

[1] _____
[2] _____
[3] _____

NOTICE OF RIGHT TO REQUEST A MEDIATION

Your Mortgage Lender/Service [4] _____ is participating in a **Foreclosure Mediation Program** authorized by St. Louis County ordinance. Participation in this program is voluntary on your part and is designed to find mutually acceptable ways to avoid foreclosure through a mediation conference. The costs for mediation will be advanced by the Lender.

To participate in this mediation program, you must **SIGN** the attached **Request for Mediation** and **SEND** the form to United States Arbitration & Mediation Midwest, Inc. (USA&M). **The form must be RECEIVED by USA&M by midnight on [5] _____** which is 20 days after the date this Notice of Right to Request Mediation was mailed by the Lender to you.

United States Arbitration & Mediation Midwest, Inc. is not associated with any lending institution or any trustee.

Please do not pass up this opportunity!

Do not call the Lender or Trustee if you have questions regarding the Foreclosure Mediation Program. Please call United States Arbitration & Mediation Midwest, Inc. at 314-231-4642 for details. This notice was mailed by [6] _____.

cc: USA&M (via: email to: foreclosure@usam-midwest.com) w/ enclosure

This Notice was approved by the St. Louis County Counselor on September 24, 2012.

USA&M File No. _____

Instructions for Notice of Right to Request a Mediation

Trustee/Lender insert the following information where indicated on the Notice

1. Date this Notice is mailed
2. Name of Homeowner
3. Address of subject property, including zip code
4. Name of Lender/Service
5. 20th day after Notice of Right to Request a Mediation is mailed
6. Name and address of Trustee/Lender (party sending this notice)