

# **Foreclosure Fairness Program**

## **How to the use the “Foreclosure Mediation Report/Certification” form**

**Published April 17, 2015**



**Department of Commerce**  
Innovation is in our nature.

# Sessions & Mediator Information

Check the [program website](#) for the most recent version.

Form Last Revised 2/6/2015

Use these buttons to switch between Print and Edit modes. Type only in Edit mode. Print and/or distribute the report ONLY from the Print mode.

Click to Print Report

Click to Edit Report

## Foreclosure Mediation Report/Certification

This form must be completed and signed by the mediator and sent to Department of Commerce, the borrower(s), beneficiary, and trustee within 7 business days after the conclusion of the mediation ([RCW 61.24.163](#) (12)).

**MEDIATORS:** Please fill out this form entirely. You must list ALL persons who attended the session(s) (in person, by phone, or by video-conference) and make a selection in their "Participation" and "Authority" boxes, as applicable. If you need more space to report additional persons (attending the first mediation session or any continuances), please attach a separate sheet and include all of their information as presented on this form. On the second page, select only ONE of the three outcomes, then check the applicable box(es) listed under the outcome you selected. You must describe the circumstances when "Specify" or "specify reason" are indicated or when selecting an "Other" box for any necessary clarifications or relevant comments. Use the "Comments" box for any necessary clarifications or relevant comments.

**SUBMITTING THIS FORM:** Do NOT submit this form if you are in Edit mode. You MUST use the yellow "Click to Print Report" button or "Click to Edit Report" buttons to switch between **edit** and **print** modes.

**Option 1:** Print (yellow "Click to Print Report" button), save, and email it to ForeclosureMediation@dc.wa.gov.

**Option 2:** Click on the "Signature" line (page 2), insert a signature, and then email it to ForeclosureMediation@dc.wa.gov.

**Option 3:** If you do not have scanning capabilities for the certification or your signature, print (yellow "Click to Print Report" button), sign, and mail the certification to Department of Commerce, ATTN: Foreclosure Fairness Program, PO Box 42525, Olympia, WA 98504-2525.

Please don't leave these blank!

- Ensure the info entered here is not in conflict with the rest of the certification. For example, select No in the first box if the Outcome on pg. 2 is No Session Occurred.
- Enter the number of sessions held in "No. of Sessions Convened." This information is particularly helpful when you held more than 3 sessions, or no session at all.

ing Adobe Reader).  
report" and "Click to  
ed and retained.  
ov.  
tton, save

Only the mediator assigned by Commerce should appear here, except in cases of emergency substitutions (see [Program Guidelines](#)).

	1st Session	2nd Session	3rd Session	Session(s) Occurred		Mediator's Name	
Date				No. of Sessions Convened		Mediator's Phone	
Time				Is this an amended certification?		Mediator's Email	
Location						Co-Mediator's Name	

Date, time, and location (city) are required by [RCW](#) (statute), unless no session occurred.

Enter only sessions that occurred. If no sessions occurred, leave these blank. If more than 3 sessions occurred, select the number of sessions to the right, and use the Comments box on pg. 2 or attach an additional sheet and include the same info as in these cells.

Select Yes if this is an amended certification, and No if this is the first issuance.

Enter N/A if no co-mediator participated.



# Borrower Information

[RCW](#) requires the mediator to report ALL persons who attend a mediation (in person, by phone, or by video). If more space is needed, use the Comments box on pg. 2 or attach an additional sheet. Enter all persons even if sessions did not occur (see below).

Indicate the role of each participant; select from the drop-down menu or type over (e.g., Interpreter, Observer, etc.). If there are unusual attendees or circumstances, explain in the Comments box on pg. 2 of the certification.

When multiple sessions occurred, indicate the session numbers a person attended next to his/her name, e.g., "John Smith (1<sup>st</sup> & 2<sup>nd</sup> session)," "Jane Doe (1<sup>st</sup> session)."

