

Pursuant to the Local Rules of each of the Tri-Counties¹, you are hereby notified of the

Tri-County Foreclosure Mediation Program **Forest County — Oneida County — Vilas County**

Mediation is a confidential and voluntary process where you and the lender seeking to foreclose on your home may discuss ways to resolve your foreclosure case, including reinstatement of the loan and modification of the loan terms. **THE PROPERTY MUST BE YOUR PRIMARY RESIDENCE THAT YOU OWN AND LIVE IN TO PARTICIPATE IN THE FORECLOSURE MEDIATION PROGRAM.**

TO REQUEST A MEDIATION CONFERENCE: Call the Tri-County Foreclosure Mediation Program Coordinator at 715-369-6240 or email at: tricityforeclosure@wicourts.gov

THIS REQUEST MUST BE RECEIVED NO LATER THAN **10 DAYS** FROM THE DATE YOU WERE SERVED WITH THE SUMMONS & COMPLAINT.

Tri-County Foreclosure Mediation Program
Oneida County Courthouse
PO Box 400
Rhineland, WI 54501
PHONE: 715-369-6240
FAX: 715-369-6249

AFTER YOU REQUEST MEDIATION:

The Mediation Program Coordinator will review your request and notify you and the lender as to whether your case can be accepted for mediation. If the lender agrees to mediation, a conference with you and the lender will be scheduled. Prior to a mediation conference, you will meet with a housing counselor to prepare a household budget.

A MEDIATION REQUEST IS NOT A RESPONSE TO THE SUMMONS AND COMPLAINT:

Please read the Summons and Complaint to make sure you understand your rights and the deadline to respond to the lawsuit. **If you do not file an Answer in court within 20 calendar days of receiving the Summons and Complaint, the court may grant a judgment against you.** This means that you may lose your home and your right to object to anything that you disagree with in the Complaint. **Mediation is separate from the foreclosure lawsuit.** Mediation may help you and the lender discuss options to resolve the lawsuit, but the lawsuit will continue while mediation is attempted. The Mediation Program does not provide legal assistance to either side of the foreclosure lawsuit. If you do not have a lawyer and need help understanding the legal process, please contact the UW Law School at 608-263-6283.

¹ Forest County Local Rule One, Oneida County Local Rule Four and Vilas County Local Rule One.