



STATE OF ILLINOIS
CIRCUIT COURT OF COOK COUNTY

Mortgage Foreclosure Mediation Program

Report and Update

Prepared for the Cook County Board of Commissioners

May 3, 2011

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PART I PURPOSE, HISTORY, AND GENERAL INFORMATION

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, nearly 27 percent of homeowners going through the Program have been able to save their homes; the other 73 percent, who have experienced either a substantial or total loss of the their incomes, received assistance in understanding the foreclosure process and in negotiating a dignified and mutually agreed upon exit from their homes.

The Program began, in part, on April 12, 2010, with a hotline to schedule appointments with housing counselors and attorneys. Since that time, nearly 10,000 people have scheduled housing counseling appointments, and more than 27,000 people have received free legal advice. Since June 11, 2010, when judges began referring cases to mediation, more than 1,800 people have entered the mediation process. The results are encouraging: two (2) out of three (3) people who enter the mediation phase of the Program reach an agreement with their bank. 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 April 21, 2011, are attached with this report at **Appendix A** (general figures) and broken out by county district and zip code at **Appendix B**.)

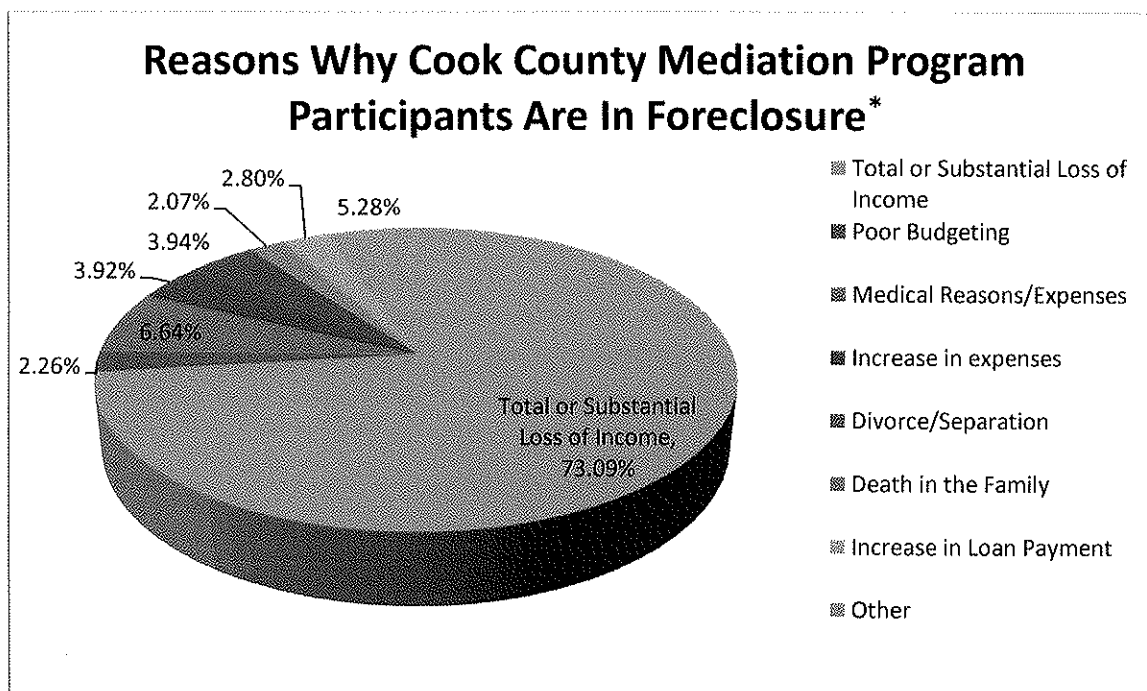
OVERVIEW OF FORECLOSURES

Mortgage foreclosures steadily and rapidly rose in Cook County over the past eleven (11) years resulting in record filings for the Circuit Court of Cook County (“Court”). According to the records of the Clerk of the Court, filings over the past decade are as follows:

2000	12,705
2001	16,228
2002	17,450
2003	15,815
2004	15,632
2005	16,494
2006	22,248
2007	32,651
2008	43,876
2009	47,049
2010	50,621

As of March 31, 2011, there are 74,154 cases pending in the Circuit Court of Cook County. Approximately 85 percent of those pending cases are foreclosures involving residential properties.

With the rise in foreclosure filings, the Court has observed a shift in the types of loans being foreclosed and the reasons for default. The initial rise in foreclosure filings between 2007 and 2009 involved mostly subprime loans. That means loans made to persons who may not have otherwise had access to the credit market and may have had difficulty maintaining repayment schedules in the past. However, in 2009, foreclosure filings started shifting to prime loans and away from subprime loans. That means the majority of the residential foreclosure filings are now for loans that were made to individuals with income, no credit problems, and no mortgage fraud. In other words, the working class and middle class families began 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 the household income due to job loss, furlough days, or other pay reductions.



* Data for this chart comes 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.

To address the burgeoning increase in mortgage foreclosure filings, in 2005, the Circuit Court created a dedicated Mortgage Foreclosure/Mechanics Lien Section within the Chancery Division. Currently, fifteen (15) judges are assigned to the Mortgage Foreclosure/Mechanics Lien

Section, thirteen (13) of whom hear mortgage foreclosure cases divided into ten (10) calendars. Each calendar has approximately 7,400 cases pending on its docket.

Three important programs were also established in the Chancery Division to assist defendants in mortgage foreclosure cases to save their homes and/or to remain in their homes until dignified exit plans can be made. These programs include the establishment of the Chancery Division Advice Desk, the Chancery Division Access to Justice (appointment of counsel) Program, and the Chancery Division Mediation Rule (supported in part by the Center for Conflict Resolution).