**Borrower(s) and Representative(s)** See [RCW 61.24.163](#) (12)(b)

Role	Borrower			
Name	Subject Property			
Address				
City				
State, Zip				
Parcel#				
Lot#				
Phone				
Email				
Participation				

If the borrower's address is the same as the property's, type "same as property."

Use the correct property address (should match the assignment notice you received from Commerce).

Per [RCW](#), ALL borrowers must attend the session in person (unless they have a **POA\***). If a borrower did not attend in person and was not found in lack of good faith, explain the reason in the Comments box on pg. 2. See [Program Guidelines](#) for more information on attendance.

[RCW](#) requires that mediators report participation. Do not leave these blank.

- Enter ALL persons in attendance, even if they did not attend all sessions.
- Enter ALL persons who participated in the overall process, even when no session occurred (select "No Session Occurred" in their Participation box).
- Make sure to select each person's appropriate participation type from the drop-down menu.

\***POA** – a borrower can give Power of Attorney to another person who can attend the session in person on the borrower's behalf. If a POA person attends the session, make a note next to his/her name, e.g., "John Smith (borrower's POA)."

# Beneficiary Information

ALL persons who participated in mediation must be included.

When multiple sessions occurred, indicate the sessions a person attended next to his/her name, e.g.,  
"John Smith (1<sup>st</sup> & 2<sup>nd</sup> session)," "Jane Doe (2<sup>nd</sup> session)."

Beneficiary and Representative(s)		See <a href="#">RCW 61.24.163</a> (12)(b) and (8)(a)			
Individual					
Title/Role					
Organization					
Address					
City					
State, Zip					
Phone					
Email					
Participation					
Authority					

[RCW](#) requires that the beneficiary sends "a person with authority to agree to a resolution" to the session.

- Typically this person attends by phone. (During session, make sure to ask the person on the phone if they have authority to agree to a resolution.)
- The beneficiary attorneys typically attend in person; they generally do NOT have "authority to agree to a resolution."
- If there is no person with authority selected for the beneficiary and the beneficiary was not found in lack in good faith, explain the reason in the Comments box on pg. 2.

[RCW](#) requires that mediators report participation. Do not leave these blank.

- Enter ALL persons in attendance, even if they did not attend all sessions.
- Enter ALL persons who participated in the overall process, even when no session occurred (select "No Session Occurred" in their Participation box).
- Make sure to select each person's appropriate participation type from the drop-down menu.

# Mediation Outcomes

Select **ONLY ONE** of the three Outcomes—click on a tab. The outcomes are mutually exclusive.

**OUTCOME** - Select **only one** of the three tabbed choices, then check the applicable box(es) listed.

Session(s) Occurred - <b>Agreement Reached</b>	Session(s) Occurred - <b>No Agreement Reached</b>	No Mediation Session Occurred
<input type="checkbox"/> Reinstatement		
<input type="checkbox"/> Repayment		
<input type="checkbox"/> Extension		
<input type="checkbox"/> Adjustable Rate Changed to Fixed Rate	% Change: <input type="text"/>	
<input type="checkbox"/> Amortization Extended		
<input type="checkbox"/> Interest Rate Reduction	% Change: <input type="text"/>	
<input type="checkbox"/> Principal Reduction	Amount: \$ <input type="text"/>	
<input type="checkbox"/> Monthly Principal Payment Reduced	Amount: \$ <input type="text"/>	
<input type="checkbox"/> Monthly Interest Payment Reduced	Amount: \$ <input type="text"/>	
<input type="checkbox"/> Refinance		
<input type="checkbox"/> Other Loan Restructure/Modification (new loan terms were not provided to mediator)		
<input type="checkbox"/> Forbearance of Principal	Write-off: \$ <input type="text"/>	
<input type="checkbox"/> Forbearance of Interest	Write-off: \$ <input type="text"/>	
<input type="checkbox"/> Forbearance of Fees and Penalties	Write-off: \$ <input type="text"/>	
<input type="checkbox"/> Forbearance - Other	Write-off: \$ <input type="text"/>	
<input type="checkbox"/> Deed in Lieu of Foreclosure		
<input type="checkbox"/> Short Sale - Debt/Interest Zeroed		
<input type="checkbox"/> Voluntary Surrender		
<input type="checkbox"/> Cash for Keys		
<input type="checkbox"/> Other <u>Non-Retention</u> Agreement (specify - max. 100 characters):	<input type="text"/>	

