- 1. This standing order is effective September 1, 2010 and replaces the Foreclosure Standing Order Federal Loss Mitigation Programs dated August 4, 2010.
- 2. The purpose of this standing order is to ensure that no mortgage foreclosure proceeding is initiated, no previously initiated mortgage foreclosure proceeding goes to judgment, and no sale of a residential property for which the mortgage has been foreclosed is approved pursuant to a judgment of foreclosure by sale, unless the defendant has had an opportunity, if the defendant is eligible, to apply for relief under a federal loss mitigation program including, but not limited to, the Home Affordable Modification Program (HAMP), the Second Lien Modification Program (2MP), the Home Affordable Unemployment Program (UP), and the Home Affordable Foreclosure Alternatives Program (HAFA), information about which is available at

https://www.hmpadmin.com/portal/about/overview.html, http://makinghomeaffordable.gov/about.html, https://www.hmpadmin.com/portal/docs/hamp\_servicer/sd1002.pdf and http://www.homeloans.va.gov/circulars/26\_10\_2.pdf among other sources.

- 3. All mortgage foreclosure complaints filed in the Superior Court on and after September 1, 2010, shall be accompanied by a fully executed **AFFIDAVIT Federal Loss Mitigation Programs**, form JD-CL-114.
- 4. In any mortgage foreclosure proceeding filed before September 1, 2010, that is pending in the Superior Court and has not gone to judgment, or has gone to judgment of foreclosure by sale but in which the sale of the foreclosed residential property has not been approved, the plaintiff shall file a fully executed AFFIDAVIT Federal Loss Mitigation Programs, form JD-CL-114, no later than 30 days from the effective date of this order. No judgment shall enter in any mortgage foreclosure proceeding filed before September 1, 2010, and no sale of a residential property that is the subject of a judgment of foreclosure by sale that has not been approved shall be approved, unless a fully executed AFFIDAVIT Federal Loss Mitigation Programs, form JD-CL-114, is on file.
- 5. If the plaintiff does not comply with the requirement to file a fully executed AFFIDAVIT Federal Loss Mitigation Programs, form JD-CL-114, under this order, a motion for default or motion for judgment filed by the plaintiff may not be granted until the affidavit is filed or upon order of the court.

August 18, 2010 Date

Linda K. Lager, Chief Administrative Judge, Civil Division