In 2008, the Circuit Court decided to implement a mortgage foreclosure mediation program due to the continuing and rapid rise in foreclosures following a review of such mediation programs across the nation. That same year, the Court requested funding from the Cook County Board of Commissioners and, in November 2009, the Cook County Board approved allocation of funds for such a program.

PURPOSE 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 Summons 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 regarding their foreclosure cases. 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.
- **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 is in the form of:
 - 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).
- **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 an informed decision 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.
- **Equalize the Courts and the Law to Ensure Justice is Served:** The Program makes the legal process of foreclosure as even and fair as possible for self-represented litigants.
- **Discourage Abandonment of Property:** The Program encourages Cook County residents to not abandon their property if they are in default under the mortgage or have been served with a summons for a mortgage foreclosure case.

HISTORY OF THE PROGRAM

The Circuit Court created the Program through a collaborative effort with leaders in the mortgage foreclosure field representing all persons affected by the foreclosure crisis.

Advisory Committees

In July 2009, the Presiding Judge of the Chancery Division established a Mortgage Foreclosure Case Management Advisory Committee made up of leaders in the mortgage foreclosure field. These leaders included representatives from the Court, local government agencies, plaintiffs' bar (large firms, small firms, commercial firms, and lenders), defendants' bar (including legal service agencies), the private bar, selling officers, and housing counseling agencies. The purpose of the Advisory Committee was to advise the Presiding Judge of the Chancery Division and the Supervising Judge of the Mortgage Foreclosure/Mechanics Lien Section regarding issues relating to:

- Long range planning and short range planning regarding the court resources needed for mortgage foreclosure cases;
- The new case management system effective September 1, 2009;
- Assignment of commercial mortgage foreclosure cases;
- Judicial sales procedures;

- Notification of homeowners in foreclosure of their various options and the services available to them, with a special emphasis on three types of homeowners, disabled/mentally challenged, elderly, and non-English speaking;
- Expansion of mediation to mortgage foreclosure cases, including housing counseling services; and
- Case scheduling issues and coordination with the U.S. District Court.

There are four subcommittees: (1) Mediation and Housing Counseling Subcommittee; (2) Commercial Foreclosure Subcommittee; (3) Judicial Sales Subcommittee; and (4) Access to the Courts Subcommittee. (A complete list of the rosters of the Advisory Committee and the subcommittees that were involved in the development of the Program from November 2009 through February 2011 are attached with this report at **Appendix C.**)

The Mediation and Housing Counseling Subcommittee worked with the Presiding Judge of the Chancery Division to develop an expanded Mortgage Foreclosure Mediation Program (under Local Rule Part 21) to assist homeowners who are occupants of one-to-four family residential properties and condominium units. That subcommittee developed and agreed upon a program with three components: (1) housing counseling; (2) legal aid and mediation; and (3) community outreach. The housing counseling component provides on-site and off-site housing counseling services by HUD-certified agencies. The legal aid and mediation component offers pro bono legal aid assistance to homeowners on-site and provides mediation services for the Program. The community outreach component is designed to inform the communities throughout Cook County about the Program. *All of the services provided through the Program are at no cost to the homeowners.* On April 8, 2010, the Presiding Judge of the Chancery Division entered General Administrative Order No. 2010-01 establishing the Program. (A complete copy of General Administrative Order No. 2010-01 is attached with this report at **Appendix D.**)

Vendors

The Mediation and Housing Counseling Subcommittee, along with the Advisory Committee, provided input into the selection of initial vendors to ensure a timely implementation of the Program. In March 2010, the Cook County Board approved contracts with the following vendors to establish the Program: Illinois Housing Development Authority (“IHDA”) to operate the hotline and oversee housing counseling services; The Chicago Bar Foundation (“CBF”) to oversee all the legal aid and mediation services; The Chicago Community Trust (“CCT”) to oversee and manage face-to-face outreach in neighborhoods throughout Cook County; and Carolyn Grisko and Associates to implement a start-up outreach campaign and strategy (one-time contract). As detailed below, IHDA, CBF, and CCT subcontracted to agencies to provide the services and have donated additional funds to the operation of the Program.

A full list of the vendors, description and costs expended are attached with this report at **Appendix E.**

Hotline and Housing Counseling Services:

The hotline and housing counseling component is the entry point into the Program and was the first to begin operating. The hotline began operating on April 12, 2010, and the first housing counseling appointments began on April 19, 2010.

Contracting Party: Illinois Housing Development Authority (IHDA)

ROLE IN THE PROGRAM: Oversees and monitors housing counseling agencies and counselors providing housing counseling services at 69 W. Washington Street and at 1303 Richard J. Daley Center.

GENERAL INFORMATION ON IHDA: The Illinois Housing Development Authority finances the creation and the preservation of affordable housing throughout the state and increases the supply of decent and safe places for people of low or moderate means to live. IHDA has helped finance more than 204,000 units of affordable housing, with more than \$9.67 billion. While IHDA has helped bring affordable housing to every county in the state, IHDA does not own property, rent apartments or manage buildings. IHDA is strictly a financing entity, and help to finance affordable housing through homeownership programs targeted at low- or moderate-income households, or with multifamily development financing to help developers build rental properties for at-need populations. As an independent and self-supporting Authority, IHDA accomplishes its mission through a number of federal and state funding sources, including: the Illinois Affordable Housing Trust Fund, the Illinois Affordable Housing Donations Tax Credit Fund, the allocation of federal Low Income Housing Tax Credits, federal HOME Investment Partnership Program funds and others. IHDA also independently sells bonds, based on its own good credit rating, to access capital from the private markets to finance affordable housing across the state. (Source: Illinois Housing Development Authority, www.ihda.org.)

