

HR 3595

Mandatory Foreclosure Mediation Act

Congress: 112 (2011–2013, Ended)

Chamber: House

Policy Area: Housing and Community Development

Introduced: Dec 7, 2011

Current Status: Referred to the Subcommittee on Insurance, Housing and Community Opportunity.

Latest Action: Referred to the Subcommittee on Insurance, Housing and Community Opportunity. (Jan 12, 2012)

Official Text: <https://www.congress.gov/bill/112th-congress/house-bill/3595>

Sponsor

Name: Rep. Wilson, Frederica S. [D-FL-17]

Party: Democratic • **State:** FL • **Chamber:** House

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Blumenauer, Earl [D-OR-3]	D · OR		Apr 17, 2012
Rep. Wasserman Schultz, Debbie [D-FL-20]	D · FL		Sep 11, 2012

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Jan 12, 2012

Subjects & Policy Tags

Policy Area:

Housing and Community Development

Related Bills

Bill	Relationship	Last Action
112 HR 3789	Related bill	Feb 9, 2012: Referred to the Subcommittee on Financial Institutions and Consumer Credit.
112 S 967	Related bill	May 12, 2011: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Mandatory Foreclosure Mediation Act - Prohibits a servicer from initiating a foreclosure action against a borrower unless the servicer has: (1) made a reasonable effort to initiate mediation proceedings to determine if the borrower is eligible for a loan modification or an alternative to foreclosure; and (2) offered the borrower, if eligible, such a modification or alternative.

Requires a servicer to suspend a foreclosure action initiated before the enactment of this Act until the servicer: (1) completes such a mediation proceeding; and (2) offers the borrower, if eligible, a modification or alternative.

Prohibits a servicer, during the suspension period, from: (1) sending the borrower a notice of foreclosure, (2) conducting or scheduling a sale of the real property securing the mortgage, or (3) causing final judgment to be entered against the borrower.

Directs the Secretary of Housing and Urban Development (HUD) to establish such a mediation process.

Declares that a servicer is not required to suspend a foreclosure action if the servicer makes a reasonable effort to schedule a mediation proceeding and documents that the borrower has not agreed to one.

Makes a violation of this Act a bar to a foreclosure action. Allows a servicer in compliance with this Act, however, to bring or proceed with a foreclosure action, regardless of any prior violation.

Actions Timeline

- **Jan 12, 2012:** Referred to the Subcommittee on Insurance, Housing and Community Opportunity.
- **Dec 7, 2011:** Introduced in House
- **Dec 7, 2011:** Referred to the House Committee on Financial Services.