Know Your Rights:

Foreclosure Mediation Law

Washington State law gives you the right to a face-to-face meeting with your lender when you are at risk of foreclosure on your home.

You are eligible for foreclosure mediation by law if:

- You are a homeowner who lives in owner-occupied property, and;
- You are in default on your mortgage and have not yet received the Notice of Trustee’s Sale

You must request foreclosure mediation through a housing counselor or an attorney.

What is foreclosure mediation?
Foreclosure mediation is a process where a neutral, third-party mediator assists the homeowner and the lender to reach a fair, voluntary, and negotiated agreement.

Why request mediation?
If you have not been able to get in touch with your lender you can now request a face-to-face meeting to discuss alternatives to foreclosure. During mediation, the lender is required to negotiate with you in good faith.

How can I request mediation?
Foreclosure mediation must be requested by a housing counselor or an attorney on behalf of the homeowner. To find a housing counselor call 1-877-894-HOME (4663).

How much does it cost?
The homeowner and the lender shall each pay a $200 fee for the mediation. The fee must be paid prior to the mediation.

UFCW 21 is part of the Alliance to Prevent Predatory Lending which fought for this legislation in Olympia. We will monitor the results of this new law in order to ensure that lenders are in compliance, and that it is effective in helping homeowners avoid foreclosure. If you exercise your right to request mediation, we encourage you to contact your Union Representative (1-800-732-1188) with your experience, good or bad. We will share your stories with state lawmakers so they can better understand the law’s value and how it can be further improved.