SUBCONTRACTORS:	Affordable Housing Centers of America (AHCOA) Community & Economic Development Association (CEDA) Chicago Urban League (CUL) Institute for Consumer Credit Education (ICCE) Latin United Community Housing Association (LUCHA) Neighborhood Housing Services of Chicago, Inc. (NHS) The Regional Fair Housing Center (RFHC) Spanish Coalition for Housing (SCH) South Suburban Housing Center	These nine HUD-Certified housing counseling agencies provide 10 housing counselors at 69 W. Washington Street and 10 housing counselors throughout Cook County dedicated to working with homeowners in the Program.
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STATUS OF IHDA CONTRACT WITH COUNTY: The IHDA contract has been extended through July 14, 2011. The RFP was issued in Fall 2010, and with the finalization of the FY2011 budget on February 28, 2010, the Court is currently negotiating new contracts. IHDA was the only respondent for the RFP for housing counseling and the hotline components after being issued separately two different times.

In addition to the telephone hotline, the Court also implemented an online appointment request form that is available to anyone with internet access seeking an appointment. This on-line form is available 24 hours a day, 7 days a week.

Legal Aid and Mediation Services

The legal aid and mediation component ensures the delivery of free legal services for each homeowner in all phases of the Program: (1) the initial meeting with an attorney immediately following a housing counseling appointment; (2) meetings with an attorney before, during, and after

the mediation session; and (3) mediation sessions. There is also a legal advice helpline operated by the Chicago Legal Clinic to assist homeowners facing foreclosure who cannot immediately come downtown for assistance.

The initial attorney meetings began on April 19, 2010, in conjunction with the start of the housing counseling appointments. Appointment of attorneys to represent homeowners at mediation sessions and scheduling of mediations began on June 11, 2010, when the first mediation orders were being entered by the mortgage foreclosure judges. The first mediation sessions began in mid-July 2010 pursuant to Local Rule 21. Each case is scheduled for a minimum of two (2) mediation sessions.

Contracting Party: The Chicago Bar Foundation (CBF)

ROLE IN THE PROGRAM: Oversees and monitors the legal aid and mediation component of the Program (including the Center for Conflict Resolution, Chicago Legal Clinic, Chicago Volunteer Legal Services, and the Legal Assistance Foundation of Metropolitan Chicago).

GENERAL INFORMATION ON CBF: The Chicago Bar Foundation (CBF) mobilizes Chicago's legal community to ensure that everyone in the Chicago metropolitan area has equal access to justice, particularly the low-income and disadvantaged people who are in most critical need of the protections of our legal system. Through grants, advocacy and other programs, the CBF takes a system-wide approach to improving access to justice and focuses on objectives we can best achieve by coming together as a community. More specifically, the CBF: advances the work of our community's pro bono and legal aid organizations; enables dedicated lawyers to pursue careers in legal aid and helps pro bono attorneys most effectively supplement their efforts; and makes the courts and legal system more user-friendly and accessible for all. (Source: The Chicago Bar Foundation, www.chicagobarfoundation.org.)

SUBCONTRACTORS: Chicago Legal Clinic (CLC)	Provides legal assistance at no cost to the homeowner through the Chancery Division Advice Desk (walk-in appointments), legal advice immediately following housing counseling appointments, and legal advice on the 28 th Floor of the Daley Center (where all the foreclosure courtrooms are located) to assist defendants before and after court hearings.
Chicago Volunteer Legal Services (CVLS)	Provides attorneys at no cost to the homeowner to represent the homeowner in the mediation sessions and to assist in negotiating agreements with the banks.
Center for Conflict Resolution (CCR)	Provides no cost mediators for each case referred to mediation.
Legal Aid Foundation of Metropolitan Chicago (LAF)	Provides training to all volunteer lawyers, mediators, and housing counselors on foreclosure mechanics and procedures and issues facing homeowners in foreclosure (including HAMP specific training).

STATUS OF CBF CONTRACT WITH COUNTY: The CBF contract has been extended through July 14, 2011. The RFP was issued in Fall 2010, and with the finalization of the FY2011 budget on February 28, 2010, the Court is

currently negotiating new contracts. CBF was the only respondent for the RFP for the legal aid and mediation components after being issued separately two different times.

Community Outreach Services

The initial community outreach component consisted of overall outreach and face-to-face outreach. Overall outreach was a six-month, one-time contract for marketing services to pursue media and advertising. This effort was intended to give broad basic knowledge of the Program to the general public and provide a base for the door-to-door outreach being performed in specific communities. While the larger marketing campaign was in progress, door-to-door outreach groups were being selected and trained on the Program and on protocol for conducting door-to-door outreach. Handouts for use in the door-to-door outreach were also prepared. The overall marketing of the Program lasted from April 2010 through October 2010. Door-to-door outreach began on July 1, 2010.

Contracting Party: **The Chicago Community Trust (CCT)**

ROLE IN THE PROGRAM: Oversees and monitors the community organizations providing face-to-face outreach about the Program and help available in communities in Cook County.