If you need to switch outcomes AFTER you made checkbox selections, first click the **Clear** button (found on each tab). It will clear all selections made under that Outcome and allow you to select a different Outcome.

# Agreement Reached

**Agreement Reached:** use this outcome when session(s) occurred and an agreement was reached.

**OUTCOME** - Select one of the three tabbed choices, then check the applicable box(es) listed.

Session(s) Occurred - **Agreement Reached**

Session(s) Occurred - **No Agreement Reached**

No Mediation Session Occurred

<input type="checkbox"/>	Reinstatement	
<input type="checkbox"/>	Repayment	
<input type="checkbox"/>	Extension	
<input type="checkbox"/>	Adjustable Rate Changed to Fixed Rate	% Change: <input type="text"/>
<input type="checkbox"/>	Amortization Extended	
<input type="checkbox"/>	Interest Rate Reduction	% Change: <input type="text"/>
<input type="checkbox"/>	Principal Reduction	Amount: \$ <input type="text"/>
<input type="checkbox"/>	Monthly Principal Payment Reduced	Amount: \$ <input type="text"/>
<input type="checkbox"/>	Monthly Interest Payment Reduced	Amount: \$ <input type="text"/>
<input type="checkbox"/>	Refinance	
<input type="checkbox"/>	Other Loan Restructure/Modification (new loan terms were not provided to mediator)	
<input type="checkbox"/>	Forbearance of Principal	Write-off: \$ <input type="text"/>
<input type="checkbox"/>	Forbearance of Interest	Write-off: \$ <input type="text"/>
<input type="checkbox"/>	Forbearance of Fees and Penalties	Write-off: \$ <input type="text"/>
<input type="checkbox"/>	Forbearance - Other	Write-off: \$ <input type="text"/>
<input type="checkbox"/>	Deed in Lieu of Foreclosure	
<input type="checkbox"/>	Short Sale - Debt/Interest Zeroed	
<input type="checkbox"/>	Voluntary Surrender	
<input type="checkbox"/>	Cash for Keys	
<input type="checkbox"/>	Other Non-Retention Agreement (specify - max. 100 characters):	

**HOME-RETENTION OPTIONS:** check the appropriate box(es) depending on the agreement made.

**NON-RETENTION OPTIONS:** typically mutually exclusive. Use these only when a non-retention option occurred, not when the parties decide to pursue it in the future.

The new loan terms are required under [RCW 61.24.163\(18\)](#). Do not leave them blank. Enter % change in interest, amounts, etc. If they are not available, make a note of this in the Comments box.

Use this option **ONLY** when the loan terms were not provided to the mediator.

When "specify" is indicated, you **MUST** describe the circumstances. If you need more space use the Comments box on pg. 2.

Click this button to clear all selections made under this Outcome before you switch to another Outcome.

