

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**IMPORTANT NOTICE TO THE BAR AND PUBLIC
REGARDING THE NEW JERSEY JUDICIARY
FORECLOSURE MEDIATION PROGRAM**

Please be advised that the Board of Bankruptcy Judges for the District of New Jersey has recognized the need to facilitate expanded access to the *New Jersey Judiciary Foreclosure Mediation Program* for individual debtors with pending bankruptcy cases.

Effective May 18, 2009 the Bankruptcy Court for the District of New Jersey has entered a *General Order Clarifying that Participation in the New Jersey Judiciary Foreclosure Mediation Program Does Not Violate the Automatic Stay*.

Per the terms of this General Order, participation by debtors and mortgagees in the Foreclosure Mediation Program does not violate the automatic stay of actions or proceedings against the debtor under 11 U.S.C. § 362(a) in any way. The parties are not required to obtain relief from the automatic stay in order to participate in the Foreclosure Mediation Program.

Interested parties should reference the General Order and its governing provisions in full concerning the rights of Bankruptcy Debtors and Mortgagees who choose to participate in the New Jersey Judiciary Foreclosure Mediation Program. It is also important to note that Debtors who choose to participate under the terms of this General Order must meet all of the qualifications for the Program.

Additional information including qualification requirements is available online at www.nj.gov/foreclosure/mediation and www.judiciary.state.nj.us/civil/foreclosure/mediation.

The New Jersey Foreclosure Mediation Hotline can be reached at 1-888-989-5277.

Dated: May 18, 2009

James J. Waldron, Clerk

