

GOVERNMENT OF THE DISTRICT OF COLUMBIA
OFFICE OF THE CHIEF FINANCIAL OFFICER
OFFICE OF TAX AND REVENUE



NOTICE REGARDING PRELIMINARY MATTERS PRIOR TO
FORECLOSURE

OTR Notice 2010 -09

December 3, 2010

**SAVING D.C. HOMES FROM FORECLOSURE EMERGENCY
AMENDMENT ACT OF 2010**

The Recorder of Deeds hereby gives notice that in order to record a Notice of Foreclosure Sale of Real Property or Condominium Unit (Notice of Foreclosure), a mediation certificate must be recorded prior to the Notice of Foreclosure, pursuant to the Saving D.C. Homes from Foreclosure Emergency Amendment Act of 2010 (Act 18-599).

Act 18-599 became effective on November 17, 2010, upon the signature of the Mayor of the District of Columbia. The Act did not include a transition period, therefore all provisions of the Act became effective immediately on November 17, 2010.

The purpose of this Act is to require a residential mortgage lender to provide a residential mortgage borrower with a Notice of Default on a Residential Mortgage and to provide the residential mortgage borrower with the right to elect to engage in mediation prior to the initiation of a foreclosure of a residential mortgage. This Act also establishes a new Foreclosure Mediation Program in the District of Columbia.

This Act only applies to a “residential mortgage” which is defined as a loan secured by a deed of trust or mortgage, used to acquire or refinance real property which is improved by 4 or fewer single-family dwellings, at least

one of which is the principal place of abode of the debtor or his immediate family.

The Department of Insurance, Securities and Banking (DISB) is charged with the responsibility of administering this Act.

Please direct all questions or comments related to the recording of the mediation certification and the Notice of Foreclosure to Larry J. Todd, Recorder of Deeds, at (202) 442-8607 or larry.todd@dc.gov, or to Ida Williams, Deputy Recorder of Deeds, at (202) 442-8610 or ida.williams@dc.gov. Direct all other questions or concerns to Christopher Weaver, DISB Deputy Commissioner at (202) 442-7774.