Clear



# No Agreement Reached

**No Agreement Reached:** use this outcome when session(s) occurred but no agreement was reached.

**OUTCOME** - Select only one of the three tabbed choices, then click the applicable box(es) listed.

Session(s) Occurred - Agreement Reached	Session(s) Occurred - No Agreement Reached	No Mediation Session Occurred
<div><input type="checkbox"/> Borrower Unable to Meet Restructure Offer</div> <div><input type="checkbox"/> Borrower Unwilling to Accept Restructure Offer</div> <div><input type="checkbox"/> Parties Mediated in Good Faith, No Agreement Reached (specify below) (max. 100 characters): <input type="text"/></div>		
<div>Borrower Not In Good Faith (see <a href="#">RCW 61.24.163</a> (15)):</div> <div><input type="checkbox"/> Borrower Failed to Provide Timely and/or Accurate Documents</div> <div><input type="checkbox"/> Borrower Failed to Timely Participate in Mediation</div> <div><input type="checkbox"/> Borrower's Representative Not Authorized to Make Binding Decisions</div> <div><input type="checkbox"/> Borrower Failed to Pay Mediation Fee</div> <div><input type="checkbox"/> Other (specify below) (max. 100 characters): <input type="text"/></div>		
<div>Beneficiary Not In Good Faith (see <a href="#">RCW 61.24.163</a> (14) and (16)):</div> <div><input type="checkbox"/> Beneficiary Failed to Provide Timely and/or Accurate Documents</div> <div><input type="checkbox"/> Beneficiary Failed to Timely Participate in Mediation</div> <div><input type="checkbox"/> Beneficiary's Representative Not Authorized to Make Binding Decisions</div> <div><input type="checkbox"/> Beneficiary Failed to Pay Mediation Fee</div> <div><input type="checkbox"/> Beneficiary Requested Borrower to Waive Future Claims</div> <div><input type="checkbox"/> Other (specify below) (max. 100 characters): <input type="text"/></div>		
<div>Clear</div>		

Select ONE of these 3 options ONLY when both parties acted in good faith. Otherwise, use the options below.

These should not conflict with the info on pg. 1 (e.g., participation type).

These should not conflict with the info on pg. 1 (e.g., authority to settle selection).

When "specify" is indicated, you MUST describe the circumstances. If you need more space use the Comments box on pg. 2.

Click this button to clear all selections made under this Outcome before you switch to another Outcome.



# No Session Occurred

**No Mediation Session Occurred:**  
use this outcome ONLY when  
NO session was held.

**OUTCOME** - Select only one of the three tabbed choices, then check the applicable box(es) listed.

Session(s) Occurred - **Agreement Reached**

Session(s) Occurred - **No Agreement Reached**

**No Mediation Session Occurred**

☐ HOME-RETENTION Agreement Reached Prior to Mediation Session (specify below)  
(max. 100 characters):

Examples include loan  
modification, reinstatement, etc.

☐ NON-RETENTION Agreement Reached Prior to Mediation Session (specify below)  
(max. 100 characters):

Examples include short sale,  
deed in lieu, cash for keys, etc.

☐ Borrower Withdrew from Mediation (specify reason below)  
(max. 100 characters):

Enter the reason the  
borrower withdrew. Refer  
to the [Program Guidelines](#)  
for more details.

☐ Mediation Cancelled by Mediator per [RCW 61.24.163](#) (11)

Borrower Not In Good Faith (see [RCW 61.24.163](#) (15)):

☐ Borrower Failed to Provide Timely and/or Accurate Documents

☐ Borrower Failed to Timely Participate in Mediation

☐ Borrower Failed to Pay Mediation Fee

☐ Other (specify below)

(max. 100 characters):

When "specify" is  
indicated, you MUST  
describe the  
circumstances. If you  
need more space use  
the Comments box on  
pg. 2.

Beneficiary Not In Good Faith (see [RCW 61.24.163](#) (14) and (16)):

☐ Beneficiary Failed to Provide Timely and/or Accurate Documents

☐ Beneficiary Failed to Timely Participate in Mediation

☐ Beneficiary Failed to Pay Mediation Fee

☐ Other (specify below)

(max. 100 characters):

☐ Other than the Above (specify below)

(max. 100 characters):

Click this button to clear  
all selections made  
under this Outcome  
before you switch to  
another Outcome.

