Who is NWCLC?

The Northwest Consumer Law Center is a nonprofit organization helping people with consumer law problems, meaning legal issues related to money being spent or owed on goods and services. Currently our work focuses on the following areas:

- Home Foreclosure Defense
- Foreclosure Mediation
- Chapter 7 & 13 Bankruptcy
- Debt Collection Defense
- Auto Fraud
- Student Loans

We provide legal advice and representation at no charge or on a sliding scale. You may qualify for our services if you live in Washington and your income is under 400% of the current federal poverty level.*

* $48,240/year for a one-person household, add $16,720 per additional person. Figures may change after 2017.

How Does Mediation Work?

- Mediation is a process where you and the mortgage company meet to find out if there’s a way to work out your problems without them taking away your home.
- You need a housing counselor or a lawyer to request mediation for you.
- The lawyer or housing counselor will need you to fill out forms and give them paperwork, such as tax returns and proof of your income.

Foreclosure Mediation:

What You Need to Know & What You Can Do to Save Your Home

Northwest Consumer Law Center
214 East Galer Street, Suite 100
Seattle, WA 98102
Tel: 206-805-0989
Email: admin@nwclc.org
www.NWCLC.org
Things to Keep in Mind

- Washington has a law that gives certain homeowners a right to mediation, but you might not have that right.
- There is no guarantee that the mediation will have the result you want.
- You will have to pay a $300.00 fee for mediation. If a meeting gets rescheduled or you need to have additional meetings, you will need to pay more fees.
- The mortgage company may ask you for lots of paperwork. It can be frustrating, but you need to cooperate and follow your attorney’s or housing counselor’s advice.
- If you simply have no income to pay your mortgage, there is probably no way you can keep your home.

DO NOT IGNORE THE SIGNS!

When you fall behind on your mortgage payments, your mortgage company will send you notices. They might arrive by mail. They might get taped to your front door.

Did you get one that says “Notice of Default”? If so, call us and ask about mediation.

Did you get one that says “Notice of Trustee Sale”? That means you have less than three weeks to request mediation. Call us NOW.

The Northwest Consumer Law Center zealously advocates, litigates, and promotes access to justice for low and moderate income clients, and through its education programs, empowers consumers with the knowledge and resources to protect their rights.

If you have any kind of consumer problem, call us toll-free at (888) 978-3386. If we cannot help you ourselves, we will use our knowledge of available resources in Washington to help you find somebody who can.