



COURT OF COMMON PLEAS
SECOND JUDICIAL DISTRICT
LANCASTER COUNTY, PENNSYLVANIA

DAVID L. ASHWORTH
PRESIDENT JUDGE

50 NORTH DUKE STREET
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Open Letter to the Members of the Lancaster Bar Association

Today I am pleased to announce the inauguration of the Lancaster Court of Common Pleas Residential Mortgage Foreclosure Diversion Program. This Program is a collaborative effort between both public and private sector entities to address the anticipated number of property foreclosures in Lancaster County in response to the COVID-19 pandemic. Initiated by Administrative Order No. 27-2021, on June 1, 2021, the primary objective of the Program is to provide a single unified process for the amicable resolution of foreclosure proceedings through court intervention, housing counseling, and conciliation to help residents of Lancaster County stay in their homes. We are joining 24 other counties around the Commonwealth which presently offer similar mortgage diversion programs.

This opt-out program will include owner-occupied, primary residences with four or fewer units, and will apply to mortgage foreclosure actions filed on or after August 1, 2021, involving residential properties with mortgage balances of less than \$400,000.00. Commercial properties and those which are the subject of bankruptcy, divorce, or estates proceedings are ineligible to participate in the Program. More details regarding the Program requirements and procedures can be found in the Administrative Order posted on the Court website at www.court.co.lancaster.pa.us/256/COVID-19-Administrative-Orders-Procedure.

This Program's success will rely on the cooperation of *pro bono* lawyers, nonprofit housing counseling agencies, like Tenfold (formerly Tabor and LHOP), and the parties. Pre-COVID, the Lancaster County civil docket consisted of approximately 25% residential mortgage foreclosure actions. We expect to see a surge in the number of foreclosure filings in the wake of the pandemic. With the implementation of this Program, it is our expectation that these cases will be streamlined through the court system.

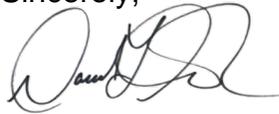
The goals of the Program are to provide a court-sanctioned opportunity for housing and legal counseling for the homeowner and to facilitate communications between creditors

and debtors at the outset of a case to make possible an early resolution between the parties and to avoid unnecessary litigation and waste of judicial resources.

The Court is seeking volunteer attorneys to provide limited representation to homeowners solely during the conciliation process, and also to serve as conciliation conference officers in these foreclosure actions. This is a perfect opportunity for newly admitted attorneys to gain experience and for all attorneys to engage in *pro bono* services consistent with Pennsylvania Rule of Professional Conduct 6.1. Conciliation conferences will generally be held two days a month, with the schedule set well in advance.

To volunteer or if you have any questions, please contact the chambers of Judge Jeffery D. Wright at (717) 293-7292. Judge Wright will be overseeing the Foreclosure Diversion Program.

Sincerely,

A handwritten signature in black ink, appearing to read "David L. Ashworth". The signature is fluid and cursive, with the first name "David" being the most prominent.

David L. Ashworth
President Judge