Clear

Use this  
option ONLY  
if a session  
had been  
scheduled.  
Refer to the  
[Program  
Guidelines](#)  
for more  
details.

Use this  
option ONLY if  
no other  
option above  
fits the  
circumstances.





# NPV, Signature, and Date

The 3 NPV questions are derived from [RCW](#) requirements (see specific [RCW](#) links circled below). Do not leave any blanks or room for guessing. Mediators MUST carefully read and answer ALL 3 questions. More details about NPV can be found in the [Program Guidelines](#).

Carefully read the instructions in Question 2—you may need to attach the NPV [test](#) OR explain in Comments why one was not done.

## NET PRESENT VALUE (NPV)

☐  
☐

1. Were NPV inputs provided by the beneficiary? (NPV inputs are required; see [RCW 61.24.163](#) (5)(g) and (9)(c))

2. Was an NPV test/analysis completed?

If YES and the above outcome is "No Agreement Reached," attach the test (or its description) along with the NPV inputs, identify who prepared it, and provide the test result expressed in a dollar amount. (See [RCW 61.24.163](#) (12)(e))

If NO and the above outcome is "No Agreement Reached," include below an explanation as to why there was no NPV test done. If agreement was reached or no session occurred, there is no need to attach or describe the NPV test.

☐

3. If YES on question 2, did the NPV of the modified loan exceed the anticipated net recovery at foreclosure? (See [RCW 61.24.163](#) (14)(c))

## COMMENTS (max. 1,000 characters)

An answer to Question 3 is required by [RCW](#) when no agreement is reached. DO NOT leave blank. Select N/A if no NPV test was done, and explain in Comments.

Use this Comments box for any relevant information, such as loan modification details, missing NPV test, clarifying inconsistencies on your certification, explaining the gap between the last session and the signature date below, etc.

I

(Full Name of Approved Mediator)

do hereby attest and certify that all the information in this Mediation Report/Certification is true and correct.

Only the mediator assigned by Commerce can certify the mediation. Refer to the [Program Guidelines](#) if mediators substitutions occurred.

Signature

Only the mediator assigned by Commerce can sign the certification. Refer to the [Program Guidelines](#) if mediators substitutions occurred. Read the **red font** instructions (pg. 1 of the certification) if you wish to use a scanned signature.

Date

[RCW](#) requires the mediator to certify within 7 business days of the conclusion of the session. If there is a longer gap between the last session and the signature date, explain the gap in the Comments box above.



# Printing & Distributing

Do NOT use the **purple** "Submit Form" button. The purple toolbar is a feature of the Adobe software; it cannot be "removed" from the certification. Instead, follow the instructions in **red font** and click the **yellow** "Click to Print Report" button below.

File Edit Go to Favorites Help

1 / 2 130%

Please fill out the following form. When finished, click Submit Form to return the completed form.

Highlight Existing Fields Submit Form

Form Last Revised 2/6/2015

**Click to Print Report**

**Click to Edit Report**

## Foreclosure Mediation Report/Certification

**This form must be completed and signed by the mediator and sent to Department of Commerce, the borrower(s), beneficiary, and trustee within 7 business days after the conclusion of the mediation ([RCW 61.24.163](#) (12)).**

**MEDIATORS:** Please fill out this form entirely. You must list ALL persons who attended the session(s) (in person, by phone, or by video-conference) and make a selection in their "Participation" and "Authority" boxes, as applicable. If you need more space to report additional persons (attending the first mediation session or any continuances), please attach a separate sheet and include all of their information as presented on this form. On the second page, select only ONE of the three outcomes, then check the applicable box(es) listed under the outcome you selected. You must describe the circumstances when "specify" or "specify reason" are indicated or when selecting an "Other" box. You must answer the three NPV questions and attach the NPV test, as applicable. Use the "Comments" box for any necessary clarifications or relevant comments about the mediation. Attach a separate sheet if you need more space.

