

MORTGAGE UNPAID

LITIGATION TRACK-
STATE LAW, CIVIL
RULES APPLY

**LENDER STARTS
FORECLOSURE
PROCEEDINGS**

**CLERK ISSUES SUMMONS,
SENDS DEFENDANT(S)
COURT PAPERS**

**DEFENDANT
FILES ANSWER,
NO REQUEST
FOR MEDIATION**

**DEFENDANT FAILS TO
RESPOND--NO ANSWER,
NO REQUEST TO
MEDIATE WITH COURT**

**COURT MOTION
PRACTICE,
DEFAULT OR
SUMMARY
JUDGMENT FILED**

**DEFENDANT
WINS MOTIONS,
SET FOR HEARING
(RARE)**

**LENDER WINS DJ
OR MSJ, ENTRY
FILED, SHERIFF'S
SALE SET**

**DEF. LOSE
HEARING**

**DEF. WINS, KEEPS
PROPERTY**

**PROPERTY SOLD
AT AUCTION, DEF.
HAS DEFICIENCY
JUDGMENT**

**ARM RESET LOOMING, OR
PARTIES TALKING RE:
DELINQUENCY.
IF PARTIES AGREE, GO
DIRECTLY TO MEDIATION**

MEDIATION TRACK

**A PARTY REQUESTS MEDIATION,
SUBMITS CASE INFORMATION TO
LOCAL COURT OR OTHER
MEDIATION COORDINATOR**

**QUICK REVIEW BY
MEDIATION
COORDINATOR**

**NOT SUITABLE
FOR MEDIATION**

**SUITABLE FOR
MEDIATION--
CONF. SET**

**INFORMATION
EXCHANGED**

**MEDIATION CONFERENCE HELD,
ABA TRAINED MEDIATOR,
CONFERENCES IN
90-MINUTE INTERVALS, BLOCKS
OF FIVE CASES PER DAY**

**NOT SETTLED,
IMPASSE OR
NO POSSIBLE
DEAL**

**CASE SETTLED,
PARTIES SIGN
MEMO AGREE,
FORMAL PAPERS
FOLLOW, CASE
DISMISSED OR
AVOIDED**