



TIMELINE for Mediation Program
Residential Mortgage Foreclosure Mediation Program
15th Judicial Circuit of Florida, Palm Beach County

Suit is filed:

- Form “A” must be completed and filed with the Complaint in all residential mortgage foreclosures
- The “Notice to Borrower” is served on the Defendant/Borrower with the Summons
- Within three business days of the suit filing, Plaintiff will
 - o Pay the \$400 program fee to the Palm Beach County Bar Association;
 - o Submit the Form “A” electronically onto the RMFM IT platform, along with the borrower’s contact information

60 days from filing of Form “A”:

- Program Manager contacts the Borrower within 60 days of receiving Borrower’s contact information.
- If the Borrower *decides* to participate in the RMFM Program, then the Borrower proceeds to foreclosure counseling.
- If the Borrower *declines* to participate in the RMFM Program, or the Program cannot contact the Borrower, then the Program Manager files a Notice of Borrower’s Non-Participation and refunds the part of the fee attributable to foreclosure counseling to Plaintiff.

90 days from filing of Form “A”:

- Borrower must meet with the foreclosure counselor within 90 days of receipt of the Borrower’s contact information by the Program Manager.
- Borrower must transmit Borrower’s Financial Disclosure for Mediation (Exhibit 5) to the Program Manager and Plaintiff’s counsel

60 to 120 days after suit is filed:

- Program Manager schedules mediation no earlier than 60 days and no later than 120 days after suit is filed. Mediation must be scheduled at least 30 days after Borrower’s Financial Disclosure for Mediation is sent to Plaintiff’s counsel.
- Plaintiff pays the mediation fees (\$350) to the Program Manager within 10 days after notice of the mediation conference is filed

30 days before mediation to mediation:

- Borrower may request Plaintiff’s Disclosure for Mediation through the Program Manager (Exhibit 6) no later than 25 days before mediation
 - o Plaintiff’s disclosures must be electronically transmitted to the Program Manager no later than 10 business days prior to mediation.
 - o Program Manager must promptly send the Disclosures to Borrower.

Mediation