**SUBMITTING THIS FORM:** Do NOT submit this form by using the "Submit Form" button from your tool-bar (purple button if you are using Adobe Reader). You MUST use the yellow "Click to Print Report" button at the top of this page before submitting it. You may use the yellow "Click to Print Report" and "Click to Edit Report" buttons to switch between **edit** and **print** modes, as needed. Please note that only hand-signed certifications will be considered and retained.

Option 1: Print (yellow "Click to Print Report" button), sign, scan, and then email the certification to [ForeclosureMediation@commerce.wa.gov](mailto:ForeclosureMediation@commerce.wa.gov).

Option 2: Click on the "Signature" line (page 2), insert a scanned hand-signature file (jpg, tif, gif), click the yellow "Click to Print Report" button, save the file on your computer, and then email it to [ForeclosureMediation@commerce.wa.gov](mailto:ForeclosureMediation@commerce.wa.gov).

Option 3: If you do not have scanning capabilities for the certification or your signature, print (yellow "Click to Print Report" button), sign, and mail the certification to Department of Commerce, ATTN: Foreclosure Fairness Program, PO Box 42525, Olympia WA 98504-2525.

Date	1st Session	2nd Session	3rd Session	Session(s) Occurred	Mediator's Name	Mediator's Phone

# Printing & Distributing (continued)

Form Last Revised 2/6/2015

[Click to Print Report](#)

[Click to Edit Report](#)

## Foreclosure Mediation Report/Certification

This form must be completed and signed by the mediator and sent to Department of Commerce, the borrower(s), beneficiary, and trustee within 7 business days after the conclusion of the mediation ([RCW 61.24.163](#) (12)).

**MEDIATORS:** Please fill out this form entirely. You must list ALL persons who attended the session(s) (in person, by phone, or by video-conference) and make a selection in their "Participation" and "Authority" boxes, as applicable. If you need more space to report additional persons (attending the first mediation session or any continuances), please attach a separate sheet and include all of their information as presented on this form. On the second page, select only ONE of the three outcomes, then check the applicable box(es) listed under the outcome you selected. You must describe the circumstances when "specify" or "specify reason" are indicated or when selecting an "Other" box. You must answer the three NPV questions and attach the NPV test, as applicable. Use the "Comments" box for any necessary clarifications or relevant comments about the mediation. Attach a separate sheet if you need more space.

**SUBMITTING THIS FORM:** Do NOT submit this form by using the "Submit Form" button from your tool-bar (purple button if you are using Adobe Reader). You MUST use the yellow "Click to Print Report" button at the top of this page before submitting it. You may use the yellow "Click to Print Report" and "Click to Edit Report" buttons to switch between **edit** and **print** modes, as needed. Please note that only hand-signed certifications will be considered and retained.

**Option 1:** Print (yellow "Click to Print Report" button), sign, scan, and then email the certification to [ForeclosureMediation@commerce.wa.gov](mailto:ForeclosureMediation@commerce.wa.gov).

**Option 2:** Click on the "Signature" line (page 2), insert a scanned hand-signature file (jpg, tif, gif), click the yellow "Click to Print Report" button, save the file on your computer, and then email it to [ForeclosureMediation@commerce.wa.gov](mailto:ForeclosureMediation@commerce.wa.gov).

**Option 3:** If you do not have scanning capabilities for the certification or your signature, print (yellow "Click to Print Report" button), sign, and mail the certification to Department of Commerce, ATTN: Foreclosure Fairness Program, PO Box 42525, Olympia WA 98504-2525.

1st Session	2nd Session	3rd Session	Session(s) Occurred
-------------	-------------	-------------	---------------------

PLEASE READ ALL INSTRUCTIONS.

The red font text appears ONLY in Edit mode.

If you can see the red font text, the certification is **NOT** ready to be printed or distributed.

Save the file (with your signature) as  
"BORROWER-NAME certification.pdf."

