



STATE OF ILLINOIS  
CIRCUIT COURT OF COOK COUNTY

# Chancery Division Mortgage Foreclosure Mediation Program

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## PROGRESS REPORT

**June 12, 2013**

HONORABLE TIMOTHY C. EVANS  
CHIEF JUDGE  
CIRCUIT COURT OF COOK COUNTY

HONORABLE MOSHE JACOBIUS, PRESIDING JUDGE  
CHANCERY DIVISION  
CIRCUIT COURT OF COOK COUNTY

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## EXECUTIVE SUMMARY

This report provides an analysis and evaluation of the current and projected efficiency, productivity, and financial health of the Mortgage Foreclosure Mediation Program (“Program”). Methods of analysis include trend and ratios of outcomes of mediation, units of service provided for housing counseling, legal aid, and mediation, as well as efficiency of court hearings.

Results of the data provided by service providers on the Program show an increase in the rate of successful negotiations with lenders to modify loans and keep homeowners in the home. Additionally, the results show that the rate of servicing continues to increase with each year of the Program, the rate of success of mediation is on par with other programs throughout the country facing a similar rate of foreclosures and that the service providers are improving efficiency during each year of the Program with a minimal change to the budget from the first year to the upcoming year. Moreover, the results show that the time it takes a case to complete mediation has dropped dramatically and is approaching the completion rates of other programs. Efficiency can continually be improved in all areas of the Program to make sure the completion rates and agreement rates remain as successful as possible.

Overall, the report finds the prospects of the Program to be positive as more Cook County residents were serviced in the third year of the Program than in each previous year. The Program continues to provide the proper resources to successfully negotiate agreements with lenders on behalf of the homeowner and to provide housing counseling and legal aid services to a large part of Cook County homeowners facing foreclosure.

Moreover, the modifications implemented last year were successful in eliminating a majority of the original backlog created from the high volume of foreclosures in Cook County. That backlog is rapidly decreasing due to the case manager system and increased efforts by housing counselors and legal aid to resolve cases short of a formal mediation session. Backlogged cases were shifted to four dedicated, trained, and vetted housing counselors to provide a single point of contact for the legal aid attorneys, the lender attorneys, and the mediators to facilitate stalled document exchanges between the lender and the homeowner. As a result, the time it takes to complete mediation has dropped from more than a year to between four to six months.

In addition to the reduction in the backlog, other notable highlights of the Program during Year 3 include:

- 77% increase in resolutions reached through housing counselors without the need for mediation
- 23% increase in any type of agreement at any point in the foreclosure
- 8% increase in rate of completion of mediation with an agreement
- 570% increase in resolutions without a formal mediation session (includes agreements reached through case managers, housing counselors, or legal aid attorneys)

To continue and improve on the progress made in Year 3 of the Program, recommendations discussed in the report include:

- Eliminating the backlog entirely in mediation cases by maintaining the system implemented last year.
- Improving the efficiency of court hearings by continuing to adjust and refine the use of case managers to oversee and manage cases and the related document exchange.
- Maintaining the same collective budget for professional services as in the second year of the Program.

The analysis in the report is limited by the fact that external factors (such as social, economic, political, legislative, and judicial factors) may impact the volume and efficiency of the Program. Such examples of those factors can include reductions in funding, changes to federal programs (such as HARP, HAMP, and HAFA), new case law that changes how the court must handle foreclosure cases, or new statutes passed by the General Assembly that impact services being provided. Additionally, issues such as the robo-signing problems and regulations implemented by the National Mortgage Settlement Agreement may impact the efficiency and volume of the Program.

## **PART I GENERAL INFORMATION AND OVERVIEW**

The Circuit Court of Cook County Mortgage Foreclosure Mediation Program (“Program”) is a court-annexed program that encourages homeowners in foreclosure to come to court so they can obtain free housing counseling and legal services to help them resolve their foreclosure cases. The Program is the most comprehensive in the nation and provides more services and resources at no cost to homeowners in foreclosure than comparable programs.

To date, more than 53% of homeowners going through the Program have reached an agreement with their lenders. Of those agreements, 66% are agreements to save the home through a loan modification. The remaining agreements are for dignified exits. All Program participants received assistance in understanding the foreclosure process and their rights throughout the process.

The Program began, in part, on April 19, 2010, with a hotline to schedule appointments with housing counselors and attorneys. Three years later, nearly 70,000 housing counseling sessions have been completed, and more than 80,000 people have received free legal advice. Since June 11, 2010, when judges began referring cases to mediation, more than 5,000 households have entered the mediation process. The results are encouraging: one (1) out of every two (2) households who enter the mediation phase of the Program reach an agreement with their lender. That agreement could be to save the home through a modification of the loan, or it could be an alternative solution to transfer ownership to the bank. Whatever agreement is reached, it must be mutually acceptable to all parties. The current figures for the Program, as of March 31, 2013, are attached with this report at **Appendix A**.

## OVERVIEW OF FORECLOSURES

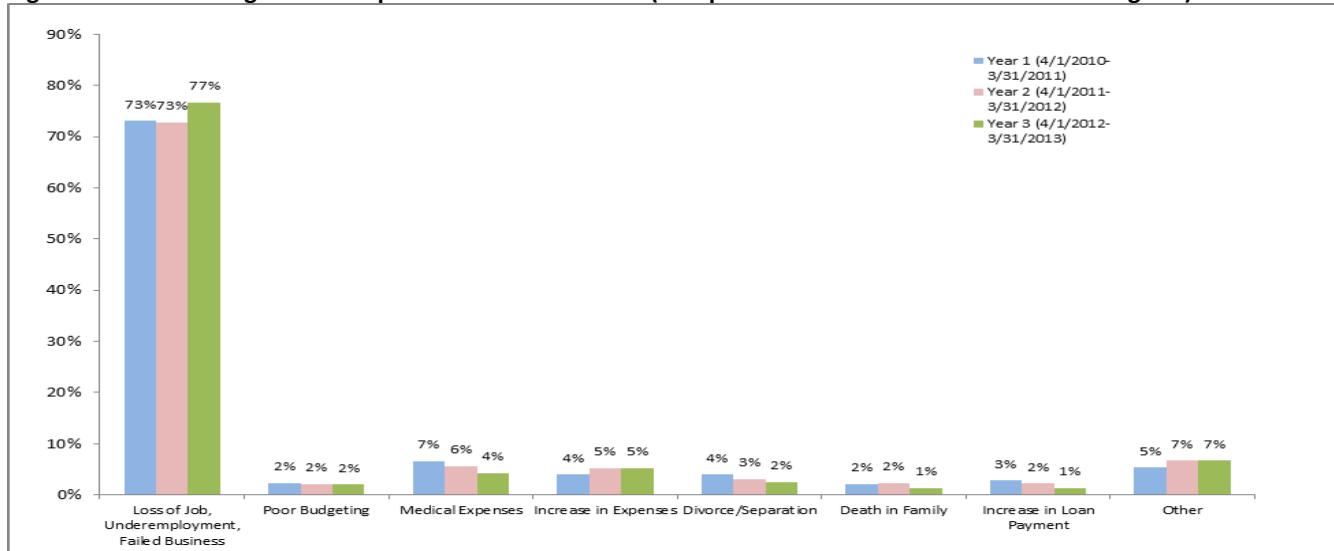
Mortgage foreclosures steadily and rapidly rose in Cook County over the past 12 years resulting in record filings for the Circuit Court of Cook County. According to the records of the Clerk of the Circuit Court, filings since 2000 are as follows:

2000	12,705	2007	32,651
2001	16,228	2008	43,876
2002	17,450	2009	47,049
2003	15,815	2010	50,621
2004	15,632	2011	41,135 <sup>1</sup>
2005	16,494	2012	41,993 <sup>2</sup>
2006	22,248		

As of May 31, 2013, there are 72,257 cases pending in the Circuit Court of Cook County. Approximately 85% of those pending cases are foreclosures involving residential properties. (For a more complete breakdown of foreclosure filing statistics, see **Appendix B**.)

Since 2009, the majority of the residential foreclosure filings have been for loans made to individuals with income, no credit problems, and no mortgage fraud. In other words, the working class and middle class families continue to go into foreclosure. Nearly three (3) out of every four (4) households are ending up in foreclosure because of unemployment. The unemployment rate is still at an all-time high and the households entering foreclosure have lost all or a substantial portion of household income due to job loss or other pay reductions. Moreover, many foreclosures are for households where the unemployment benefits have expired, and the household is still under- or un-employed. The reasons for default have remained consistent over all four years of the Program:

**Figure 1: Reasons Program Participants are in Foreclosure (Comparison of First Three Years of the Program)<sup>3</sup>**

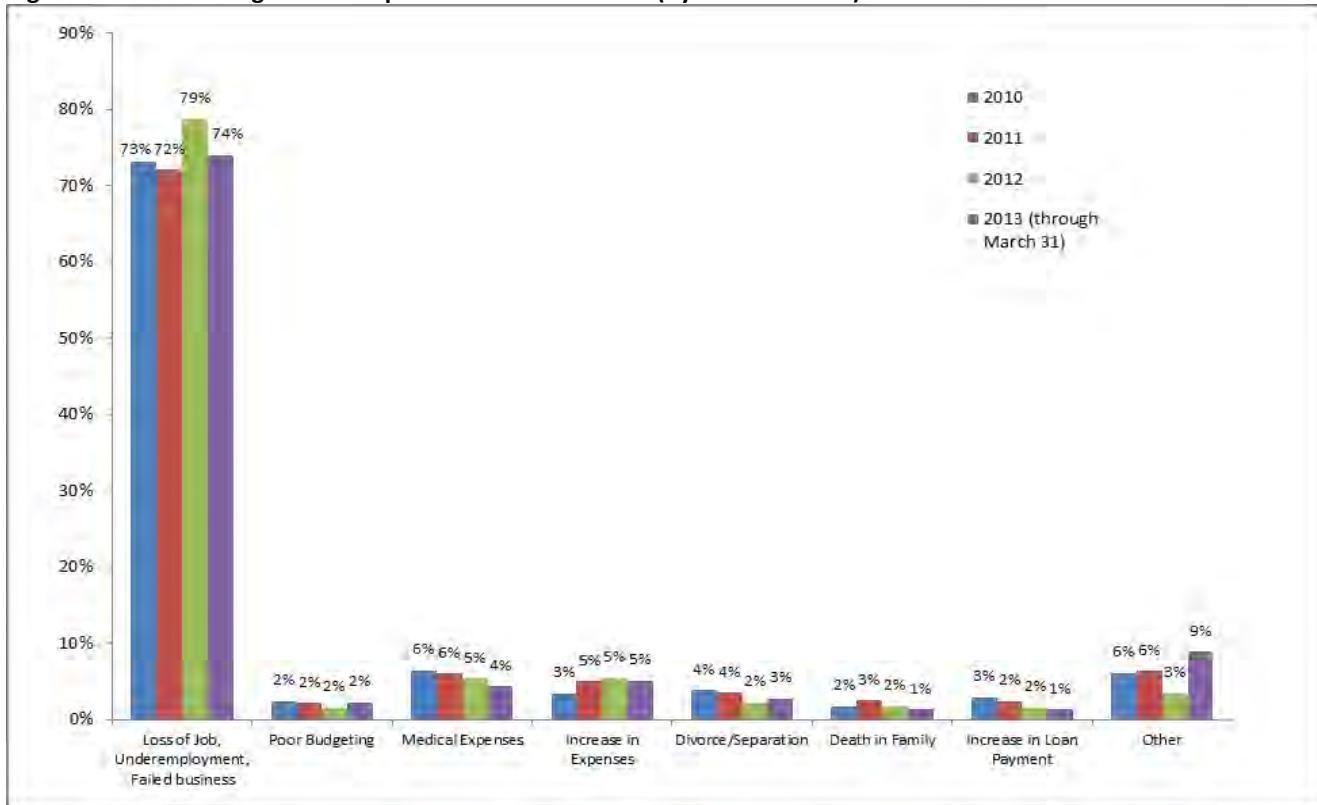


<sup>1</sup> The drop in total new filings during the calendar year 2011 can be attributed to the moratoriums imposed on the large lenders (such as Bank of America, Wells Fargo, JPMorgan Chase, Citibank, etc.) for correction of paperwork and procedures that were faulty and discovered during the robo-signing scandal.

<sup>2</sup> The filings in 2012 remained consistent with carryover issues from the robo-signing scandal and implementation of the new regulations resulting from the National Mortgage Settlement Agreement.

<sup>3</sup> Data for Figures 1 and 2 come directly from the HUD-certified housing counseling agencies providing services for the Circuit Court of Cook County Mediation Program. The agencies are required to report certain information to NeighborWorks America, the organization appointed by Congress to manage the National Foreclosure Mitigation Counseling (NFMC) Program. In addition to reporting this information to NeighborWorks America, the housing counseling agencies report NFMC information on the Mediation Program to the Illinois Housing Development Authority and the Circuit Court of Cook County. This data represents reasons for default indicated by Mediation Program participants who have completed housing counseling through the Mediation Program.

**Figure 2: Reasons Program Participants are in Foreclosure (By Calendar Year)<sup>4</sup>**



The data in Figure 1 and Figure 2 suggest that the continuation of foreclosure filings is directly tied to the unemployment rate in Illinois. The more income that is lost in a household, the more difficult it will be for that homeowner to sustain a modification and save the home.

## **GOALS OF THE PROGRAM**

The purpose of the Program is to:

- **Encourage Homeowners to Come to Court to Resolve Their Cases:** Pursuant to Chancery Division General Administrative Order No. 2010-01 entered on April 8, 2010, homeowners receive information about the Mortgage Foreclosure Mediation Program when they are served with summonses in the mortgage foreclosure action. Also, plaintiffs' counsel are required to serve a Notice of Initial Case Management to the homeowner that also includes information on the Program and notification that they are able to call the Program hotline to start receiving help immediately.
- **Reach Mutually Acceptable Agreements Between a Homeowner and Lender:** The Program assists Cook County residents facing foreclosure to reach a mutually acceptable solution with their lenders. If the home can be saved through a modification, the Program will assist in finalizing the modification. If the home cannot be saved (generally, due to lack of income), the Program will help the homeowner negotiate a dignified exit from the property and ensure that the homeowner has the assistance necessary in making alternative housing arrangements, such as finding rental assistance programs available in the neighborhoods.

<sup>4</sup> Id.