GENERAL INFORMATION ON CCT: The Chicago Community Trust was founded in 1915 to give local residents an opportunity to support their community in perpetuity. CCT's goal is to lead and inspire philanthropic efforts that measurably improve the quality of life and the prosperity of our region. CCT is committed to: maximizing our community and donor impact through strategic grant making and bold leadership. Five values govern CCT's promise to the individuals and communities we serve: Integrity. CCT's responsibility, first and foremost, is to uphold the public trust placed in us and to ensure that it emulates the highest ethical standards, honor our commitments, remain objective and transparent and respect all of our stakeholders. Stewardship and Service. CCT endeavors to provide the highest level of service and due diligence to our donors and grant recipients and to safeguard donor intent in perpetuity. Diversity and Inclusion. CCT's strength is found in our differences and CCT strives to integrate diversity in all that it does. Collaboration. CCT values the transformative power of partnerships based on mutual interests, trust and respect and CCT works in concert with those who are similarly dedicated to improving the community. Innovation. CCT seeks and stimulates new approaches to address what matters most to the people and it serves, as well as support, others who do likewise in the shared commitment to improve metropolitan Chicago. (Source: The Chicago Community Trust, www.cct.org.)

SUBCONTRACTORS:	Action Now	Provides face-to-face outreach in Blue Island, Dolton, East Hazel Crest, Englewood, Lansing, Markham, North Lawndale, Park Forest, Robbins and West Englewood.
	Bethel New Life	Provides face-to-face outreach in Austin and West Garfield Park.
	Genesis Housing Development Corporation	Provides face-to-face outreach in Chatham, Grand Boulevard, Greater Grand Crossing, and South Shore.
	Interfaith Leadership Project	Provides face-to-face outreach in Berwyn and Cicero
	Lakeside Community Development Corporation	Provides face-to-face outreach in Albany Park, Evanston, Rogers Park, Skokie and West Ridge.
	Logan Square Neighborhood Association	Provides face-to-face outreach in Avondale

Northwest Side Housing Center	and Logan Square. Provides face-to-face outreach in Des Plaines, Dunning, Irving Park, Mount Prospect and Portage Park.
Oak Park Regional Housing Center	Provides face-to-face outreach in Bellwood, Forest Park, Maywood and Oak Park.
Southwest Organizing Project	Provides face-to-face outreach in Ashburn, Brighton Park, Chicago Lawn, Clearing, Gage Park, Garfield Ridge, West Elsdon, and West Lawn.

STATUS OF CCT CONTRACT WITH COUNTY: The CCT contract has been extended through July 14, 2011. The RFP was issued in Fall 2010, and with the finalization of the FY2011 budget on February 28, 2010, the Court is currently negotiating new contracts. The Court received two proposals to the RFP but one submission was unresponsive to the RFP. CCT's proposal was the only responsive proposal.

Contracting Party: Carolyn Grisko & Associates

ROLE IN THE PROGRAM: To provide initial marketing and outreach strategy, outreach efforts to the media, website design and maintenance, postcard design, coordination with churches, schools, community groups, CAPS leaders, etc., to notify residents about the Program and to further bolster door-knocking efforts by the community Groups.

STATUS OF CONTRACT WITH THE COUNTY: Carolyn Grisko & Associates's contract with the County expired on October 31, 2010. That contract was not renewed and Carolyn Grisko & Associates is no longer working on the Program.

DEFINITION OF SUCCESS

There are many definitions of a successful outcome in mortgage foreclosure mediation programs. Certainly saving a home is one successful outcome but it is by no means the only one. Rather, success is measured against the unique circumstances of each individual case. Successful outcomes can include:

- **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 Any Agreement Between a Borrower and a Bank.** Any agreement reached between a homeowner and a bank through the Program is a success because – no matter whether the homeowner keeps the home or gives it to the bank – the agreement is mutually acceptable to all sides. Both the homeowner and the bank are comfortable with the results.
- **Keeping Borrowers in the Home as Long as Possible.** If a homeowner has suffered a full or substantial loss of income in the household (e.g., job loss) making any modification 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,

the homeowner will know her or his rights under the foreclosure and how long she or he has to stay in the home. 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 a homeowner voluntarily chooses not to pursue any arrangements with the lender, she or he chooses to do so after being fully educated about her or his 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 96 percent. While every home cannot be saved, maintaining a homeowner's dignity and treating her or him with respect throughout the process is a success that may be intangible but still invaluable.