Email it to Commerce at  
[ForeclosureMediation@commerce.wa.gov](mailto:ForeclosureMediation@commerce.wa.gov)  
with the "BORROWER-NAME certification"  
in the email's Subject line.

Form Last Revised 2/6/2015

You MUST use the "Click to Print Report" button  
BEFORE you distribute the certification.  
You can then save the PDF file and email it to the parties  
and Commerce, or you can print, sign, scan, and then  
email it (see red font instructions on the certification).

[Click to Print Report](#)

[Click to Edit Report](#)

## Foreclosure Mediation Report/Certification

This form must be completed in its entirety, signed and dated by the mediator, and sent to Department of Commerce, the borrower(s), beneficiary, and trustee within 7 business days after the conclusion of the mediation ([RCW 61.24.163](#) (12)).

Once the certification is completed and submitted by the mediator, the mediation is closed. The mediator may revise or withdraw a submitted certification only if there has been a material oversight on her/his behalf prior to the certification's completion. Department of Commerce has no authority to modify or withdraw a certification or to re-open a mediation that had been certified and closed by a mediator. Under [RCW 61.24.163](#), mediators, not Department of Commerce, are solely responsible for completing and submitting the certifications.

**BORROWERS:** Violating the duty of good faith under the Foreclosure Mediation Program is a violation of the Consumer Protection Act ([19.86 RCW](#)), per [RCW 61.24.135](#). Please note that Department of Commerce sends copies of certifications showing "Beneficiary Not in Good Faith" to the Washington State Attorney General's Office (Consumer Protection Division) and to the Washington State Department of Financial Institutions for their review and possible investigation. Borrowers may be contacted for more information. However, borrowers who wish to avoid their foreclosure must act on their own behalf. Investigation or action by these agencies is NOT likely to stop the foreclosure.

A certification showing the beneficiary failed to act in good faith constitutes a borrower's defense to the non-judicial foreclosure action on the basis of which the mediation referral was made ([RCW 61.24.163](#) (14)(a)). Also, if there was no agreement reached in the mediation and the NPV Question 3 below was answered "Yes," this certification constitutes a basis for the borrower to enjoin (stop) the foreclosure ([RCW 61.24.163](#) (14)(c)). Borrowers need to take action (file a lawsuit) if they wish to enjoin their foreclosure. Borrowers can visit [www.commerce.wa.gov/foreclosures](http://www.commerce.wa.gov/foreclosures) for more details and to review their options (see the "What happens if there is no agreement after mediation?" or "Homeowner Resources" sections).

Borrowers should also know that a certification showing the borrower failed to act in good faith authorizes the beneficiary to move forward with the foreclosure ([RCW 61.24.163](#) (15)).

1st Session	2nd Session	3rd Session	Session(s) Occurred	Mediator's Name
-------------	-------------	-------------	---------------------	-----------------

This text will  
ONLY appear after  
you select the  
"Click to Print  
Report" button.

[Click to Print Report](#)

[Click to Edit Report](#)



# Printing & Distributing (continued)

These three columns appear **ONLY** in Print mode (when you select the “Click to Print Button”). If you don’t see these three columns, **DO NOT** print and **DO NOT** distribute the form.

You need to use the **yellow** “Click Print Report” button on pg. 1.

