



Understanding the Foreclosure Process in D.C.

Facing foreclosure? Here's what to expect and what you can do:

1. Lenders can foreclose in one of two ways: 1) **judicially**—by filing a complaint in D.C. Superior Court seeking foreclosure, or 2) **outside the court system** by issuing a Notice of Default and offering mediation through the D.C. Department of Insurance, Securities, and Banking (DISB).
2. No matter which method your lender decides to use, you can request mediation. **Mediation** is a two-step process. First, you will need to provide financial information to your lender so that you can be evaluated for a **loan modification** and other **alternatives to foreclosure**. Second, you will meet face-to-face with your lender and a neutral third-party to discuss what alternatives to foreclosure are available to you.
3. Important Deadlines: If your lender has filed a judicial foreclosure case against you, you **must come to court** for your first court date. Court rules require you to **file an answer** within 20 days of receiving the complaint. If your lender has chosen to use the out-of-court DISB mediation process, you must request mediation within the 30 day deadline stated on the Notice of Default by completing the required documents. *If you do not do these things, you may lose your chance to participate in mediation, and the lender may be able to proceed with foreclosure.*
4. Seek help from a lawyer and/or housing counselor. Bring your loan documents and any notices or court papers you have received.

Need Help? Call the Legal Aid Society of D.C. at 202-628-1161 or visit one of our office locations:

Northwest Office

Address: 1331 H Street, NW, Suite 350, Washington, D.C. 20005

Walk-in Hours: Mondays 12:30 pm—6:00 pm and Thursdays 12:30 pm—4:00pm

Southwest Office (Friendship Baptist Church)

Address: 900 Delaware Ave., SW, Washington, D.C. 20024

Walk-in Hours: Tuesdays and Fridays 9:30 am—12:30 pm

Southeast Office (Anacostia Professional Building – the “Big Chair”)

Address: 2041 Martin Luther King, Jr. Ave., SE, Suite LL-1, Washington, D.C. 20020

Walk-in Hours: Mondays and Thursdays 12:30 pm—4:00 pm

1331 H Street, NW, Suite 350 - Washington, D.C. 20005 - Telephone: (202) 628-1161