PART II PROCESS

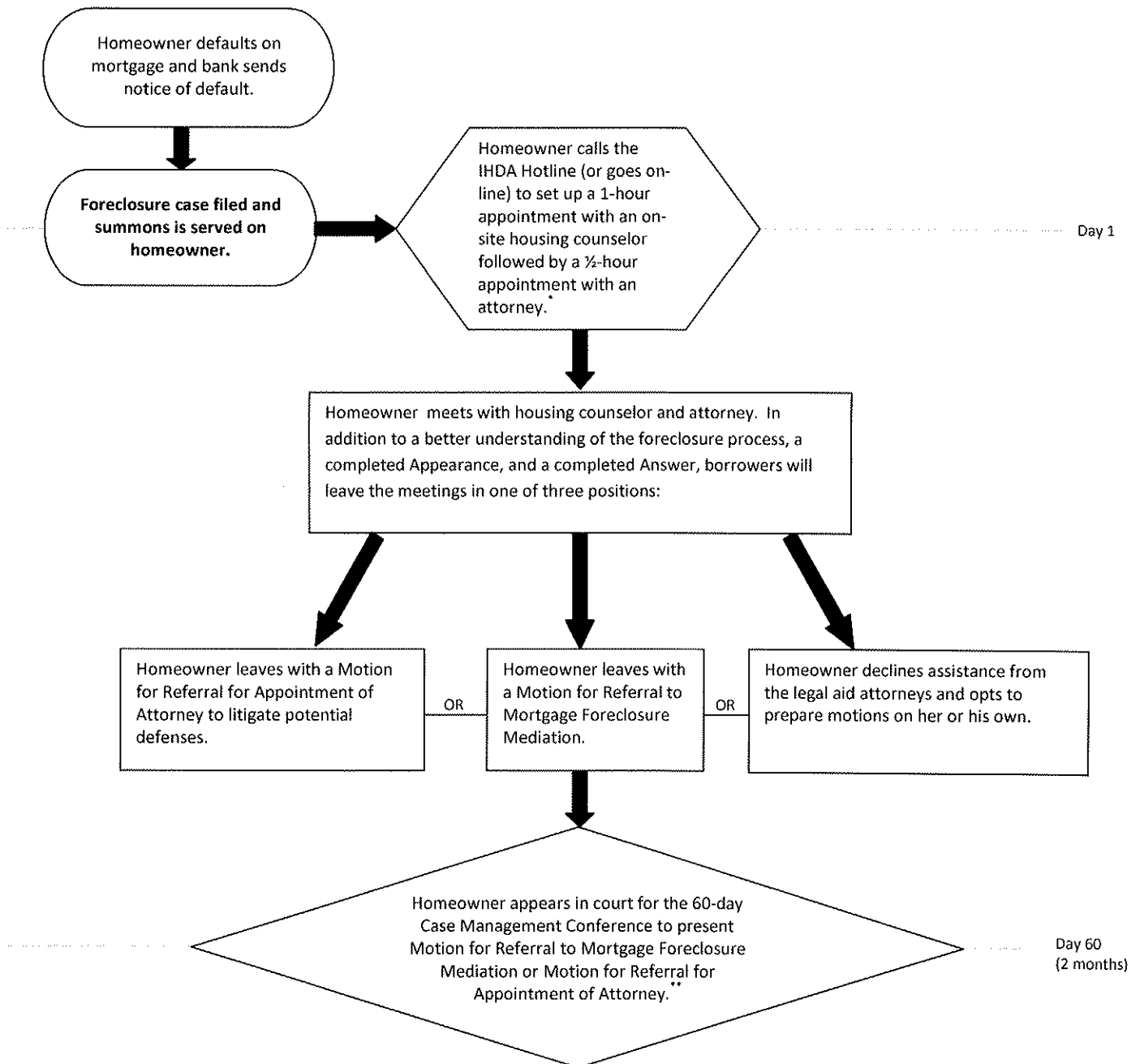
This section contains visual charts that outline the process for homeowners in the Program. The basic process is the same for everyone going through the Program but the resolutions sought will be dependent on the income available to each homeowner going through the Program. The charts demonstrate how each homeowner reaches a resolution and the typical resolutions reached depending on the availability of income.

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.

Process charts included in Part II:

- **Overall Process.** The first chart identifies the general overall process of the Program.
- **Process for a Homeowner with Total or Substantial Loss of Income.** The next three charts explain the process for a homeowner who has sustained total or substantial loss of income (job loss).
- **Process for a Homeowner with Income.** The final three charts explain the process for a homeowner who has enough income to sustain a modification of the loan and potentially save the home.