**Click to Print Report**

**Click to Edit Report**

## Session(s) Occurred - **Agreement Reached**

<input type="checkbox"/> Reinstatement
<input type="checkbox"/> Repayment
<input type="checkbox"/> Extension
<input type="checkbox"/> Adj Rate Changed to Fixed Rate % Change:
<input type="checkbox"/> Amortization Extended
<input type="checkbox"/> Interest Rate Reduction % Change:
<input type="checkbox"/> Principal Reduction Amount: \$
<input type="checkbox"/> Monthly Principal Payment Reduced Amount: \$
<input type="checkbox"/> Monthly Interest Payment Reduced Amount: \$
<input type="checkbox"/> Refinance
<input type="checkbox"/> Other Loan Restructure/Modification (new loan terms were not provided to mediator)
<input type="checkbox"/> Forbearance of Principal Write-off: \$
<input type="checkbox"/> Forbearance of Interest Write-off: \$
<input type="checkbox"/> Forbearance of Fees and Penalties Write-off: \$
<input type="checkbox"/> Forbearance - Other Write-off: \$
<input type="checkbox"/> Deed in Lieu of Foreclosure
<input type="checkbox"/> Short Sale - Debt/Interest Zeroed
<input type="checkbox"/> Voluntary Surrender
<input type="checkbox"/> Cash for Keys
<input type="checkbox"/> Other <u>Non-Retention</u> Agreement (specify - max. 100 characters):

## MEDIATION OUTCOME

### Session(s) Occurred - **No Agreement Reached**

<input type="checkbox"/> Borrower Unable to Meet Restructure Offer	
<input type="checkbox"/> Borrower Unwilling to Accept Restructure Offer	
<input type="checkbox"/> Parties Mediated in Good Faith, No Agreement Reached (specify - max. 100 characters):	
<b>Borrower Not In Good Faith (see <a href="#">RCW 61.24.163</a> (15)):</b>	
<input type="checkbox"/> Borrower Failed to Provide Timely and/or Accurate Documents	
<input type="checkbox"/> Borrower Failed to Timely Participate in Mediation	
<input type="checkbox"/> Borrower's Representative Not Authorized to Make Binding Decisions	
<input type="checkbox"/> Borrower Failed to Pay Mediation Fee	
<input type="checkbox"/> Other (specify - max. 100 characters):	
<b>Beneficiary Not In Good Faith (see <a href="#">RCW 61.24.163</a> (14) and (16)):</b>	
<input type="checkbox"/> Beneficiary Failed to Provide Timely and/or Accurate Documents	
<input type="checkbox"/> Beneficiary Failed to Timely Participate in Mediation	
<input type="checkbox"/> Beneficiary's Representative Not Authorized to Make Binding Decisions	
<input type="checkbox"/> Beneficiary Failed to Pay Mediation Fee	
<input type="checkbox"/> Beneficiary Requested Borrower to Waive Future Claims	
<input type="checkbox"/> Other (specify - max. 100 characters):	

### No Mediation Session Occurred

<input checked="" type="checkbox"/> HOME-RETENTION Agreement Reached Prior to Mediation Session (specify - max. 100 characters):	
<input type="checkbox"/> Borrower accepted loan modification agreement prior to session.	
<input type="checkbox"/> NON-RETENTION Agreement Reached Prior to Mediation Session (specify - max. 100 characters):	
<input type="checkbox"/> Borrower Withdrew from Mediation (specify reason - max. 100 characters):	
<input type="checkbox"/> Mediation Cancelled by Mediator per <a href="#">RCW 61.24.163</a> (11)	
<b>Borrower Not In Good Faith (see <a href="#">RCW 61.24.163</a> (15)):</b>	
<input type="checkbox"/> Borrower Failed to Provide Timely and/or Accurate Documents	
<input type="checkbox"/> Borrower Failed to Timely Participate in Mediation	
<input type="checkbox"/> Borrower Failed to Pay Mediation Fee	
<input type="checkbox"/> Other (specify - max. 100 characters):	
<b>Beneficiary Not In Good Faith (see <a href="#">RCW 61.24.163</a> (14) and (16)):</b>	
<input type="checkbox"/> Beneficiary Failed to Provide Timely and/or Accurate Documents	
<input type="checkbox"/> Beneficiary Failed to Timely Participate in Mediation	
<input type="checkbox"/> Beneficiary Failed to Pay Mediation Fee	
<input type="checkbox"/> Other (specify - max. 100 characters):	
<input type="checkbox"/> Other than the Above (specify - max. 100 characters):	