- **Provide Free Legal Advice and Housing Counseling:** The Program provides resources to assist Cook County residents in foreclosure *at no cost to the residents*. Free assistance includes:
  - Legal advice (access to attorneys at no cost to the homeowner);
  - Housing counseling (access to HUD-certified housing counselors at no cost to the homeowner); and
  - Other resources that may be necessary for the homeowner (at no cost), such as rental assistance, veteran assistance, credit counseling, or other legal aid agencies to assist with additional legal issues.
- **Educate Homeowners:** The Program informs Cook County residents facing foreclosure about their rights and all the options legally available to them.
- **Assist Homeowners in Making Informed Decisions:** The Program assists homeowners with making informed decisions about how to strategically resolve their foreclosures and ensure that the homeowners understand all their options through multiple meetings with attorneys and housing counselors at no cost to the homeowner.
- **Ensure Equal Justice Under the Law:** The Program makes the legal process of foreclosure easier for self-represented litigants to understand their rights and responsibilities during foreclosure.
- **Provide a Single Point of Contact at Court:** Provide all homeowners who show up to court without a lawyer, and who are trying to reach an agreement, a case manager to contact. The case manager is the one point of contact for homeowners at the court about their cases.
- **Discourage Abandonment of Property:** The Program encourages Cook County residents to stay in their homes if they are in default under the mortgage or have been served with a summons for a mortgage foreclosure case until they are legally obligated to leave.

## **HOW THE GOALS ARE MET**

The Program uses a case-by-case approach to achieve its goals. Thus, in one case the best solution for a homeowner may be to leave the home while in another case, a homeowner's best solution may be a modification. Whatever the result, Program participants are educated and informed about all the options available to them. These goals are met by:

- **Saving Homes Whenever Possible.** Whenever a homeowner enters the Program with sufficient income to sustain a permanent modification to loan, the Program works to obtain that modification and dismiss the case.
- **Reaching Agreements Between a Borrower and a Lender.** Any agreement reached between a homeowner and a lender through the Program is a success because – no matter whether the homeowner keeps the home or transfers ownership to the lender – the agreement is mutually acceptable to all sides.
- **Keeping Borrowers in the Home as Long as Legally Possible without Detriment to the Lender.** If a homeowner has suffered a full or substantial loss of income in the household (e.g., job loss) making modifications of the loan impossible, the Program works to ensure that the homeowner understands why

a modification is not possible and what the other options are in the foreclosure. In any case, homeowners will know their rights under the foreclosure and how long they can stay in the home. The legal aid attorneys advise the homeowners that it is not necessarily in their interest to unwittingly delay the foreclosure process and will advise them about the best solution for a dignified exit. Whenever possible, the Program works to obtain a mutually acceptable agreement with the lender to negotiate enough time for the borrower to make alternate living arrangements and vacate the property with dignity.

- **Educating Borrowers and the Community.** The Program helps to inform homeowners about the foreclosure process. When homeowners voluntarily choose not to pursue any arrangements with the lender, they choose to do so after being fully educated about their rights under the law and the consequences of such a decision.
- **Treating Borrowers in Foreclosure with Dignity and Respect throughout the Legal Process.** Most homeowners in foreclosure do not have private attorneys and must come to court alone without an understanding of the process. The Program provides compassionate attorneys and housing counselors and neutral mediators to help homeowners learn how to represent themselves and to determine and achieve their goals. Everyone providing services does so with the utmost respect to the homeowner facing foreclosure.

Homeowners are requested to fill out a survey after completing the mediation process. The satisfaction rate has consistently remained high at 95 percent. While every home cannot be saved, maintaining homeowners' dignity and treating them with respect throughout the process is an important and integral value that enhances the Program.

## PART II PROCESS

The basic process is made up of nine (9) steps and the resolutions depend on the particular circumstances of each homeowner going through the Program. ***Nearly three (3) out of every four (4) homeowners entering the Program have fallen behind on their mortgage payments and entered foreclosure because the household has sustained total or substantial loss of the major household income due to unemployment.***

Step 1 – SUMMONS: Summons is prepared and issued by foreclosing bank.

Step 2 – OUTREACH:

Community Outreach groups provide door-to-door and community informational events to educate homeowners about the Program and how to receive help.

- *Benefits to homeowner:*

- Information about court
- Guidance and assistance for making a housing counseling appointment or signing up for a housing counseling workshop
- Single point of contact within in the community to ask additional questions
- Fraud prevention

Step 3 – HOUSING COUNSELING WORKSHOP:

Homeowners attend a 2-3 hour housing counseling workshop scheduled by calling the hotline or going on-line to request an appointment. The workshop is hosted by one of the HUD-certified housing counseling agencies working on the Program. They are held in the community at different times and locations. The workshop provides a tutorial about mortgage foreclosures and workout options and provides a brief intake meeting with a housing counselor. The one-on-one housing counseling appointment is scheduled at the completion of the workshop.<sup>5</sup>

- *Benefits to homeowner:*

- Information about mortgages and mortgage foreclosure
- Single point of contact with a HUD-certified housing counselor in the neighborhood
- Screening for mediation eligibility
- Flexible times
- Fraud and scam avoidance

Step 4 – INDIVIDUAL HOUSING COUNSELING APPOINTMENTS

Individual housing counseling appointments are meetings with a housing counselor after completion of the housing counseling workshop. The homeowner meets with a housing counselor to review financial documents and to prepare income packets that will assist the homeowner in obtaining a loan modification or other workout option with the lender. A single household needs on average 11.4 hours of individual housing counseling to reach an agreement or until mediation occurs.

- *Benefits to homeowner:*

- A single point of contact with a HUD-certified housing counselor in the homeowner's community
- Assistance in determining the best options available to the homeowner
- Assistance in determining an affordable budget and reassessment of living expenses
- Fraud and scam avoidance

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<sup>5</sup> If a homeowner is uncomfortable with a group setting or has a court date in the immediate future, a homeowner can bypass the workshop and be scheduled with one of four (4) housing counselors on-site at the courthouse to be seen immediately for an individual housing counseling appointment.

## Step 5 – PRE-COURT LEGAL AID

Pre-court legal aid is legal advice given by the Chicago Legal Clinic at no cost to the homeowner. Chicago Legal Clinic attorneys are located at the Chancery Advice Desk (Richard J. Daley Center, Room 1303), the mortgage foreclosure courtrooms (Richard J. Daley Center, 28<sup>th</sup> Floor hallway), and at the Cook County Administration Building at 69 West Washington Street. The attorneys do not represent the homeowners in court but give legal advice and assist homeowners in preparing the proper documents for court.

- *Benefits to homeowner:*
  - A single point for free legal advice
  - Education and information about the legal process
  - Education and information about the homeowners' rights and responsibilities during the foreclosure process
  - Fraud and scam avoidance

## Step 6 – IN COURT CASE MANAGEMENT/STATUS HEARINGS

In-court case management is the management of cases by a case manager. Case managers are attorneys employed by the court to assist the judge and the judge's staff to screen cases for mediation. They do not give legal advice and are neutral but they do facilitate information exchange between the parties where a homeowner is trying to negotiate an agreement with the bank.

- *Benefits to the homeowner:*
  - Single point of contact at the court
  - A court employee to answer questions and to direct to the right resources
  - An ability to speak with court staff at the hearing prior to and after appearing before a judge and have procedural questions answered

## Step 7 – PRE-MEDIATION CASE MANAGEMENT/STATUS HEARINGS

Pre-mediation case management is a continuation of Step 6, where the case managers follow-up on court ordered instructions to exchange information between the parties. Pre-mediation case management is the direct oversight by the court of document exchange prior to any referral to mediation. This front-end oversight provides accountability for both the homeowner and the lender and ensures that only those parties who are seriously negotiating an agreement and have an issue are mediated and that those cases that can be resolved without mediation are resolved in a timely manner.

- *Benefits to the homeowner and the bank:*
  - Equal accountability for both the homeowner and the lender
  - Single point of contact at the court to report status of the case prior to a court hearing (more efficient court hearings)

## Step 8 – MEDIATION

Mediation is a process facilitated by a neutral third party who is not the judge. It is an opportunity for both the lender and the homeowner to sit down with each other to discuss the legal issues in court. The conversation will determine whether a resolution is available that all parties will agree to. An attorney is provided to any unrepresented homeowner for the mediation sessions. The attorney is provided at no cost to the homeowner.

- *Benefits to the homeowner:*
  - An opportunity to save the home
  - An opportunity to be heard outside of court
  - An opportunity to talk to the lender outside of court
  - An opportunity to have representation by a lawyer during discussions with the lender
  - Education about which resolutions will work for the homeowner and the options the homeowner has available

## Step 9 – POST-MEDIATION STATUS HEARING

Post-mediation status hearings are those hearings before a judge to explain the outcome of mediation or to provide the parties additional time to complete the mediation and finish their conversation about potential resolutions to the pending foreclosure.

## **CASE MANAGER SYSTEM**

During the third year of the Program, the court fully developed the case manager system. The court hired nine (9) case managers for the ten (10) mortgage foreclosure calendars during the second year of the Program. All nine case managers are attorneys.<sup>6</sup>

- **What Do The Case Managers Do?** The case managers' role is not to provide advice to either side. Rather, the case manager is a neutral party who keeps updated information on residential foreclosure cases. They assist on those cases where a homeowner is self-represented, lives in the home, and is trying to reach an agreement with the lender. The case managers triage the cases as they come to court, follow-up on the steps taken and report the status of the case to the judge prior to the next status date.
- **Why Do The Court And The Program Need Case Managers?** Case managers became necessary for multiple reasons. On the administrative side, managing nearly 75,000 cases efficiently with ten foreclosure calendars requires an additional person to adequately keep track of cases. In those cases where a homeowner is participating and actively trying to reach an agreement with the lender, the judge is now able to order each side – the lender and the homeowner – to complete certain document exchange for a modification or another workout attempt prior to any referral to mediation.
- **What Are The Benefits of the Case Managers?:** Adding the case managers to the staff of the court for mortgage foreclosures brings many benefits to homeowners, attorneys, and the court.
  - *Earlier Resolutions and Dismissals:* The case managers facilitate exchange of documents and communication between the homeowner and the lender at the earliest point possible. The case managers triage the cases for the judge to set accountability deadlines by court order for each side where a homeowner is trying to reach an agreement with the lender. More than 300 resolutions at the beginning of foreclosure cases have been reached through this system and is only expected to increase in Year 4 of the Program.
  - *Equal Accountability to the Lender and the Homeowner in Court:* The case manager system prompts more follow up status hearings in front of the judge prior to any case being referred to mediation. These additional status hearings require that each side, both homeowners and the lenders, comply with a court order concerning document exchange and review before the case can proceed either to mediation or through foreclosure. The parties are required to follow up with the case managers prior to the status hearing, and the case managers will be alerted to non-compliance by either side. For a copy of the case management order used by the court and the case management system, please see **Appendix C**.
  - *Single Point of Contact at Court for Homeowners and Lender Attorneys:* The case managers provide a single, neutral, point of contact for both the homeowners and the lender attorneys regarding the case. The case managers do not and cannot give legal advice, yet they serve as a

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<sup>6</sup> The case managers began working in January 2012. All nine attorneys have diverse backgrounds and are dedicated to public interest work. Of the nine, two are African-American, one is Hispanic, one is Asian-American, one is Iranian-American, and four are Caucasian. Three speak Spanish, one speaks Polish, one speaks Farsi and six are women. All attorneys have been in practice two or more years.

resource to facilitate communication between the homeowner and the lender and also with the court. Additionally, homeowners who do not have attorneys have a single point of contact at the court to ask non-legal and procedural questions, such as where to obtain legal advice.

- *Increased Communications Between Parties:* Increased communication between the parties results directly from communications with the case managers. The case managers do not communicate with one side without informing the other. Using the case managers as a single point of contact, and as a communication facilitator, helps ensures that the parties and the court understand everyone's position as the case progresses.
- *Increased Language Accessibility for Non-English Speaking Homeowners:* Out of the nine case managers, four speak another language. One is tri-lingual, and three are bi-lingual. The case managers can communicate with homeowners in Spanish, Polish, and Farsi (Persian). Moreover, the case management status order is now available in a Spanish translation with a Polish translation planned to be available in the coming months. Providing the ability for many homeowners to communicate in a native language allows homeowners to more fully understand what the court expects them to do following a court appearance and for the case managers to fully understand what resolution the homeowner is trying to reach with the lender.

## **PART III Program Results**

The Program started, in part, on April 19, 2010. As a result, the court now has nearly three full years of data to report. From April 19, 2010, through March 31, 2013, the Program has assisted many Cook County residents:

- 122,846 people called the hotline or made requests for appointments through the Circuit Court's web site
- 93,595 visits were made to homes by community outreach workers
- 80,601 people received free legal assistance at court
- 68,089 housing counseling sessions were completed
- 46,791 homes were visited by community outreach workers
- 28,931 housing counseling sessions were scheduled through the hotline
- 28,461 people were spoken to about the Program by outreach workers
- 6,592 mediation sessions were held
- 5,219 cases were referred to mediation and appointed free representation at the mediation
- 6,563 cases completed mediation
- 5,017 households attended housing counseling workshops (started in September 2011)
- 3,478 cases reached an agreement with the bank (53%)
- 2,294 cases reached an agreement with the bank to keep the home (35%)
- 182 housing counseling workshops held (started in September 2011)

These results are promising. The third year of the Program has shown a 23% increase in the number of agreements reached at any point during the Program. There has been a steady 53% rate of success in reaching agreements with lenders through the mediation process with a steady 35% of homes being saved as a result of the Program. These results are consistent, if not better, than other comparable programs in areas with a similar foreclosure rate to Cook County.

