to homeowners and lenders over the past several months. Should you have any questions over the next weeks as we conclude our active operations, we will attempt to assist you and answer your concerns as best we are able if you wish to contact us at (800) 536-5520 or email us at [caseadmin@mdrs.com](mailto:caseadmin@mdrs.com)

Sincerely,

***Brian R. Jerome, Esq.***

Brian R. Jerome, Esq.  
Mediator  
Director, Foreclosure Mediation Program

***Sheri Stevens***

Sheri Stevens  
Program Manager  
Foreclosure Mediation Program

COLF031OrdinanceRepealNotificationLetter