

# **Appendix M**

**Minority Report (Storrow)**

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### **Residential Mortgage Foreclosure Mediation Using Florida's Circuit Court Mediation Programs**

**Rebecca Storrow**

Utilization of existing circuit court mediation programs is an option that merits further consideration. Ethical issues may be perceived as fundamental to the residential mortgage foreclosure crisis. Managing residential mortgage foreclosure mediation within the court system's ongoing quality assurance may alleviate some public concerns about the mortgage foreclosure process. Possible methods for funding court based residential mortgage foreclosure mediation include:

- I. Identifying public resources to fund Citizen Dispute Settlement Centers (pursuant to F.S. 44.201) and / or
- II. Amending F.S. 44.108 to enable court collection of residential mortgage foreclosure mediation fees.

Implementation may include:

- A. Contracted foreclosure mediation service coordinators to manage rotation lists of specially trained Florida Supreme Court certified circuit civil mediators,
- B. Coordinated training of volunteers and interns,
- C. And dedicated pages on circuit websites to manage foreclosure information, scheduling, forms, and a link to the statewide foreclosure website.