

## **What To Do On Your Foreclosure Court Date:**

If your mortgage company has recently filed a foreclosure case against you in D.C., your case will be heard in D.C. Superior Court and scheduled for an “Initial Conference.” Here are tips on what you should do **on your first court date** (the “Initial Conference”):

- 1) **Arrive at D.C. Superior Court (500 Indiana Ave., NW), no later than 9:30 a.m.** Allow extra time to get through security and find your courtroom.

When you get to the courtroom, look for your case on the list taped to the courtroom doors. Once you find your case, remember the handwritten number noted to the left of your case, and tell that number to the clerk sitting inside of the courtroom checking people in.

If you arrive late, you will need to check in with the clerk using the phone located in the side room that is between the two sets of doors to the courtroom.

If you do not show up in court, you could lose your foreclosure case and your home.

- 2) After you have checked in with the clerk, sit in the courtroom and wait for your case to be called in front of the judge. **Be prepared for a long morning in court.** The court schedules many cases for the same date and time. You may have to wait several hours before your case is called.

- 3) When your case is called:

If you want to work something out with your mortgage company to avoid foreclosure, **tell the judge that you would like to take part in “Mediation.”**

Also, if default has been entered against you, **ask that the default be vacated.**

In addition, if you have not already filed an answer, **ask for more time to file an answer.** (You can file an answer by taking the elevator to the 5<sup>th</sup> floor of the same court building and going to Room 5000. The clerk will give you the answer form.)

- 4) You will get a scheduling order in court that day. **The Order has important dates and deadlines that you must follow.** You can look for a Legal Aid lawyer (carrying a blue clipboard) in the courtroom to go over the order with you and answer your questions.

- 5) You should also **meet with a housing counselor** (often wearing a blue shirt) if you would like help applying for a loan modification or to learn about other ways to avoid foreclosure.