

RESIDENTIAL MORTGAGE FORECLOSURE MEDIATION PROGRAM
9TH Judicial Circuit Court
Orange County, Florida

The Orange County Bar Association has been appointed Program Manager to administer the Residential Mortgage Foreclosure Mediation Program. The RMFM office is located at the Orange County Bar Association, 880 North Orange Avenue, Orlando, FL 32801.

PLEASE READ THE FOLLOWING FOR DETAILS ON THIS PROGRAM:

CONTACT INFORMATION:

MEDIATORS AND ATTORNEYS: 407-515-4330

BORROWERS: 866-430-5575 (TOLL FREE)

Email: foreclosuremediation@ocbanet.org

MEDIATORS

Mediators cannot access the web-enabled IT platform at this time.

The requirements to serve as a mediator in the Ninth Circuit (ORANGE COUNTY ONLY) are as follows:

1. Mediators **MUST** be trained in RMFM in a training program meeting the requirements of the Administrative Order;
2. Mediators **MUST** be certified by the Florida Supreme Court as Circuit Civil mediators;
3. Mediators **must** reside or have their principal place of business in the 9th Judicial Circuit; and,
4. Mediators **MUST** complete training on the Orange County RMFMP as directed by the Program Manager.

If you are interested in serving as a mediator, please send an email to: dperrow@ocbanet.org, with a PDF of your certificates for the RMFM training and Florida Supreme Court certification as a mediator (or your Florida Supreme Court mediator number) and your contact information. We will be assembling a list of approved mediators shortly.

DEFENSE ATTORNEYS

As part of the authorization process, you must send a PDF of your Notice of Appearance in each case, by email, to foreclosuremediation@ocbanet.org, so that you can be authorized to access the system.

Instructions for logging on the web-enabled IT Platform:

Authorization: Each user of this system will need to be authorized before being given access to the system.

1. Go to www.rmfm.com and follow the links.
2. There will be a Main Menu to the left-hand side, with a line for Orange County.
3. Click on the login in the upper right corner of the site.
4. When the login screen comes up, click on register and complete the information. (Note: your user name must be alphanumeric characters, with no spaces. Your password must be at least 7 characters long with at least one non-alphanumeric character.)
5. The completed registration information will start the authorization process.
6. Once authorized (which may take up to 24 hours), cases can be entered into the system and managed.

PLAINTIFF ATTORNEYS

FOR TECHNICAL SUPPORT:

Please contact Rick Witcher, our software provider, at support@rmfm.com
or by phone at 904-378-4449

Borrower Information

We appreciate your cooperation in this Program by working with our software and providing us with as much contact information for the borrowers as you can provide, including email and all alternate phone numbers you may have for the borrower.

Payment

Form "A" and the borrower's contact information should be entered electronically through this platform. Fee payment should be made by check and mailed directly to the:

Orange County Bar Association
880 North Orange Avenue
Orlando, FL 32801

We are unable to accept checks from the Orange County Clerk of Courts office.

Bulk Uploading

If you plan to file 5 or more cases, please send the names and contact information of your liaisons to us so that we can work with you to make this transition a smooth one.

Our system will accommodate bulk-uploading of cases (5 or more cases at a time). The cases will need to be entered into an Excel spreadsheet in a specified format, and the initial upload will be screened by our software provider. For more information, please contact Rick Witcher, our software provider, at twc@twcj.com.

All Form "A" filings are to be through our web-enabled IT platform that will be used to manage this program (see below for access). www.rmfmfp.com and follow the links.

Instructions for logging on the web-enabled IT Platform

Authorization: Each user of this system will need to be authorized before being given access to the system.

7. Go to www.rmfmfp.com and follow the links.
8. There will be a Main Menu to the left-hand side, with a line for Orange County.
9. Click on the login in the upper right corner of the site.
10. When the login screen comes up, click on register and complete the information. (Note: your user name must be alphanumeric characters, with no spaces. Your password must be at least 7 characters long with at least one non-alphanumeric character.)
11. The completed registration information will start the authorization process.
12. Once authorized (which may take up to 24 hours), cases can be entered into the system and managed.

Entering a New Case

1. Obtain authorization
2. Log onto the IT Platform
3. After logging on, the second box on the top left-hand corner is "Forms."
4. Click on "Forms" and go to "New Case Wizard."
5. Input information; press the floppy disc icon to save and the green arrow to go to the next screen.
6. Continue adding information, saving, and going forward.

**After entering the Plaintiff and the law firm information one time, you can search for that information again and the software will enter it automatically for the new case.

**After entering the Plaintiffs, Plaintiff lawyers, or Defendants, each one should be added using the "+" sign.

At the end of entering new case information, the software will generate **Form "A"** for this case that can be filed with the court. **Please remember to include a photocopy of Form "A" with your check to the Orange County Bar Association.**

HOMEOWNERS

HOW DO I GET STARTED OR FIND OUT MORE?

You will receive a packet from the Residential Mortgage Foreclosure Mediation Program (RMFMP) that will contain all the necessary documents you need to begin the process. You will be contacted by a Financial Counselor who will collect your financial information and provide it to the mediator who will be working with you and the lender to help resolve the issue. You will not have to pay anything to participate in this program.

DO I HAVE THE RIGHT TO BE REPRESENTED BY AN ATTORNEY?

You have the right to consult with an attorney at any time during the mediation process and the right to bring an attorney to the mediation. ***An attorney will not be provided by this program.*** You may contact the Legal Aid Society of the OCBA and ask whether you qualify for their services. If you wish to hire a private attorney, you may seek your own or you may request a referral to an attorney through the OCBA's Lawyer Referral and Information Service. Please let us know if you hire an attorney at any time to represent you in this matter.

WHAT IF I AM ALREADY INVOLVED IN THE FORECLOSURE PROCESS OR MY PROPERTY IS NOT HOMESTEAD PROPERTY?

You may request to participate in the RMFMP if a homestead residential mortgage foreclosure action was filed prior to July 2, 2010, or it is a residence that is not homestead property. Please complete Exhibit 3 (below) and file it with the court.

WHAT HAPPENS DURING MEDIATION AND WHO PARTICIPATES?

During mediation, you will meet with a Florida Supreme Court Certified Mediator and a representative from the bank or lien holder for your property. No judge or jury is present. The mediator will work with you and the lender to determine whether an agreement can be reached that will prevent the foreclosure of your home. The mediator will remain neutral and cannot provide legal advice or an opinion about the action; however, you have the right to bring an attorney with you to the mediation (see below). If the parties reach an agreement, the mediator will write a settlement agreement that you and the lender's representative will sign. This settlement agreement will be final and binding with the court.

**EXHIBIT 3
BORROWER'S REQUEST TO PARTICIPATE IN RMFM PROGRAM**

IN THE CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT
IN AND FOR ORANGE COUNTY, FLORIDA

Case No(s).:

Plaintiff(s),

vs.

Defendant(s).

BORROWER'S REQUEST TO PARTICIPATE IN RMFM PROGRAM

_____, (*printed name*), as the borrower on the mortgage sued upon in this case, hereby requests that this case be referred by the court to mediation using the RMFM Program. The undersigned states, under penalty of perjury, that he or she is currently living on the property as a primary residence and the property has a homestead tax exemption.

Signed on _____, 20__.

(*Signature*)

(*Printed Name*)

(*Current Address and Phone Number*)

(*E-Mail Address*)

[*Certificate of Service on the parties*]