

1 **1-054.2. Judgments in residential foreclosure actions; certification concerning the absence of**
2 **loss mitigation negotiations required; definition.**

3 **A. Certification for judgment.** As a precondition to the entry of judgment of
4 residential foreclosure by the district court, the plaintiff shall file a certification, substantially in
5 the form approved by the Supreme Court as Form 4-712 NMRA, concerning the absence of loss
6 mitigation negotiations with the borrower. This rule does not apply to lien foreclosures.

7 **B. Definition.** As used in this rule, “residential” means a property designed principally
8 for occupancy by one to four families and that is occupied by the defendant as the defendant’s
9 principal residence.

10 [Approved by Supreme Court Order No. 21-8300-004, effective for all cases pending or filed on
11 or after September 7, 2021; as amended by Supreme Court Order No. 22-8300-010, effective for
12 all cases pending or filed on or after May 23, 2022; as amended by Supreme Court Order No.
13 S-1-RCR-2025-00166, effective for all cases pending or filed on or after December 31, 2025.]