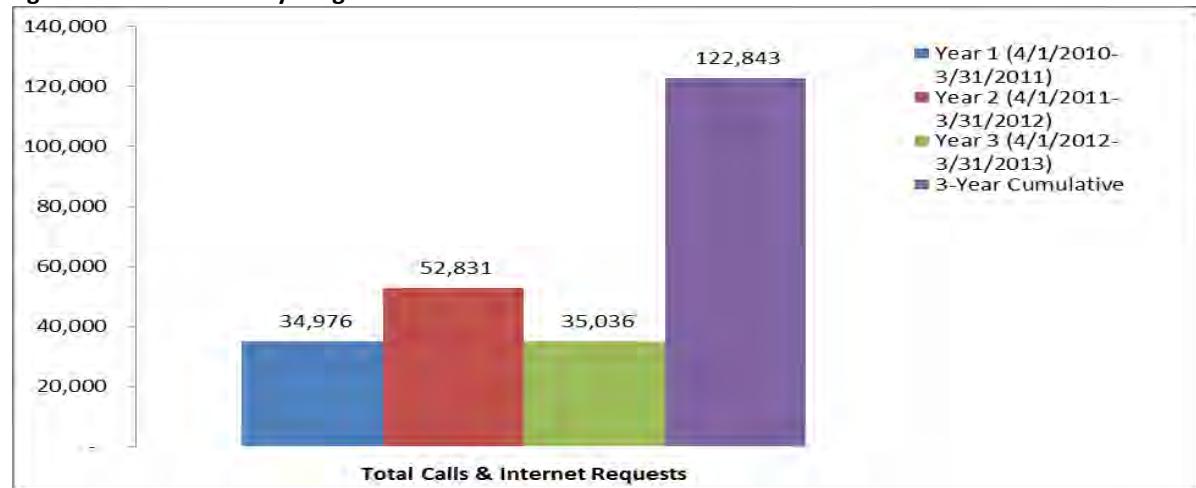
Following is a summary of the results in each of the three main areas of professional services. Data is provided to the court from the contracting parties: The Chicago Bar Foundation, Illinois Housing Development Authority, and The Chicago Community Trust. Each of these three agencies oversee and manage the legal aid and mediation services, housing counseling services, and outreach services, respectively. The data is reported to them by their subcontracting service providers and in turn reported to the court.

## Hotline and Housing Counseling

The hotline for the Program is operated by the Illinois Housing Development Authority (IHDA). IHDA also oversees all the housing counseling services provided to the Program participants.

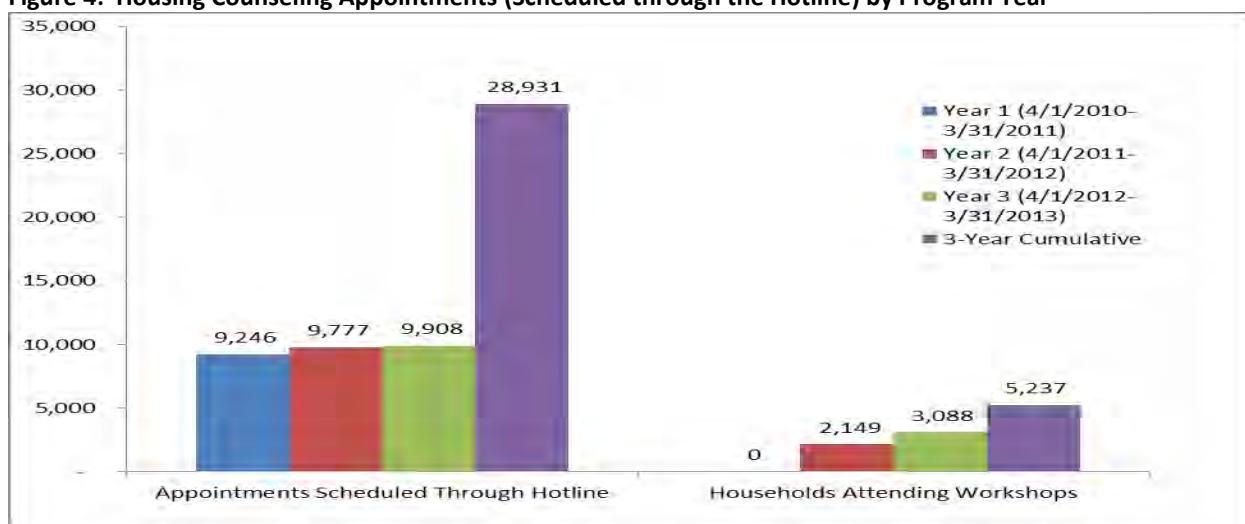
The hotline continues to be a vital resource to homeowners in saving their homes (see Figure 3 below). Of the callers who disclosed how they learned about the hotline, 32% reported learning about the hotline through the summons after being served with the foreclosure complaint. Another 10% reported being directed to call by court staff or a judge and another 2% reported that a friend or family member told them about the hotline. Moreover, 3% of callers also reported being military veterans.

**Figure 3: Hotline Data by Program Year<sup>7</sup>**



Additionally, housing counseling appointments and housing counseling workshops scheduled through the hotline remain strong (see Figure 4 below). There was a 1.5% increase in initial housing counseling session scheduling and a 70% increase in workshop scheduling by the hotline operators from Year 2 to Year 3. Moreover, there was a 7% decrease in the need to refer callers to other resources. That means that only 3% of the callers during Year 3 could not be assisted by the hotline. Therefore, despite the overall drop in hotline calls during Year 3, 97% of the callers were assisted by the hotline.

**Figure 4: Housing Counseling Appointments (Scheduled through the Hotline) by Program Year<sup>8</sup>**



<sup>7</sup> Data for Figure 3 provided by the Illinois Housing Development Authority.

<sup>8</sup> Data for Figure 4 provided by the Illinois Housing Development Authority.

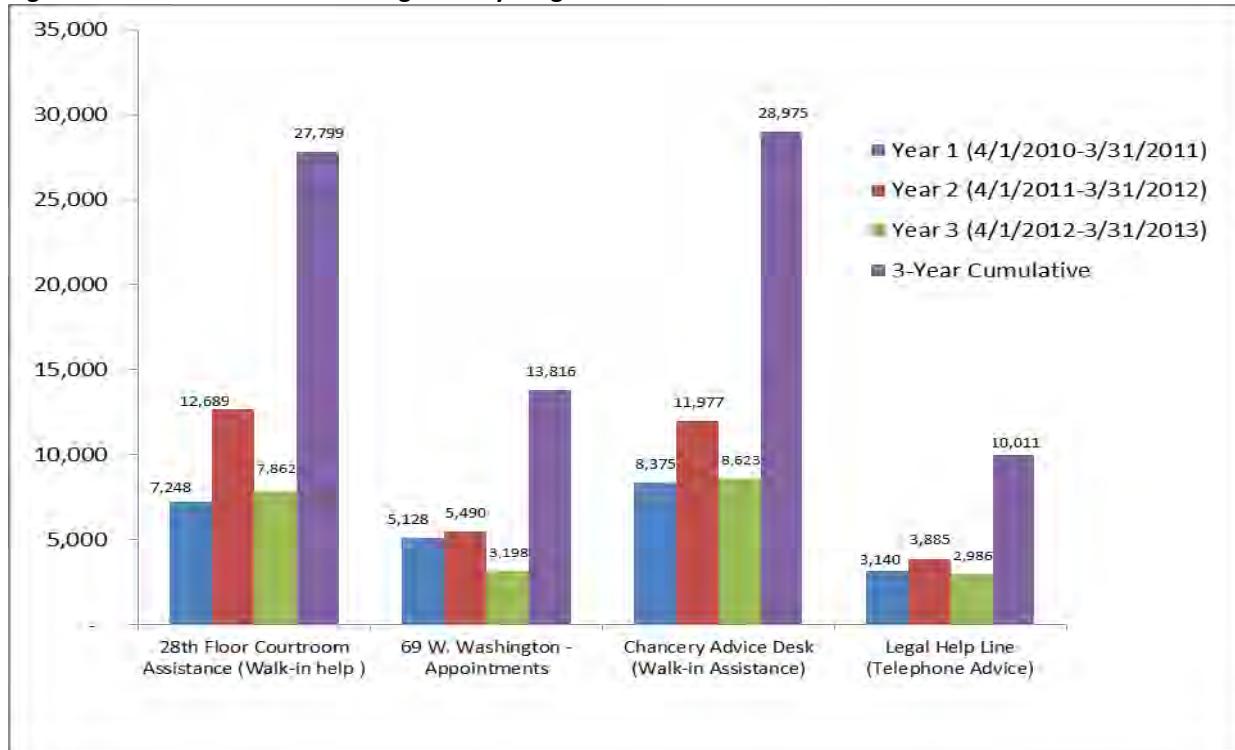
## **Pre-Court and In-Court Legal Aid**

As part of the legal aid and mediation services administered by The Chicago Bar Foundation, the Chicago Legal Clinic provides six (6) attorneys (two at no cost to Cook County) dedicated to providing free legal advice to homeowners in foreclosure. The legal advice is available four different ways:

- *Walk-in Service – Chancery Advice Desk, Room 1303, Daley Center:* Any unrepresented homeowner may go to Room 1303 between 9 a.m. and 4 p.m. and receive free legal advice on a first come-first serve basis. The lawyers will assist and advise the homeowners on all aspects of the case.
- *Walk-in Service – 28<sup>th</sup> Floor, Daley Center:* Any unrepresented homeowner who is on the 28<sup>th</sup> Floor for court (where all the foreclosure courtrooms are located) may meet with the attorney sitting in the hallway to answer questions and receive legal advice before or after the homeowner attends court.
- *By Appointment –Cook County Administration Building, 69 W. Washington Street, 14<sup>th</sup> Floor:* A homeowner who has met with a HUD-certified housing counselor will receive an appointment with an attorney to receive free legal advice and continue the steps for the Program.
- *Over the Phone:* The phone line is available for brief legal advice and to answer basic questions for those homeowners who may have difficulty going downtown during the daytime working hours.

The attorneys working on the Program may see between 50-80 people per day seeking legal advice on a foreclosure. As of the end of Year 3, the attorneys have assisted more than 80,000 people with legal advice. (See Figure 5 below.)

**Figure 5: Pre-Court and In-Court Legal Aid by Program Year<sup>9</sup>**



<sup>9</sup> Data for Figure 5 provided by the Chicago Legal Clinic as reported to The Chicago Bar Foundation.

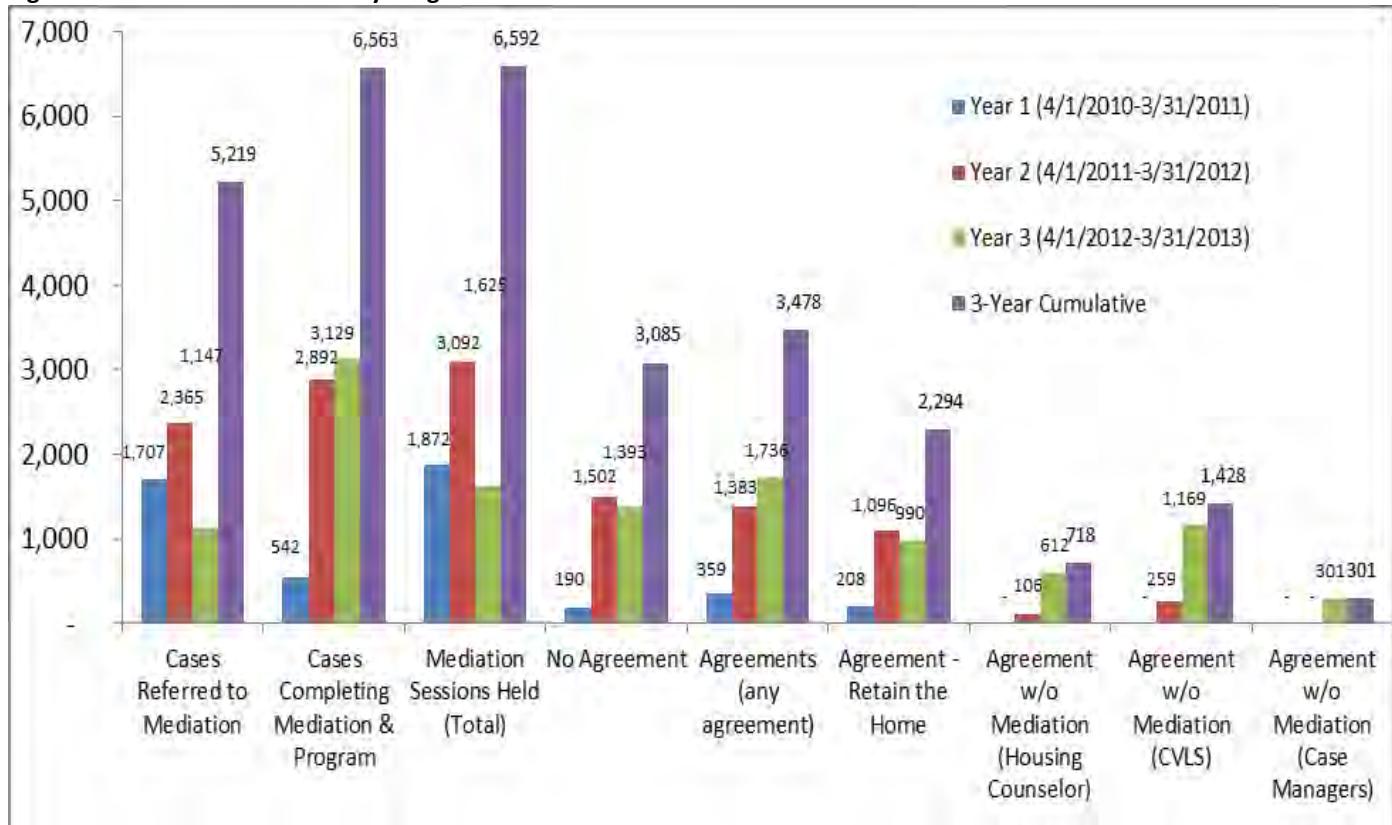
## Mediation Outcomes and All Resolutions

An additional part of the legal aid and mediation services administered by The Chicago Bar Foundation includes legal representation at mediation sessions at no cost to the homeowner. Chicago Volunteer Legal Services (CVLS) is appointed in almost every case referred to mediation. During the third year of the Program, the following progress is notable:

- 23% increase in any agreement with the lender
- 77% increase in agreements through housing counselors
- 570% increase in agreements without a formal mediation session
- 8% increase in cases completing mediation
- 8% decrease in mediation sessions ending in “no agreement”

The data in Figure 6 below show these increases in positive mediation outcomes.