OVERALL PROCESS: ANY SITUATION

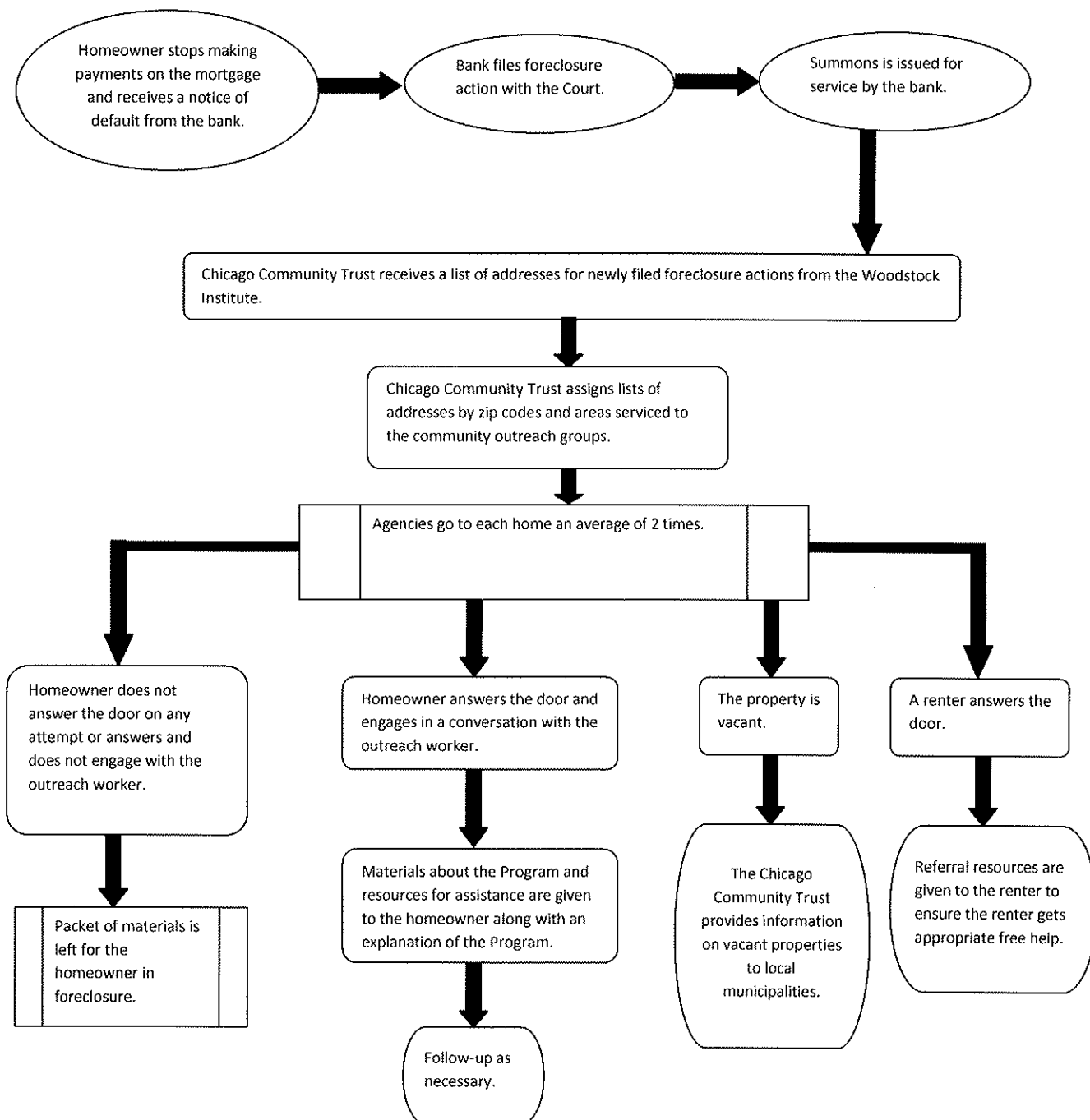


* On-site housing counselors and attorneys are located on the 14th Floor of 69 W. Washington Street, and 1303 Richard J. Daley Center. When an appointment is scheduled through the IHDA Hotline or through the on-line form, individuals are directed to the proper location for their appointment. Any additional housing counseling that a client may need is done off-site at a facility located near the client's home.

** Three things can happen at the Case Management Conference: (1) the court strikes the case off the call until plaintiff (the bank) is ready to proceed with the foreclosure; (2) the court refers the case to mediation by entering a Mortgage Foreclosure Mediation Referral Order; or (3) the court appoints an attorney through the Access to Justice Program. If a case is referred to mediation, a 12-week Post Mediation Status date is given. During that 12-week period, a minimum of two mediation sessions are scheduled where all parties are required to be present.