**Figure 6: Mediation Outcomes by Program Year<sup>10</sup>**



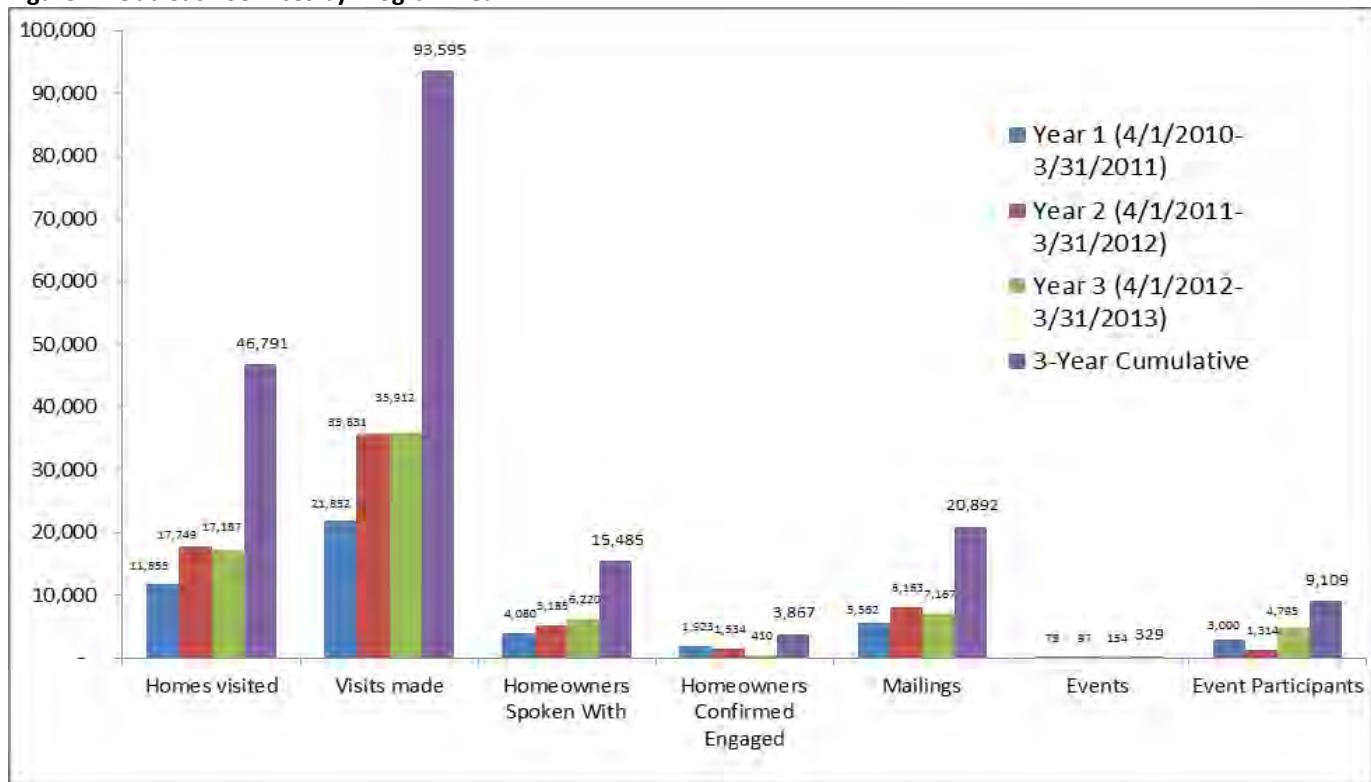
<sup>10</sup> Data for Figure 6 provided by The Center for Conflict Resolution, Chicago Volunteer Legal Services Foundation, and Illinois Housing Development Authority (resolutions by housing counselors).

## Community Outreach

Community outreach is administered by The Chicago Community Trust which oversees twelve (12) community organizations to visit the hardest hit Cook County neighborhoods. Door-knocking is used as a neighborhood oriented method for informing and educating homeowners who have recently gone into foreclosure about the Program and the free resources available. That means the information comes to the homeowners from a trusted source within the community rather than the homeowner needing to seek out assistance or fall victim to a fraudulent scheme.

For every home that enters foreclosure, outreach workers must make an average of two (2) visits to either make contact with a homeowner or determine that no contact can be made. Door-knocking also delivers information to renters who will need different advice and allows for collection of information on vacant and abandoned properties for municipalities. During the third year of the Program, outreach workers maintained the same budget and sustained the same number of visits throughout all of Cook County. (See Figure 7 below.)

**Figure 7: Outreach Services by Program Year<sup>11</sup>**



As Figure 7 demonstrates, the focus of the community organizations is on reaching homeowners on an individual basis through door-knocking. To complement door-knocking and to reach some of those homeowners who may not be reachable through door-knocking, the organizations host community events. Attendance at the community events increased during Year 3, further complementing the sustained door-knocking efforts for greater community knowledge about foreclosure assistance and fraud prevention.

<sup>11</sup> Data for Figure 7 provided by The Chicago Community Trust, as reported by the outreach organizations.

## PART IV BUDGET AND GOALS FOR AUGUST 1, 2013-JULY 31, 2014

The court recognizes that feedback on the Program is important, particularly from individuals going through the Program. The court's primary concern continues to be that no one is "lost" in the system or is unduly confused by the Program.

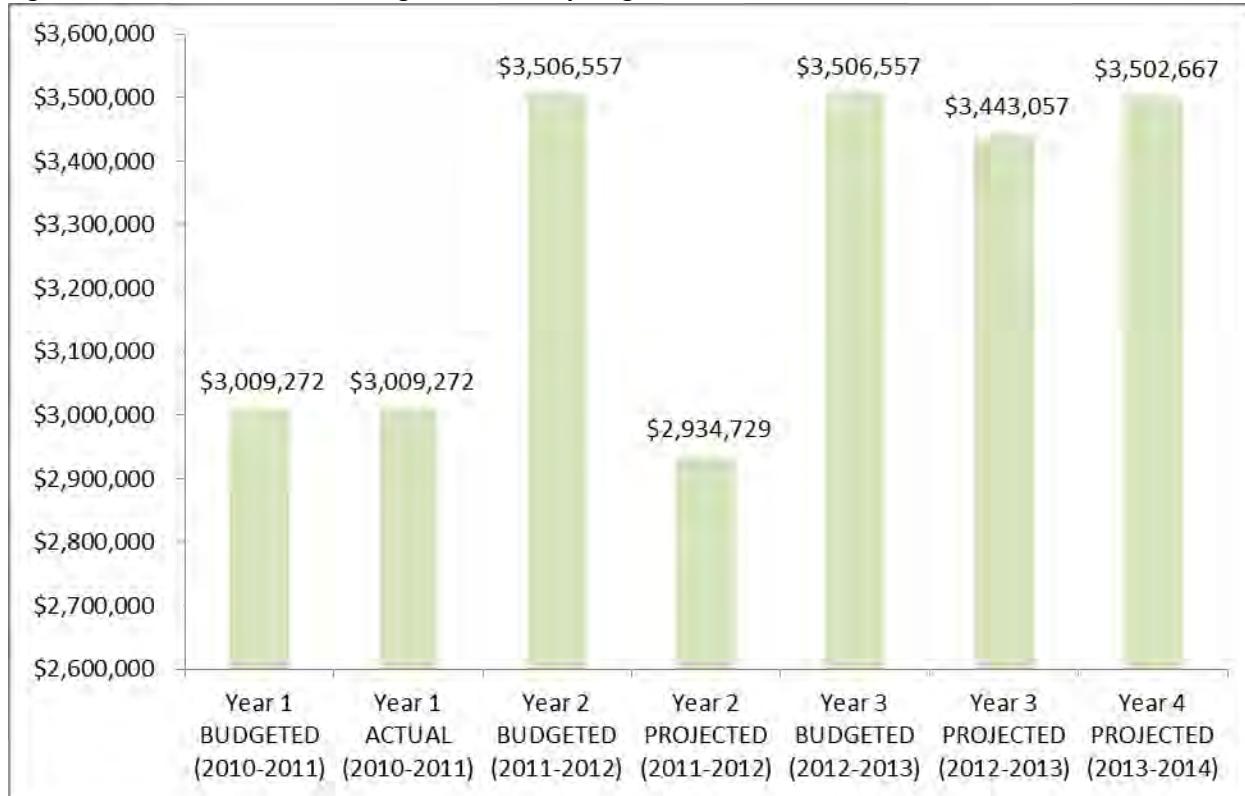
Over the course of the next several months, the court will continue to review, and modify as necessary, the Program to enhance the delivery of services to the homeowners in foreclosure. The court has already seen improvement in results from the changes made within the last year, and the court expects to refine the Program to achieve even greater efficiency. The primary focus in the next year will be to finish all the back log of cases waiting for mediation and to continue to achieve resolutions as early in the foreclosure process as possible.

Each of the vendors was initially selected in March 2010 with the initiation of the Program. A Request for Proposals (RFP) was conducted that year. Due to the on-going and significant program enhancements and developments during the beginning of the Program, that RFP did not yield satisfactory results addressing those changes needing to be made to the Program. A new RFP is now in review with the Office of the Chief Procurement Officer.

### **Budget Overview**

The court continues to try to keep professional service cost amounts to a minimum. As Figure 8 below demonstrates, the professional services budget has remained consistent since Year 2 and is expected to remain at the same budget for Year 4.

**Figure 8: Professional Services Budget Overview by Program Year**



The third year of the Program is expected to be \$63,500 under budget due to the shift to a fee-for-service arrangement between IHDA and the HUD-certified housing counseling agencies implemented during the

second year of the Program. This arrangement allows for reimbursement for a certain number of workshops upon completion and reimbursement upon submission of completed housing counseling files to IHDA and CVLS. This structure demands a higher level of service from the housing counselors and required additional training by IHDA to make sure that the service provided met IHDA's expectations. The results of this structure have been promising: There has been a 77% increase in the agreements reached directly through housing counselors at an earlier stage in the foreclosure case and the services have become more cost-effective.

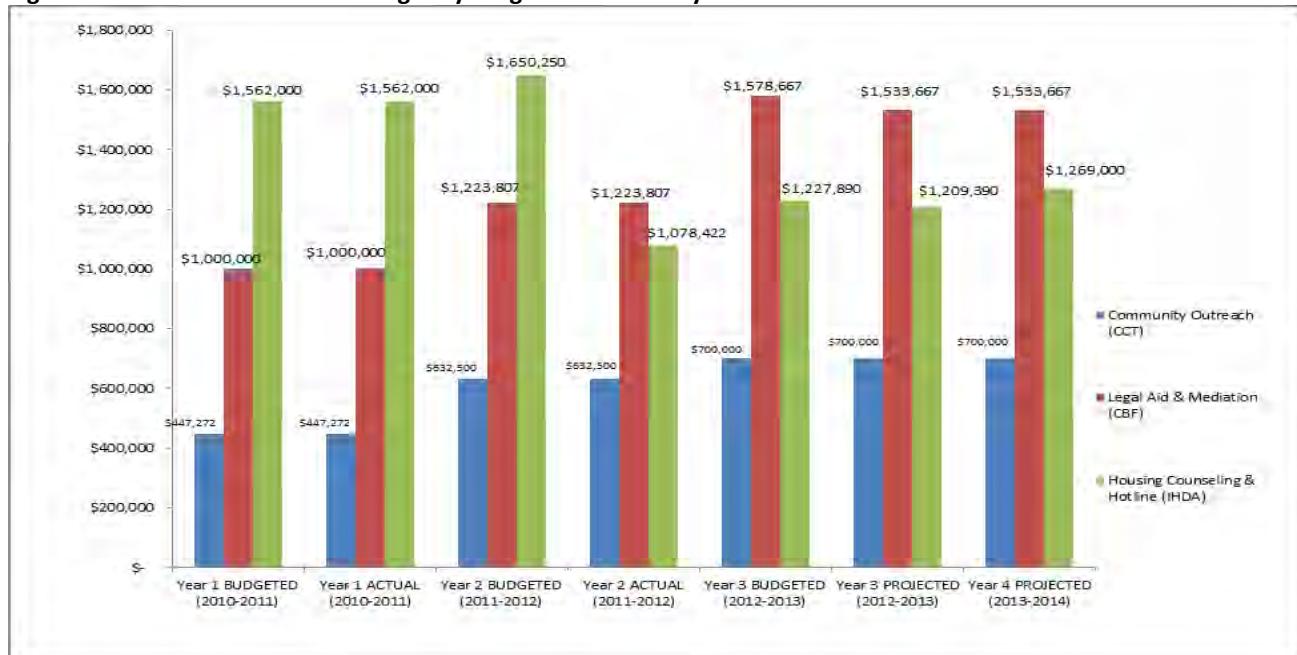
The tiered payout structure for the housing counselors remains the same as the fee-for-service compensation model implemented in Year 2 (2011):

- \$150 per case upon submission of a complete loan modification packet to lender (proof of submission must be available)
- \$350 per case when the case either (1) is resolved by the housing counselor (a modification or other resolution is finalized) without mediation; or (2) the case is referred to mediation, CVLS is appointed, and the housing counselor gives a complete and updated packet to CVLS.
- \$500 if a housing counselor resolves the case with no prior submissions. (i.e., \$500 is the maximum allowed for a single case, there is no double billing).

Under this tiered structure, many housing counselors submitted files at the first step of the process (\$150 – loan modification packet submitted) and are either still trying to workout a resolution or the case is waiting for a judge to refer it to mediation. Year 3 of the Program has resulted in greatest accountability and productivity from all housing counselors and resulted in more cases being paid for complete and accurate services. This higher quality of work resulted in a higher rate of payment on the files submitted. That means the file submission by housing counselors is now on pace with the budgeted amount for file reimbursement.

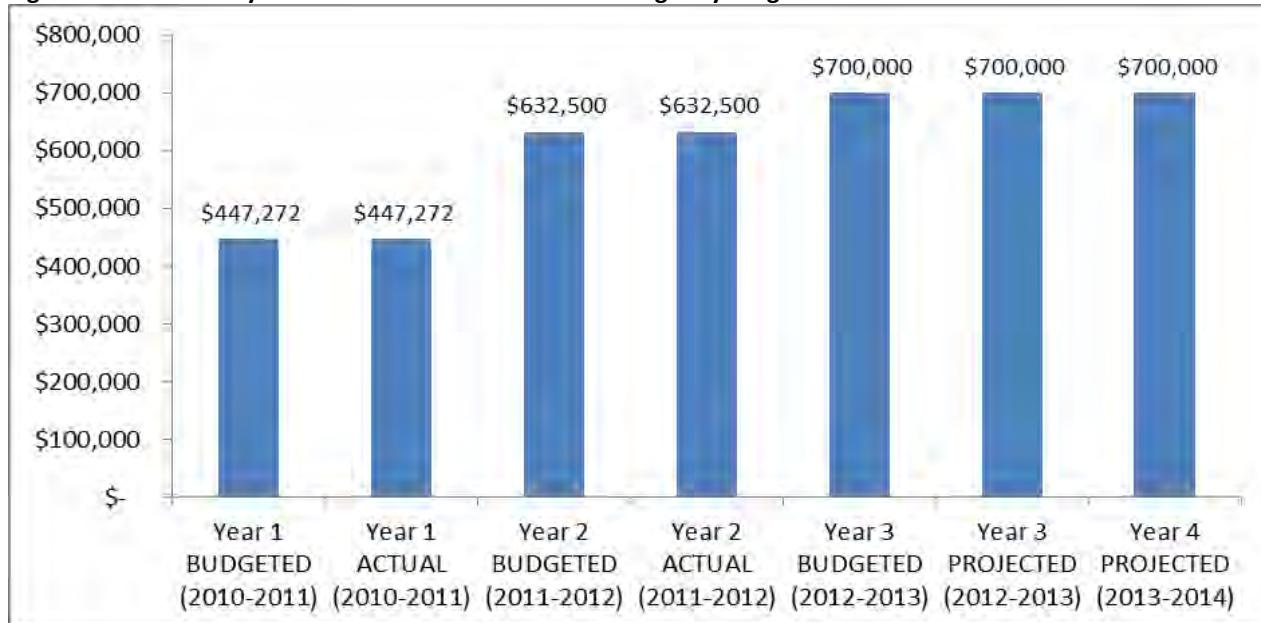
The court expects the total amount for professional services to remain the same for the third year of the Program (for a total cost of \$3,502,557). Figure 9 below demonstrates the change in professional services budgets for the fourth year of the Program, as compared to the previous 3 years.

**Figure 9: Professional Services Budget by Program Year and by Vendor**

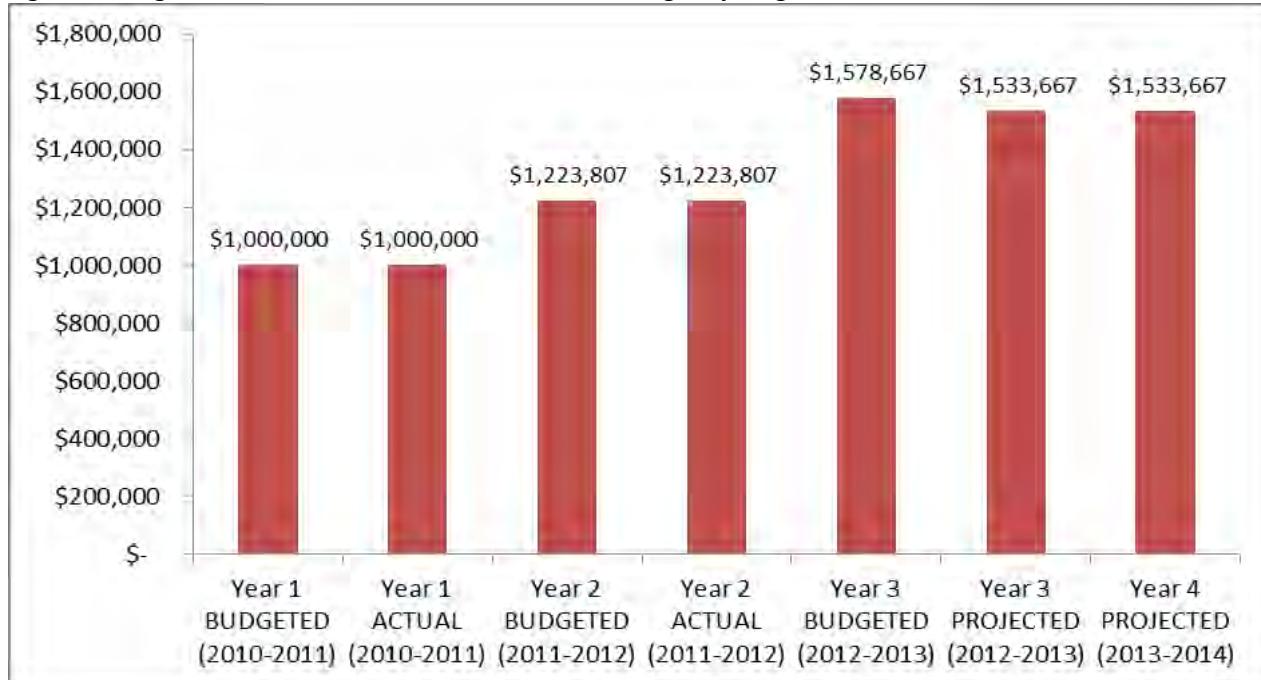


A comparison of the individual vendor budgets over the years is as follows:

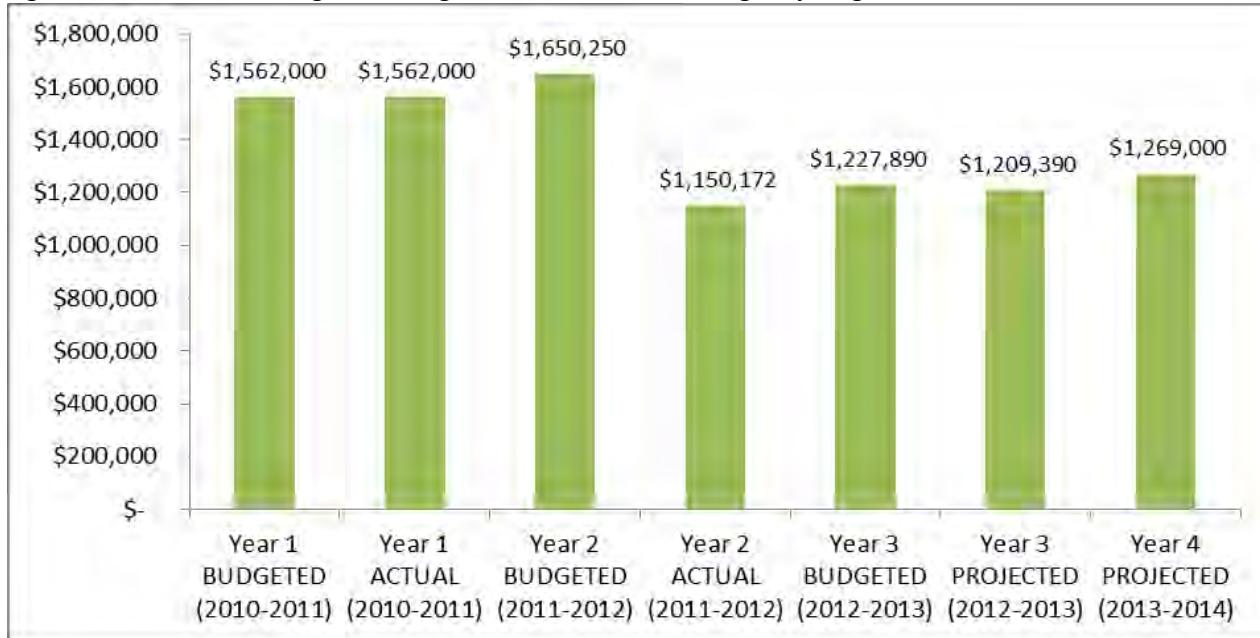
**Figure 10: Community Outreach Professional Services Budget by Program Year**



**Figure 11: Legal Aid & Mediation Professional Services Budget by Program Year**



**Figure 12: Hotline & Housing Counseling Professional Services Budget by Program Year**



**Appendix D** contains a line-item detail of the budgets for each vendor in the Program for the fourth year. As those budgets demonstrate, all administrative costs remain below 10% and the budgets are consistent with the budgets in the third year.

### **Goals for the Fourth Year of the Program**

While the court has diligently worked to implement and modify Program services, changes may still be needed over time and with feedback. For example, the court seeks to improve on the following services in the coming year:

- *Reduce the backlog in mediation cases:* The court made tremendous progress in reducing the backlog during the third year and seeks to eliminate the backlog entirely during Year 4.
- *Improve quality of housing counseling services:* The court and IHDA are working together to continue training for the housing counselors to ensure that the rate of resolutions through housing counselors remains high and to ensure that income packets are consistently prepared properly. The court and IHDA seek to ensure that only the highest housing counseling is provided in the Program.
- *Improve the efficiency of mediation:* As part of the mediation backlog reduction strategy, the court and The Chicago Bar Foundation and IHDA are working together to continue to triage the process to ensure that only those cases that are ready for mediation are referred to a formal session with a mediator. The court will continue to hold all sides accountable through the new case management process. Whenever possible, these groups will try to reach a resolution as early as possible in the case.
- *Improve the efficiency of court hearings:* The court expects that court hearings will continue to become more efficient as the case manager process is adjusted and refined. The case managers are providing a valuable monitoring system that will reduce backlogs while also providing much needed assistance for the judges hearing the cases.

## **APPENDIXES**

## **APPENDIX A**

**CIRCUIT COURT OF COOK COUNTY • MORTGAGE FORECLOSURE MEDIATION PROGRAM UPDATE (STATISTICS)**

Percentage of homeowners seeking assistance and who lost the income in the household (as of 3/31/13) (Unemployment is the major reason for default)	77%	Other reasons for default: <input type="checkbox"/> Medical expenses (4%) <input type="checkbox"/> Divorce/separation (2%) <input type="checkbox"/> Increased household expenses (5%) <input type="checkbox"/> Increased loan payment (1%) <input type="checkbox"/> Death in family (1%) <input type="checkbox"/> Poor budgeting (2%) <input type="checkbox"/> Other (7%)
Success rate of mediations (Defined as reaching an agreement with the bank)	53%	<input type="checkbox"/> <b>Agreement:</b> 1 out of every 2 people reach an agreement with their lender in the mediation process. (3,478/6,563) <input type="checkbox"/> 2 out of every 5 people (35%) obtain a permanent modification (save their home) in mediation. (2,294/6,563) This number includes those cases referred to mediation but where an agreement was reached without a mediator. 66% of the agreements reached are modifications (2,294/3,478) <input type="checkbox"/> 1 out of every 5 people reach an agreement without a mediator. (1,428/6,563). This includes those cases referred to mediation but where <i>any</i> agreement was reached without a mediator. <input type="checkbox"/> 301 resolutions have been reached through case managers (i.e., no mediation; System began in 4/2012) <input type="checkbox"/> 718 resolutions reported as having been reached through housing counselors (i.e., no mediation; tracking began 8/2011) <input type="checkbox"/> <b>No Agreement:</b> 1 out of every 2 people do not reach some sort of agreement with the lender. (3,085/6,563)
Number of people requesting appointments or additional information or both (as of 3/31/13)	122,843	Approximately 2/3 of people requesting appointments do not receive appointments because they are: <input type="checkbox"/> not in foreclosure and are only in default (about 1/2 of the callers) <input type="checkbox"/> seeking information only (about 1/4) <input type="checkbox"/> are renters in commercial property (about 1/3 of callers) <input type="checkbox"/> choose not to schedule an appointment (small portion) <b><i>Those who do not receive an appointment through this Program are given referrals to the appropriate resources for free help.</i></b> There were 116,301 telephone calls to the hotline through 3/31/13. Average call time is approximately 5 minutes per call. The rest were requested through the internet form (6,542).
Number of people spoken to about Program through community outreach workers (as of 3/31/13)	28,461	93,595 visits were made to 46,791 homes and 329 community events held since 7/1/10.
Housing counseling appointments scheduled through hotline (as of 3/31/13)	28,931	These are initial housing counseling appointments. Approximately 90-95% of these homeowners receive follow-up housing counseling sessions in the neighborhoods with their assigned agency.
Housing Counseling Workshops Held (as of 3/31/13)	182	Workshops are approximately two hours in total and require attendees to watch a 40 minute presentation and also complete a brief intake with the housing counselor to schedule a follow-up appointment. Workshops are hosted by the housing counseling agencies in neighborhoods throughout Cook County. Approximately 8-12 workshops are held each month.
Households at Counseling Workshops (as of 3/31/13)	5,237	Attendance rate of households at the workshops is 71% (i.e., approximately 7 out of every 10 households show up for their scheduled workshops).
Number of people receiving free legal assistance with their paperwork at court (as of 3/31/13)	80,601	Free legal advice is given by the Chicago Legal Clinic attorneys to any self-represented defendant in foreclosure. Advice is given as follows: <input type="checkbox"/> Immediately following the scheduled housing counseling appointment (13,816) <input type="checkbox"/> At the Chancery Division Advice Desk (walk-in appointments) (28,975) <input type="checkbox"/> On the 28 <sup>th</sup> floor of the Daley Center outside the Mortgage Foreclosure Courtrooms (27,799) <input type="checkbox"/> Over the phone (10,011)
Number of cases referred to mediation by court order (as of 3/31/13)	5,219	A case is referred to mediation when the judge enters a court order. Approximately half of the cases referred are currently waiting for a response from the bank about a HAMP modification. Mediation is a 12-week to 9 month long process.
Number of cases completing the process (as of 3/31/13)*	6,563*	The remaining 1,036 cases are currently in the mediation process. By court order, the bank cannot proceed on the foreclosure, and the defendant is gaining additional time in the home. <b>There have been 6,592 mediation sessions held to complete 4,183 referred cases.</b> (Note: Completed cases includes cases that entered the program and reached resolution without a formal mediation session or a referral order by the court.)

## **APPENDIX B**

# FORECLOSURE CASES PENDING/FILINGS AT END OF CALENDAR QUARTERS 2006-2012

## Chancery Division, Circuit Court of Cook County

Calendar year 2012 ended with a total of 41,993 new mortgage foreclosure cases filed and 78,128 cases pending. That filing volume represents a 2% increase in annual filings from 2011. Despite that annual increase, there was a 20% decrease in filings in the fourth quarter of 2012 as compared with the fourth quarter of 2011. That fourth quarter decrease may be attributed to many factors including the National Settlement Agreement, holds on files imposed by lenders prior to filing, or other loss mitigation programs and government discussions. The number of pending cases is changed by the number of cases filed and the number of cases disposed. There were 11,258 disposed cases during the fourth quarter of 2012. The rate of filings of new foreclosure cases remains consistent with the indications by the large lender firms that there will be a continual overall increase in foreclosures on an annual basis. Indications are pointing to an increase in filings in the first six months of 2013, a pattern that may remain consistent with the filings seen in 2012. Changes to modification programs and implementation of the national settlement may affect the rate at which the court sees the increase in filings.

**Table 1: Yearly Filings, Dispositions, and Pending Cases (2002-2012)**

	Filings	Dispositions	Pending
2002	17,382	17,377	15,474
2003	15,616	18,567	14,249
2004	16,637	18,647	12,489
2005	16,497	15,152	14,442
2006	20,761	18,635	18,401
2007	32,269	22,293	26,936
2008	43,773	26,251	42,920
2009	47,049	35,410	55,340
2010	50,621	36,550	70,550
2011	41,135	32,344	77,948
2012	41,993	41,942	78,128

*Table 1* displays the historical yearly filings, dispositions, and pending cases from 2002-2012. This data corresponds with *Figure 1*.