PROCESS FOR A HOMEOWNER WITH TOTAL OR SUBSTANTIAL LOSS OF INCOME¹

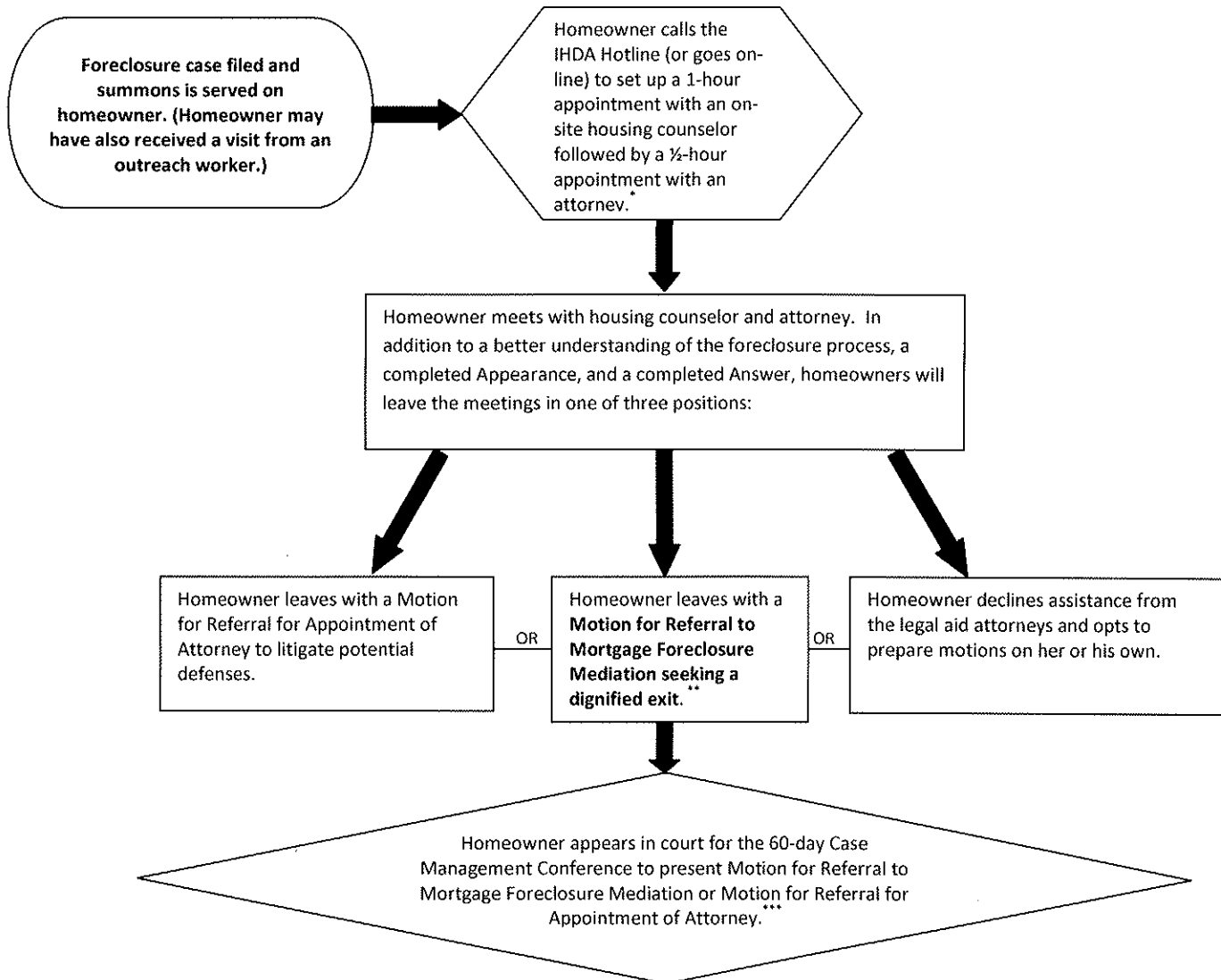
STEP 1: OUTREACH



¹ "Total or Substantial Loss of Income" means that a household has lost all or a substantial portion of the of the household income that renders the homeowner unable to sustain any mortgage payments, including reduced mortgage payments.

PROCESS FOR A HOMEOWNER WITH TOTAL OR SUBSTANTIAL LOSS OF INCOME

STEP 2: INITIAL MEETINGS WITH HOUSING COUNSELORS AND ATTORNEYS; INITIAL COURT APPEARANCE



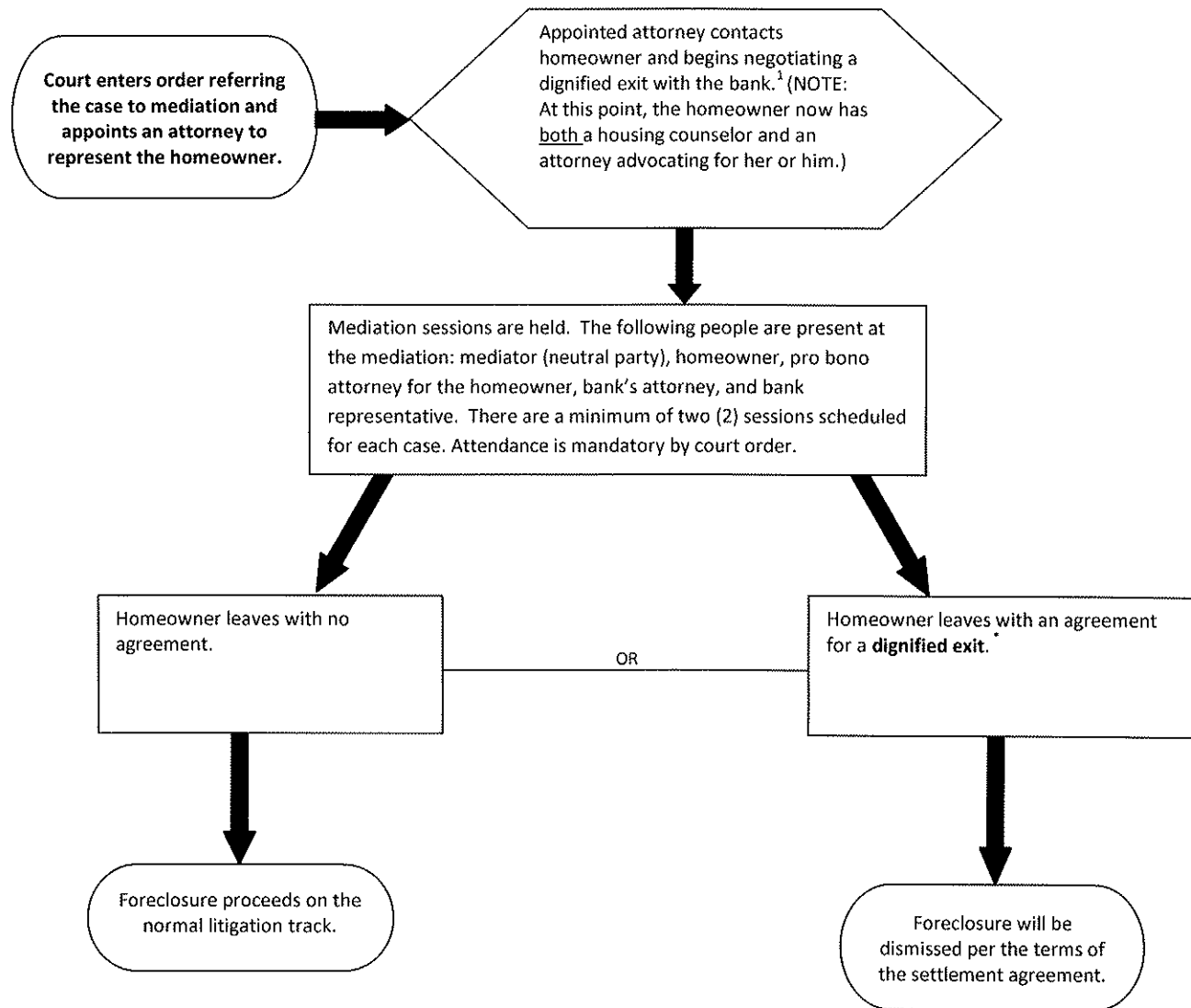
* On-site housing counselors and attorneys are located on the 14th Floor of 69 W. Washington Street, and 1303 Richard J. Daley Center. When an appointment is scheduled through the IHDA Hotline or through the on-line form, individuals are directed to the proper location for their appointment. Any additional housing counseling that a client may need is done off-site at a facility located near the client's home.