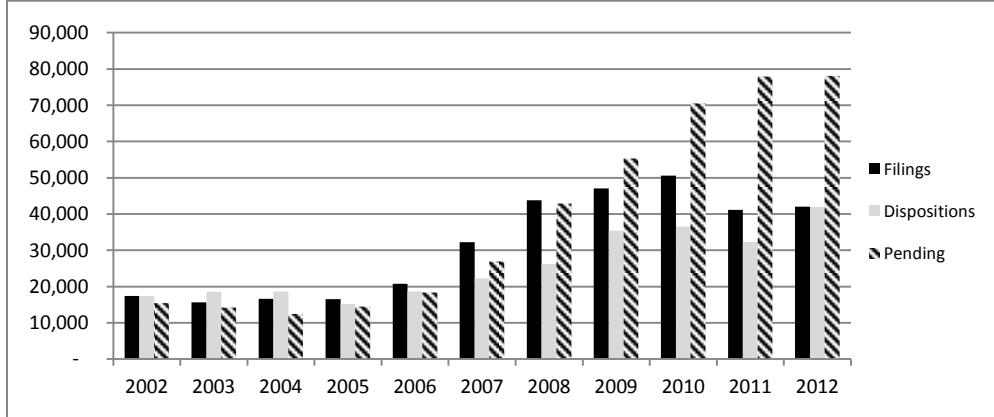
*Table 2* displays the monthly filings from 2010-2012. This data corresponds with *Figure 2*.

*Table 3* displays the number of cases pending and the total filings for each quarter from 2006 through 2012. Italics indicate that values for the quarter have been estimated. The number of pending cases may also be significantly affected by the MF Mediation Program and other factors affecting the number dispositions and the number of new filings.

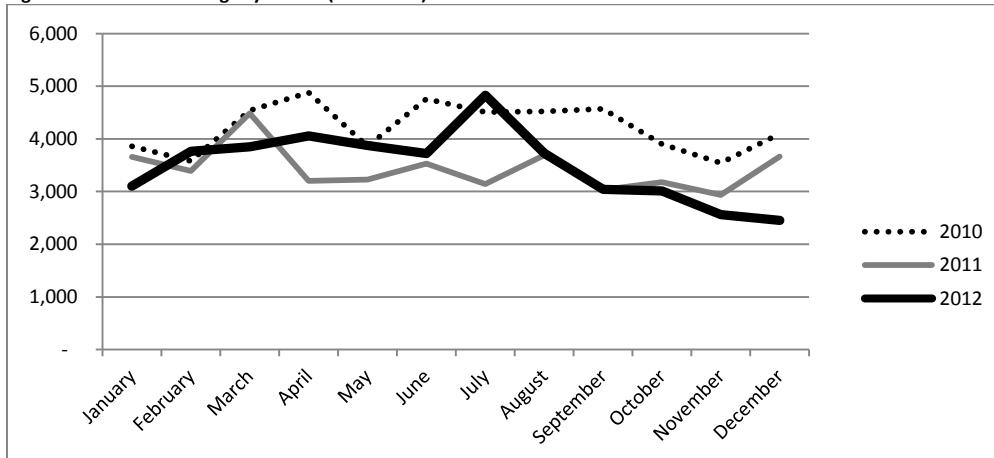
**Table 2: Monthly Filings (2010-2012)**

	2010	2011	2012
January	3,859	3,658	3,101
February	3,578	3,390	3,764
March	4,542	4,484	3,852
April	4,879	3,203	4,055
May	3,861	3,225	3,875
June	4,757	3,533	3,724
July	4,512	3,145	4,831
August	4,522	3,691	3,727
September	4,569	3,030	3,040
October	3,903	3,177	3,011
November	3,543	2,936	2,563
December	4,096	3,663	2,450
Yearly Totals	50,621	41,135	41,993

**Figure 1: Yearly Filings, Dispositions, and Pending Cases (2002-2012)**



**Figure 2: Foreclosure Filings by Month (2010-2012)**



## **APPENDIX C**

**IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
COUNTY DEPARTMENT, CHANCERY DIVISION**

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Plaintiff(s), \_\_\_\_\_, \_\_\_\_\_  
v. \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Defendant(s).

Case No. \_\_\_\_\_  
Calendar No. \_\_\_\_\_

**MORTGAGE FORECLOSURE CASE MANAGEMENT/STATUS ORDER  
(Residential and Commercial)**

This matter coming before the Court for a case management conference pursuant to Supreme Court Rule 218; counsel for Plaintiff present before the Court and \_\_\_\_\_ present on behalf of Defendant(s); and the Court being advised in the premises;

IT IS HEREBY ORDERED AS FOLLOWS:

- 4619 This matter is continued for further case management to \_\_\_\_/\_\_\_\_/20\_\_\_\_ at \_\_\_\_\_ A.M./P.M. in Courtroom \_\_\_\_.
- By separate Order, the Defendant(s) \_\_\_\_\_  
[Insert name(s) of Defendant(s)]
  - 4974 are referred to the Access to Justice Program.
  - 4421 Motion for Mediation is granted and this case is referred to mediation.
- 4331 This case is stricken from the case management call, the Court having determined that no further case management conference is necessary.
- 5246 Defendant failing to comply with the Case Management/Status order dated \_\_\_\_\_, \_\_\_\_\_,  
4331 Defendant(s) Motion for Mediation is denied and the case is stricken from the case management/status call.
- 9203 Plaintiff failing to comply with the Case Management Status order dated \_\_\_\_\_, \_\_\_\_\_, this matter is stayed and the Plaintiff is prevented from seeking entry of judgment of foreclosure until full compliance with this order.
- 8099 This case is stricken from the call, the case having been previously disposed of by a Final Order entered on \_\_\_\_\_, \_\_\_\_\_. (Attach Final Order.)
- 8003 Dismissed with leave to reinstate, without costs, upon motion supported by Bankruptcy Court documentation filed within 90 days of resolution of Defendant(s)' pending bankruptcy.
- 8016 Dismissed, pursuant to Section 2-1009, with leave to reinstate upon Motion supported by Affidavit, filed and presented within one (1) year of this dismissal, if Defendant(s) default on the repayment plan, or other settlement agreement.
- 8005 This case is dismissed for want of prosecution.
- Other: \_\_\_\_\_
- This case is assigned to the Mortgage Foreclosure Case Manager for Calendar \_\_\_\_.

Case Manager Name: \_\_\_\_\_  
Email: [@cookcountyl.gov  
Telephone: \(312\) \\_\\_\\_\\_\\_ - \\_\\_\\_\\_\\_ Fax: \(312\) \\_\\_\\_\\_\\_ - \\_\\_\\_\\_\\_.](mailto:@cookcountyl.gov)

*Continued on Page B*

## IT IS FURTHER ORDERED AS FOLLOWS:

1. **DEFENDANT(S)** \_\_\_\_\_ having appeared in open court and representing that \_\_\_\_\_;

(a)  4234 Defendant(s) is/are granted leave to file  Appearance  Answer/Otherwise Plead on or before \_\_\_\_/\_\_\_\_/20\_\_\_\_. Defendant(s) having represented that Defendant(s) seek(s) a loan modification and desire(s) to participate in the Court's Mortgage Foreclosure Mediation Program, then:

(b)  Defendant(s) shall meet with a HUD-Certified housing counseling agency (1-877-895-2444) or the Illinois Attorney General Office – Consumer Protection Division (1-866-544-7151).

(c)  4215 Defendants(s) shall submit the documents identified below on or before \_\_\_\_/\_\_\_\_/20\_\_\_\_ to Plaintiff's counsel at the following address:

Plaintiff's Firm Name: \_\_\_\_\_

Responsible Attorney: \_\_\_\_\_

Address: \_\_\_\_\_

Work Telephone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Ext. \_\_\_\_\_ Work Fax: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email Address: \_\_\_\_\_

*The following documents shall be submitted by the Defendant(s):*

Application for a loan modification, including a hardship affidavit if necessary.

Bank statements for the period covering \_\_\_\_/\_\_\_\_/\_\_\_\_ through and including \_\_\_\_/\_\_\_\_/\_\_\_\_.

Income tax returns filed for the period covering \_\_\_\_/\_\_\_\_/\_\_\_\_ through and including \_\_\_\_/\_\_\_\_/\_\_\_\_.

Pay stubs for the period covering \_\_\_\_/\_\_\_\_/\_\_\_\_ through and including \_\_\_\_/\_\_\_\_/\_\_\_\_.

Other: \_\_\_\_\_.

(d)  4215 Defendant(s) shall report the completion of the checked items above in 1(a) through 1(c) to the Case Manager by \_\_\_\_/\_\_\_\_/20\_\_\_\_.

(e)  Defendant(s) represent(s) Defendant's current contact information is:

Address: \_\_\_\_\_

Telephone (1): (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  Home  Cell  Work  Other

Telephone (2): (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  Home  Cell  Work  Other

Email address: \_\_\_\_\_

2. **PLAINTIFF'S Counsel** having appeared in open Court and representing that:

Plaintiff received Defendant's application for a loan modification, the application was incomplete and additional documents are needed from the Defendant(s).

Plaintiff received Defendant's application for a loan modification and the bank/servicer has not reviewed the application.

Plaintiff received Defendant's application for a loan modification and the bank/servicer denied the request for a modification on \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Plaintiff did not receive Defendant's application for a loan modification.

Plaintiff's counsel has insufficient knowledge of any application for loan modification submitted by Defendant(s) to Plaintiff to confirm receipt or make any other representations.

Other: \_\_\_\_\_

(a) 4215 Plaintiff shall:

Report back to the Court the status of \_\_\_\_\_ on or before \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Review documents identified in 1(c) above on or before \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Review documents previously submitted by Defendant(s) on \_\_\_\_/\_\_\_\_/20\_\_\_\_ on or before \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Other: \_\_\_\_\_.

(b)  4215 Plaintiff shall make a decision on the Defendant's application for a loan modification on or before \_\_\_\_/\_\_\_\_/20\_\_\_\_.

(c)  4215 Plaintiff's counsel shall report the completion of the checked items above in 2(a) through 2(b) to the Case Manager by \_\_\_\_/\_\_\_\_/20\_\_\_\_.

ENTER:

Attorney No.: \_\_\_\_\_

Name: \_\_\_\_\_

Atty. For: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_

Dated: \_\_\_\_\_, \_\_\_\_\_

Judge \_\_\_\_\_ Judge's No. \_\_\_\_\_

**EN EL TRIBUNAL DE CIRCUITO DEL CONDADO DE COOK, ILLINOIS  
DEPARTAMENTO DE CONDADO, DIVISIÓN DE EQUIDAD**

**Demandado(s).**

**ESTO NO ES UNA ORDEN OFICIAL. SOLO PARA PROPOSITO DE TRADUCCION. CONSULTE LA VERSION EN INGLES LA CUAL ES LA ORDEN OFICIAL.**

## **ORDEN DE ESTATUS CORRIENTE/MANEJO DE CASOS PARA EJECUCION HIPOTECARIA (Residencial y Comercial)**

Este caso presentando ante la Corte para conferencia de manejo de casos conforme a la Regla 218 de la Corte Suprema; estando presente ante la Corte el/los abogado(s) de el/los Demandante(s) y \_\_\_\_\_ presente(s) en nombre de el/los Demandado(s); y la Corte siendo aconsejada sobre este caso;

**POR LA PRESENTE SE ORDENA LO SIGUIENTE:**

4619 Este caso es continuado para manejo de casos adicional hasta el \_\_\_\_/\_\_\_\_/20\_\_\_\_ a la(s) \_\_\_\_A.M./P.M. en la Corte \_\_\_\_.

Por Orden separada, el/los Demandado(s) \_\_\_\_\_  
[Insert name(s) of Defendant(s)]

4974 es/son referido(s) al Programa de Acceso a la Justicia.

4421 Moción para Mediación es concedida y este caso es referido a mediación.

4331 Este caso es tachado fuera de la lista de manejo de casos, la Corte habiendo determinado que no hay necesidad de conferencia de manejo de casos adicional.

5246 Demandado(s) por no haber cumplido con la Orden de manejo de casos con la fecha \_\_\_\_\_, \_\_\_\_\_.  
4331 La Moción para Mediación de el/los Demandado(s) es negada y el caso es tachado fuera de la lista de manejo de casos.

9203 Demandante(s) por no haber cumplido con la Orden de manejo de casos con la fecha \_\_\_\_\_, \_\_\_\_\_. este caso es suspendido y el/los Demandante(s) es/son prevenido(s) de solicitar la entrada de la sentencia de juicio hipotecario hasta que haya cumplido completamente con esta Orden.

8099 Este caso es tachado fuera de la lista de casos, el caso habiendo sido previamente dispuesto por la Orden Final entrada en \_\_\_\_\_, \_\_\_\_\_. (Incluye la Orden Final.)

8003 Despedido con permiso para restablecer, sin costo, con moción apoyada por la documentación de la Corte de Bancarrota fichada dentro de 90 días de la resolución de la bancarrota pendiente de el/los Demandado(s).

8016 Despedido, conforme a la Sección 2-1009, con permiso de restablecimiento con Moción apoyada por Declaración Jurada, fichada y presentada dentro de un (1) año del despedido, si el/los Demandado(s) demoran o faltan al plan de pagos, u otro acuerdo.

8005 Este caso es despedido por falta de acusación.

Nombre de Administrador de Casos :

Dirección de Correo electrónico: [@cookcountyil.gov](mailto:@cookcountyil.gov)

Teléfono: (312) \_\_\_\_\_ - \_\_\_\_\_ Fax: (312) \_\_\_\_\_ - \_\_\_\_\_.

ES MÁS AUN ORDENADO LO SIGUIENTE:

1. **DEMANDADO(S)** \_\_\_\_\_ habiendo comparecido en audiencia pública y representando que \_\_\_\_\_;

(a)  4234 Demandado(s) es/son concedido(s) permiso para fichar  Comparecencia  Respuesta/De lo Contrario Alegar en o antes de \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Demandado(s) habiendo representado que están solicitando una modificación de préstamo y desea(n) participar en el Programa de Mediación de la Corte, entonces:

(b)  Demandado(s) se reunirá(n) con un Asesor de Vivienda Certificado por HUD (1-877-895-2444) o con la oficina del Fiscal General del Estado de Illinois – División de Protección del Consumidor (1-866-544-7151).

(c)  4215 Demandado(s) presentará(n) los documentos identificados a continuación en o antes de \_\_\_\_/\_\_\_\_/20\_\_\_\_ a el/los abogados de el/los Demandante(s) a la siguiente dirección:

Nombre de la oficina de el/los Abogado(s) de el/los Demandante(s): \_\_\_\_\_

Abogado Responsable: \_\_\_\_\_

Dirección: \_\_\_\_\_

Teléfono: (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Ext. \_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Dirección de Correo Electrónico: \_\_\_\_\_

*Los siguientes documentos serán presentados por el/los Demandado(s):*

Petición para Modificar Préstamo, incluyendo una declaración jurada de apuro/infortunio si es necesario.

Estados de Cuenta Bancaria cubriendo el periodo de \_\_\_\_/\_\_\_\_/\_\_\_\_ hasta e incluyendo \_\_\_\_/\_\_\_\_/\_\_\_\_.

Declaraciones de Impuestos cubriendo el periodo de \_\_\_\_/\_\_\_\_/\_\_\_\_ hasta e incluyendo \_\_\_\_/\_\_\_\_/\_\_\_\_.

Comprobantes de Pago cubriendo el periodo de \_\_\_\_/\_\_\_\_/\_\_\_\_ hasta e incluyendo \_\_\_\_/\_\_\_\_/\_\_\_\_.

Otro: \_\_\_\_\_.

(d)  4215 Demandado(s) informará(n) al Administrador de Casos sobre la finalización de los elementos seleccionados encima en 1(a) hasta e incluso 1(c) antes de \_\_\_\_/\_\_\_\_/20\_\_\_\_.

(e)  Demandado(s) representa(n) que su información de contacto actual es:

Dirección: \_\_\_\_\_

Teléfono (1): (\_\_\_\_) \_\_\_\_ - \_\_\_\_  Casa  Celular  Trabajo  Otro

Teléfono (2): (\_\_\_\_) \_\_\_\_ - \_\_\_\_  Casa  Celular  Trabajo  Otro

Dirección de Correo Electrónico: \_\_\_\_\_

2. **Abogado de el/los DEMANDANTE(S)** habiendo comparecido en audiencia pública y representando que:

Demandante recibió la petición de Modificación de Préstamo de el/los Demandado(s), la aplicación es incompleta y documentos adicionales se requieren de el/los Demandado(s).

Demandante recibió la petición de Modificación de Préstamo de el/los Demandado(s) y el banco/serviciario no ha revisado la aplicación.

Demandante recibió la petición de Modificación de Préstamo de el/los Demandado(s) y el banco/serviciario negó la solicitud de modificación en \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Demandante no recibió la petición de Modificación de Préstamo de el/los Demandado(s).

El/los abogado(s) de el/los Demandante(s) no tiene(n) suficiente información sobre cualquier petición de Modificación de Préstamo presentado por el/los Demandado(s) a el/los Demandante(s) para confirmar el recibo de la misma o hacer cualquier otra declaración.

Otro: \_\_\_\_\_

(a) 4215 Demandante deberá:

Informar a la Corte del estado de \_\_\_\_\_ en o antes de \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Revisar los documentos identificados en 1(c) encima en o antes de \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Revisar los documentos previamente presentados por el/los Demandado(s) en \_\_\_\_/\_\_\_\_/20\_\_\_\_ en o antes de \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Otro: \_\_\_\_\_.

(b)  4215 Demandante(s) tomara(n) una decisión sobre la petición de modificación de préstamo en o antes de \_\_\_\_/\_\_\_\_/20\_\_\_\_.

(c)  4215 El/los abogado(s) de el/los Demandante(s) informará(n) al Administrador de Casos sobre la finalización de los elementos seleccionados encima en 2(a) hasta e incluso 2(b) en \_\_\_\_/\_\_\_\_/20\_\_\_\_.

Núm. de Abogado: \_\_\_\_\_

REGISTRADO:

Nombre: \_\_\_\_\_

Abogado De: \_\_\_\_\_

Dirección: \_\_\_\_\_

Ciudad/Estado/Código Postal: \_\_\_\_\_

Teléfono: \_\_\_\_\_

Fechado: \_\_\_\_\_

Juez

ESTO NO ES UNA ORDEN OFICIAL. SOLO  
PARA PROPOSITO DE TRADUCCION.  
CONSULTE LA VERSION EN INGLES LA  
CUAL ES LA ORDEN OFICIAL.

Núm. de Juez

## **APPENDIX D**

**OFFICE OF THE CHIEF JUDGE**  
**JUDICIARY**

**PROPOSED AGREEMENT RENEWAL**

Transmitting a Communication, dated April 23, 2013 from,

TIMOTHY C. EVANS, Chief Judge, Circuit Court of Cook County

requesting authorization for the Purchasing Agent to increase by \$951,750 and extend for nine (9) months from August 1, 2013, through April 30, 2014, the interagency agreement with the Illinois Housing Development Authority (IHDA), Chicago, Illinois, for the management of housing counseling services for the Circuit Court's Mortgage Foreclosure Mediation Program.

Board approved amount 03-02-2010 (one year):	\$1,500,000
Increase approved amount 03-01-2011 (four months):	500,000
Increase approved amount 07-12-2011 (two weeks):	71,750
Increase approved amount 07-27-2011 (one year):	1,650,250
Increase approved amount 07-10-2012 (one year):	1,227,890
<u>Increase requested:</u>	<u>951,750</u>
Adjusted Amount:	\$5,901,640

Reason: Under this proposed extension, the Illinois Housing Development Authority (IHDA) will continue to operate a toll-free housing counseling helpline service and manage and administer housing counseling services to residents in foreclosure. IHDA's helpline provides critical information to families facing foreclosure, assigns families to a HUD-certified housing counseling agency, and schedules housing counseling workshops and appointments for the families. Housing counseling services are provided county-wide by IHDA's 12 HUD-certified subcontractors. Selected after a rigorous application process, these agencies conduct housing counseling workshops and provide families with housing counseling on a one-on-one basis. They help families facing foreclosure apply for loan modifications or develop other workout options to avoid foreclosure whenever possible. Over the past year ended March 31, 2013, the IHDA contract assisted over 32,000 families through the helpline, provided 5,000 families with free one-on-one housing counseling sessions, and provided over 3,000 families general housing counseling guidance at over 100 housing counseling workshops throughout Cook County. Each family receives an average of four, one-on-one counseling sessions. As of March 31, 2013, there were 75,533 mortgage foreclosures pending in the Circuit Court of Cook County.

IHDA was originally selected to provide the program's housing counseling and helpline services in March 2010 with the initiation of the program. A request for proposals (RFP) process was conducted that year, but due to on-going and significant program enhancements and developments, the RFP did not yield satisfactory results. A new RFP is now in review with the Office of the Chief Procurement Officer. This extension will provide services while the RFP is completed.

Estimated Fiscal Impact: \$951,750. Fiscal Year 2013 – \$389,500; Fiscal Year 2014 - \$562,250. Contract extension: August 1, 2013 through April 30, 2014. (310-260 Account).

Approval of this item would commit funds for Fiscal Year 2013 and 2014.

**SCOPE OF SERVICES AND DETAILED SPECIFICATIONS**  
**ILLINOIS HOUSING DEVELOPMENT AUTHORITY**  
**Contract (Agreement) No. 10-41-49**  
**Proposed Increase and Extension 8/1/13-4/30/14**

This is an intergovernmental agreement between the Circuit Court of Cook County, the Illinois Housing Development Authority (IHDA), and Cook County. The agreement was originally drafted and approved by the Office of the State's Attorney and previous extension amendments were executed. The amendments were drafted between the Circuit Court and IHDA and approved by the State's Attorney, then delivered to Cook County Purchasing Department. This extension arrangement would be the third amendment to the Interagency Agreement.

For the proposed extension for August 1, 2013, through April 30, 2014, an amendment will be drafted to cover the following changes to the scope of services:

- Extension of Interagency Agreement for Nine (9) Months.
- Administrative Expenses (Section II.D)
  - Administrative expenses remain at or below 10%. See attached budget.

**IHDA PROPOSED 9-MONTH BUDGET FOR 8/1/2013- 4/30/2014**

	<b>9-Month Budget</b>	<b>12- Month Budget</b>
Housing Counseling Files (900 cases at \$500 each (9-month) or 1200 cases at \$500 (12-month))	356,250.00	475,000.00
Housing Counseling for Backlogged Mediation Cases only (salaries and benefits for 3 dedicated counselors at \$44,315 each, plus additional costs for support staff and related expenses to handle up to 900 cases)	189,000.00	252,000.00
Workshops (150 a year at \$500 each +on-site intake manager at \$65,000)	105,000.00	140,000.00
Administrative Expenses*	76,500.00	102,000.00
Hotline**	225,000.00	300,000.00
<b>TOTAL</b>	<b>\$951,750.00</b>	<b>\$1,269,000.00</b>

**Administrative Expenses\***

Program Management (Program director and two compliance officers)	62,814.00	83,752.00
Legal/Executive (Drafting, review and compliance of housing counseling agency subcontracts)	3,000.00	4,000.00
Information Technology (Maintenance of computer systems & all tech support, IS included)	1,125.00	1,500.00
Accounting/Finance (Invoicing and auditing of all payments to housing counseling agencies)	3,750.00	5,000.00
Bank Fees for Payments (Wire fees to transfer payments to housing counseling agencies)	375.00	500.00
Rent (Space for Program oversight)	5,024.25	6,699.00
Utilities (Distribution of water and power for program usage)	36.75	49.00
Human Resources (General personnel management for program oversight)	375.00	500.00
<b>TOTAL</b>	<b>\$76,500.00</b>	<b>\$102,000.00</b>

**Hotline Expenses\*\***

Operators (Salaries, 3 Operators, Employed by IHDA)	91,500.00	122,000.00
Benefits (Medical, Dental, Life Insurance for 3 Operators)	27,450.00	36,600.00
Postage (For mailing post cards to callers who schedule a workshop or appointment)	4,650.00	6,200.00
Printing (Printing of postcards)	6,000.00	8,000.00
Telephone Usage (Cost to Operate the hotline)	6,075.00	8,100.00
Computer Software (PlanPlus – Scheduling and Database Software)	6,000.00	8,000.00
Office Supplies	1,875.00	2,500.00
Legal/Executive (Review and supervision of Operators to ensure compliance)	10,500.00	14,000.00
Information Technology (Maintenance of computer systems & equipment, all tech support (including PlanPlus tech support) for operators, IS included)	38,893.50	51,858.00
Accounting/Finance (Invoicing to the Court/County and auditing for Hotline Expenses)	11,250.00	15,000.00
Training (Continued education and training on software system and Program guidelines)	3,750.00	5,000.00
Rent (Space for Operators to run hotline)	15,072.00	20,096.00
Utilities (Distribution of water and power for operators)	109.50	146.00
Human Resources (General personnel management for operators)	1,875.00	2,500.00
<b>TOTAL</b>	<b>\$225,000.00</b>	<b>\$300,000.00</b>

**OFFICE OF THE CHIEF JUDGE**  
**JUDICIARY**

**PROPOSED CONTRACT ADDENDUM**

Transmitting a Communication, dated April 23, 2013 from,

TIMOTHY C. EVANS, Chief Judge, Circuit Court of Cook County

requesting authorization for the Purchasing Agent to increase by \$1,150,250 and extend for nine (9) months from August 1, 2013, through April 30, 2014, Contract No. 10-41-33 with The Chicago Bar Foundation, Chicago, Illinois, to provide legal aid and mediation services for the Circuit Court's Mortgage Foreclosure Mediation Program.

Board approved amount 03-02-2010, (six months):	\$ 600,713
Increase approved amount 10-05-2010, (three months):	120,595
Increase approved amount 12-14-2010, (three months):	241,185
Increase approved amount 03-01-2011, (four months):	321,580
Increase approved amount 07-12-2011, (two weeks):	53,170
Increase approved amount 07-27-2011, (one year):	1,223,807
Increase approved amount 07-10-2012, (one year):	1,578,667
<u>Increase requested:</u>	<u>1,150,250</u>
Adjusted Amount:	\$5,289,967

Reason: Under this proposed extension, The Chicago Bar Foundation (CBF) will continue to manage and administer legal aid and mediation services to residents in foreclosure. The services are provided by the CBF's three subcontractors: Chicago Legal Clinic for *pro bono* legal aid, Chicago Volunteer Legal Services for *pro bono* legal representation at mediation sessions, and The Center for Conflict Resolution for mediator services, all at no cost to the litigants. These legal aid services help families facing foreclosure understand their legal rights and responsibilities, and provide defenses to the foreclosure. Over the past year ended March 31, 2013, the CBF contract provided 29,000 families with free legal advice and 1,148 families with legal representation at mediation. More than 2,500 mediation sessions were conducted during the year. As of March 31, 2013, there were 75,533 mortgage foreclosures pending in the Circuit Court of Cook County.

The Chicago Bar Foundation and its three subcontractors were originally selected to provide the program's legal aid and mediation services in March 2010 with the initiation of the program. A request for proposals (RFP) process was conducted that year, but due to on-going and significant program enhancements and developments, the RFP did not yield satisfactory results. A new RFP is now in review with the Office of the Chief Procurement Officer. This extension will provide services while the RFP is completed.

Estimated Fiscal Impact: \$1,150,250; Fiscal Year 2013 - \$497,831; Fiscal Year 2014 - \$652,419.  
Contract extension: August 1, 2013, through April 30, 2014. (310-260 Account).

Approval of this item would commit funds for Fiscal Year 2013 and 2014.

**SCOPE OF SERVICES AND DETAILED SPECIFICATIONS**  
**CHICAGO BAR FOUNDATION**  
**Contract No. 10-41-33**  
**Proposed Increase and Extension 8/1/13-4/30/14**

This is Contract No. 10-41-33, originally approved by the Cook County Board of Commissioners on April 6, 2010, and subsequently extended to July 31, 2013. The contract for the Chicago Bar Foundation covers all legal aid and mediation services provided to the Mortgage Foreclosure Mediation Program. Those services are provided by three agencies: The Chicago Legal Clinic (CLC), Chicago Volunteer Legal Services (CVLS), and the Center for Conflict Resolution (CCR). They provide in-court legal aid, legal representation at mediation sessions, and mediator services, respectively, at no cost to the homeowner. The proposed extension for the period August 1, 2013 through April 30, 2014 will cover the following changes to the scope of services, Part I, Section I, Exhibit A (Special Conditions for the Chicago Bar Foundation Foreclosure Assistance Services to Cook County Circuit Court):

- Legal Representation at Mediation Sessions (Chicago Volunteer Legal Services):
  - No Change: Annual budget remains the same, pro-rated for a 9-month budget.
- Legal Aid Services In-Court (Chicago Legal Clinic):
  - No Change: Annual budget remains the same, pro-rated for a 9-month budget.
- Mediation Services (Center for Conflict Resolution):
  - Change: Reduce budget to 367,404.00 (a reduction of \$45,000.00), pro-rated for a 9-month budget.
- Administrative Expenses:
  - Administrative Expenses remain at or below 10%:
    - Chicago Bar Foundation: \$0 – No Administrative Expense
    - CVLS: \$29,343.75 (5.6%)
    - CLC: \$9,225 (2.9%)
    - CCR: \$18,454.50 (7.2%)

**CHICAGO VOLUNTEER LEGAL SERVICES (CVLS) PROPOSED BUDGET FOR 8/1/2013-4/30/2014**

**Chicago Volunteer Legal Services Foundation  
Staff Salary - Benefits - Overhead  
Mediation Program  
Prepared for The Chicago Bar Foundation  
August 2013 through April 2014**

<b>Budget Item</b>	<b>9-Month Budget</b>	<b>Annualized Budget</b>
Program Director (25%) - Nelson, Patricia M.	18,615	24,820
Mediation Supervisor (100%) - Sutton, Eric A.	48,675	64,900
Staff Attorney (100%) - Fischer, Allegra C.	43,335	57,780
Staff Attorney (100%) - Griffith, Ashley L.	43,335	57,780
Staff Attorney (100%) - Lindsay, Keri R.	43,335	57,780
Contract Attorney (100%) - Ian Turnipseed	34,320	45,760
Contract Attorney (100%) - Michael Toogun	34,320	45,760
Admin. Assist./Paralegal (100%) - Santrella, Daniel P.	31,500	42,000
Paralegal (100%) - Navarro, Natalie	27,975	37,300
Paralegal (100%) - Piedra, Alberto L.	27,975	37,300
Paralegal (100%) - Sowell, Angelia L.	27,975	37,300
Paralegal (100%) - White, Courtney D.	27,975	37,300
<b>Salary total</b>	<b>409,335</b>	<b>545,780</b>
Payroll Taxes	35,910	47,880
Health & Life Insurance	79,708.50	106,278
Overhead	29,343.75	39,125
<b>TOTAL</b>	<b>554,297.25</b>	<b>739,063</b>

**CHICAGO LEGAL CLINIC (CLC) PROPOSED BUDGET FOR 8/1/2013-7/31/2014**

**Chicago Legal Clinic  
Staff Salary - Benefits - Overhead  
Mediation Program  
Prepared for The Chicago Bar Foundation  
August 1, 2013 through April 30, 2014**

<b>Expenses</b>	<b>Monthly Budget</b>	<b>9-Month Budget 8/1/13 to 4/30/14</b>	<b>Annual Budget 8/1/13 to 7/31/14</b>
Salary: Tanya Gutierrez	\$3,875.00	34,875.00	46,500.00
Salary: Arturo Hernandez	\$3,875.00	34,875.00	46,500.00
Salary: Jamie Davis	\$4,000.00	36,000.00	48,000.00
Salary: Daniel Nold	\$3,958.33	35,624.97	47,500.00
Salary: Joseph Cho	\$3,958.33	35,624.97	47,500.00
Salary: Nathalie S. Silva	\$3,875.00	34,875.00	46,500.00
Salary: U of C Fellow	\$2,333.34	21,000.06	28,000.00
Salary: Edward Grossman (Exec. Dir. Oversight)	\$1,283.00	11,547.00	15,400.00
Salary: Veronica Magana (Admin. Support)	\$1,000.00	9,000.00	12,000.00
Employee Benefits	\$5,520.00	49,680.00 180.00	66,240.00
Program Supplies, Books & Publications, etc. (vast majority of training materials provided via Internet)	\$20.00		240.00
Other Office Supplies & Equipment	\$300.00	2,700.00	3,600.00
Non Personnel IT Costs (Consulting & Technical Assistance 18.5% of Clinic total)	\$385.00	3,465.00	4,620.00
Continuing Education (\$250 per year per employee)	\$0.00	0.00	0.00
Telecommunications	\$0.00	0.00	0.00
Training	\$0.00	0.00	0.00
Other (60.5% of the following: Travel \$50/month & Parking card \$200/month (3,000/year); Postage for client questionnaires, etc. \$500/year; Miscellaneous \$300/year.)	\$192.00	1,728.00	2,300.00
Indirect Program Costs/Overhead (Accounting, Auditing, Dues & Professional Liability Insurance)	\$1,025.00	9,225.00	12,300.00
<b>TOTALS</b>	<b>\$35,600.00</b>	<b>\$320,400.00</b>	<b>427,200.00</b>

**CENTER FOR CONFLICT RESOLUTION (CCR) PROPOSED BUDGET FOR 8/1/2013-4/30/2014**

**Center for Conflict Resolution**  
**Staff Salary - Benefits - Overhead for Mediation Program**  
**Prepared for The Chicago Bar Foundation**  
**August 1, 2013 through April 30, 2014**

<b>Direct Costs</b>	<b>PERSONNEL</b>		<b>9-Month Budget</b>	<b>12-Month Budget</b>
STAFF	CCR Mediation Program Director	Salary	41,250.00	<b>55,000.00</b>
		Fica (7.65% of salary)	3,155.625	4,207.50
		Benefits (medical, dental, life, vision)	4,987.32	6649.76
		(Workers Comp)	103.50	138.00
		(401(k) match)	375.00	500.00
		<b>Subtotal</b>	<b>49,871.45</b>	<b>66,495.26</b>
	Supervisor of Case Management	Salary	39,000.00	<b>40,000.00</b>
		Fica (7.65% of salary)	4,537.50	6,050.00
		Benefits (medical, dental, life, vision)	3,749.82	4,999.76
		(Workers Comp)	103.50	138.00
		(401(k) match)	375.00	500.00
		<b>Subtotal</b>	<b>38,765.82</b>	<b>51,687.76</b>
	Case Manager		<b>26,250.00</b>	<b>35,000.00</b>
		Fica (7.65% of salary)	2008.125	2,677.50
		Benefits (medical, dental, life, vision)	4987.32	6,649.76
		(Workers Comp)	103.50	138.00
		(401(k) match)	375.00	500.00
		<b>Subtotal</b>	<b>33,723.95</b>	<b>44,965.26</b>
	Case Manager -- FTE Ind. Contractor		<b>22,544.18</b>	<b>30,058.90</b>
	10% of CCR Executive Director Time	Salary	7,500.00	<b>10,000.00</b>
		Fica (7.65% of salary)	573.75	765.00
		Benefits (medical, dental, life, vision)	498.74	664.98
		(Workers Comp)	10.35	13.80
		(401(k) match)	37.50	50.00
		<b>Subtotal</b>	<b>8,620.34</b>	<b>11,493.78</b>
	7% of CCR Volunteer Director Time	Salary	2,546.25	<b>3,395.00</b>
		Fica (7.65% of salary)	194.79	259.72
		Benefits (medical, dental, life, vision)	349.11	465.48
		(Workers Comp)	7.25	9.66
		(401(k) match)	27.38	36.50
		<b>Subtotal</b>	<b>3,124.77</b>	<b>4,166.36</b>
		<b>Staff Salary Subtotal</b>	<b>\$ 156,650.50</b>	<b>\$ 208,867.32</b>
<b>PROGRAM &amp; OVERHEAD EXPENSES</b>				
	Training/Volunteer Development		3,000.00	4,000.00
	Accounting and Audit		4,620.75	6,161.00
	Computer equipment, database, maintenance, repair and technical support		5,250.00	7,000.00
	Office Supplies		1,312.50	1,750.00
	Telephone, Fax and Internet Access		2,587.26	3,449.68
	Insurance		1,312.50	1,750.00
	Dues		150.00	200.00
	Postage		90.00	120.00
	Printing/Copying in-house		3,375.00	4,500.00
	Occupancy		18,000.00	24,000.00
	Utilities		454.50	606.00
	<b>PROGRAM &amp; OVERHEAD SUBTOTAL:</b>		<b>\$ 40,152.51</b>	<b>\$ 53,536.68</b>
<b>EXPENSES TOTAL:</b>			<b>\$ 196,803.00</b>	<b>\$ 262,404.00</b>
Assuming 50 weeks of mediation/year With 21 paid mediations/week @ \$100/mediation			78,750.00	105,000.00
<b>BUDGET TOTAL</b>			<b>\$ 275,553.00</b>	<b>\$ 367,404.00</b>



**OFFICE OF THE CHIEF JUDGE**  
**JUDICIARY**

**PROPOSED CONTRACT ADDENDUM**

Transmitting a Communication, dated April 23, 2013 from,

TIMOTHY C. EVANS, Chief Judge, Circuit Court of Cook County

requesting authorization for the Purchasing Agent to increase by \$700,000 and extend for nine (9) months from August 1, 2013, through April 30, 2014, Contract No. 10-41-40 with The Chicago Community Trust, Chicago, Illinois, to provide community outreach services for the Circuit Court's Mortgage Foreclosure Mediation Program.

Board approved amount 03-02-2010 (six months):	\$250,000
Increase approved amount 12-14-2010 (three months):	125,000
Increase approved amount 03-01-2011 (four months):	167,000
Increase approved amount 07-12-2011 (two weeks):	27,500
Increase approved amount 07-27-2011 (one year):	632,500
Increase approved amount 07-10-2012 (one year):	700,000
Increase requested:	527,200
Adjusted Amount:	<u>\$2,429,200</u>

Reason: Under this proposed extension, The Chicago Community Trust (CCT) will continue to coordinate and administer community outreach services for the program. These services educate families facing foreclosure on their legal rights and the benefits of connecting with the Circuit Court's no-cost Mortgage Foreclosure Mediation Program. CCT's services include one-on-one visits, neighborhood meetings, and the distribution of informational brochures in those Cook County communities hardest hit by the mortgage foreclosure crisis. CCT does not receive an administration fee for their services. Over the past 12 months ended February 28, 2013, CCT's representatives visited more than 19,000 homes and participated in 164 community meetings and events throughout Cook County. As of March 31, 2013, there were 75,533 mortgage foreclosures pending in the Circuit Court of Cook County.

The Chicago Community Trust was originally selected to manage the program's community outreach services in March 2010 with the initiation of the program. A request for proposals (RFP) process was conducted that year, but due to on-going and significant program enhancements and developments, the RFP did not yield satisfactory results. A new RFP is now in review with the Office of the Chief Procurement Officer. This extension will provide services while the RFP is completed.

Estimated Fiscal Impact: \$527,200; Fiscal Year 2013 - \$206,000; Fiscal Year 2014 - \$321,200. Contract extension: August 1, 2013, through April 30, 2014. (310-260 Account).

Approval of this item would commit funds for Fiscal Year 2013 and 2014.

**SCOPE OF SERVICES AND DETAILED SPECIFICATIONS**  
**CHICAGO COMMUNITY TRUST**  
**Contract No. 10-41-40**  
**Proposed Increase and Extension 8/1/13-7/31/14**

This is Contract No. 10-41-40, originally approved by the Cook County Board of Commissioners on April 20, 2010, and subsequently extended to July 31, 2013. The contract for the Chicago Community Trust covers all the community outreach/education services provided for the Mortgage Foreclosure Mediation Program. CCT subcontracts those services to outreach agencies who receive grants funding to cover outreach and educational services to hardest hit neighborhoods throughout Cook County. The current scope of services provided in the contract will remain intact under the proposed extension for the period August 1, 2013, through April 30, 2014..

- Budget:
  - Annual budget remains the same, pro-rated for 9-months.
- Administrative Expenses:
  - Administrative Expenses remain at or below 10%: \$1,300 (Less than 1%)

## CHICAGO COMMUNITY TRUST PROPOSED BUDGET FOR 8/1/2013-4/30/2014

(See also attached letter from Chicago Community Trust)

ITEMIZATION	9-MONTH BUDGET	12-MONTH BUDGET	NOTES
<b>Outreach Grants (8/1/13-7/31/14) (Detail Below)</b>	<b>487,500</b>	<b>650,000</b>	
<b>Contracts for Project Management &amp; Addresses</b>			
Alice Cottingham & Associates LLC	23,400	31,200	Contract for Project Management
Woodstock Institute	7,500	10,000	Provides a bi-weekly list of all addresses with newly filed foreclosure cases
<b>Contracts Subtotal</b>	<b>30,900</b>	<b>41,200</b>	
<b>Training Materials</b>			
Homeowner Education Materials (Printing & Delivery)	7,500	7,500	Used by outreach workers in door-to-door outreach
Training honoraria	500	500	
Miscellaneous training or materials costs	800	800	
<b>Training Materials Subtotal</b>	<b>8,800</b>	<b>8,800</b>	CCT Prints Materials and holds trainings in August and February and needs \$4,400 in August 2013 for materials, and \$4,400 in February 2014 for materials
<b>BUDGET TOTAL</b>	<b>\$ 527,200</b>	<b>\$ 700,000</b>	

### Outreach Grant DETAIL:

Proposed 8/1/13-7/31/14 Outreach Grants	Current grant	<u>9-Month Budget</u> Projected Grants for 8/1/13- 4/30/14	<u>12-Month Budget</u> Projected Grants for 8/1/13-7/31/14**
<b>Community outreach</b>			
Action Now Institute	71,500	66,000	88,000
Developing Communities Project	54,500	41,625	55,500
Genesis Housing Development Corporation	54,500	36,000	48,000
Open Communities*	71,500	46,500	62,000
Interfaith Leadership Project	56,000	36,750	49,000
Logan Square Neighborhood Association	31,000	22,500	30,000
Latin United Community Housing Association	54,500	34,500	46,000
Northwest Side Housing Center	102,000	72,000	96,000
Oak Park Regional Housing Center	46,000	46,875	62,500
P.A.S.O.	15,000	22,500	30,000
Southwest Organizing Project	81,500	60,000	80,000
<b>Total</b>	<b>638,000</b>	<b>485,250</b>	<b>647,000</b>
<b>Supplemental outreach</b>			
Albany Park Neighborhood Council	3,000	2,250	3,000
<b>Grand Total</b>	<b>641,000</b>	<b>487,500</b>	<b>650,000</b>

\* Formerly called Interfaith Housing Center of the Northern Suburbs.