** A "dignified exit" means that the homeowner is not in a position to obtain a loan modification. That means that the homeowner does not have enough income to sustain any modification through the federal HAMP program or any other modification the bank can offer. A homeowner then must pursue options such as a short sale (selling the home for less than the amount on the note), a deed-in-lieu of foreclosure (giving the deed to the bank instead of obtaining a foreclosure judgment), consent foreclosure, or negotiating a time to otherwise vacate the property.

*** Three things can happen at the Case Management Conference: (1) the court strikes the case off the call until plaintiff (the bank) is ready to proceed with the foreclosure; (2) the court refers the case to mediation by entering a Mortgage Foreclosure Mediation Referral Order; or (3) the court appoints an attorney through the Access to Justice Program. If a case is referred to mediation, a 12-week Post Mediation Status date is given. During that 12-week period, a minimum of two mediation sessions are scheduled where all parties are required to be present.

PROCESS FOR A HOMEOWNER WITH TOTAL OR SUBSTANTIAL LOSS OF INCOME

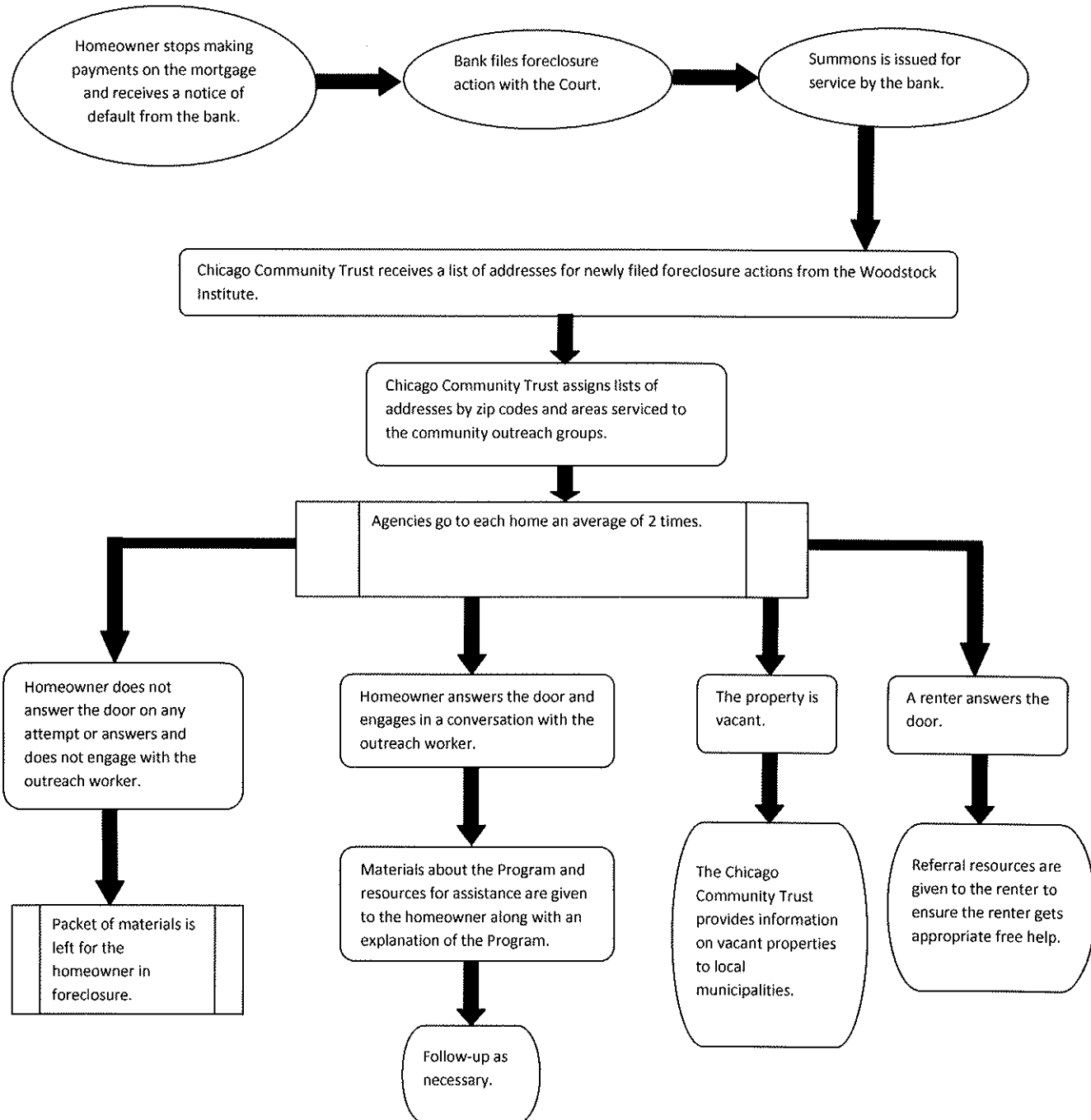
STEP 3: MEDIATION SESSION



* A "dignified exit" means that the homeowner is not in a position to obtain a loan modification. That means that the homeowner does not have enough income to sustain any modification through the federal HAMP program or any other modification the bank can offer. A homeowner then must pursue options such as a short sale (selling the home for less than the amount on the note), a deed-in-lieu of foreclosure (giving the deed to the bank instead of obtaining a foreclosure judgment), consent foreclosure, or negotiating a time to otherwise vacate the property.

PROCESS FOR A HOMEOWNER WITH INCOME²

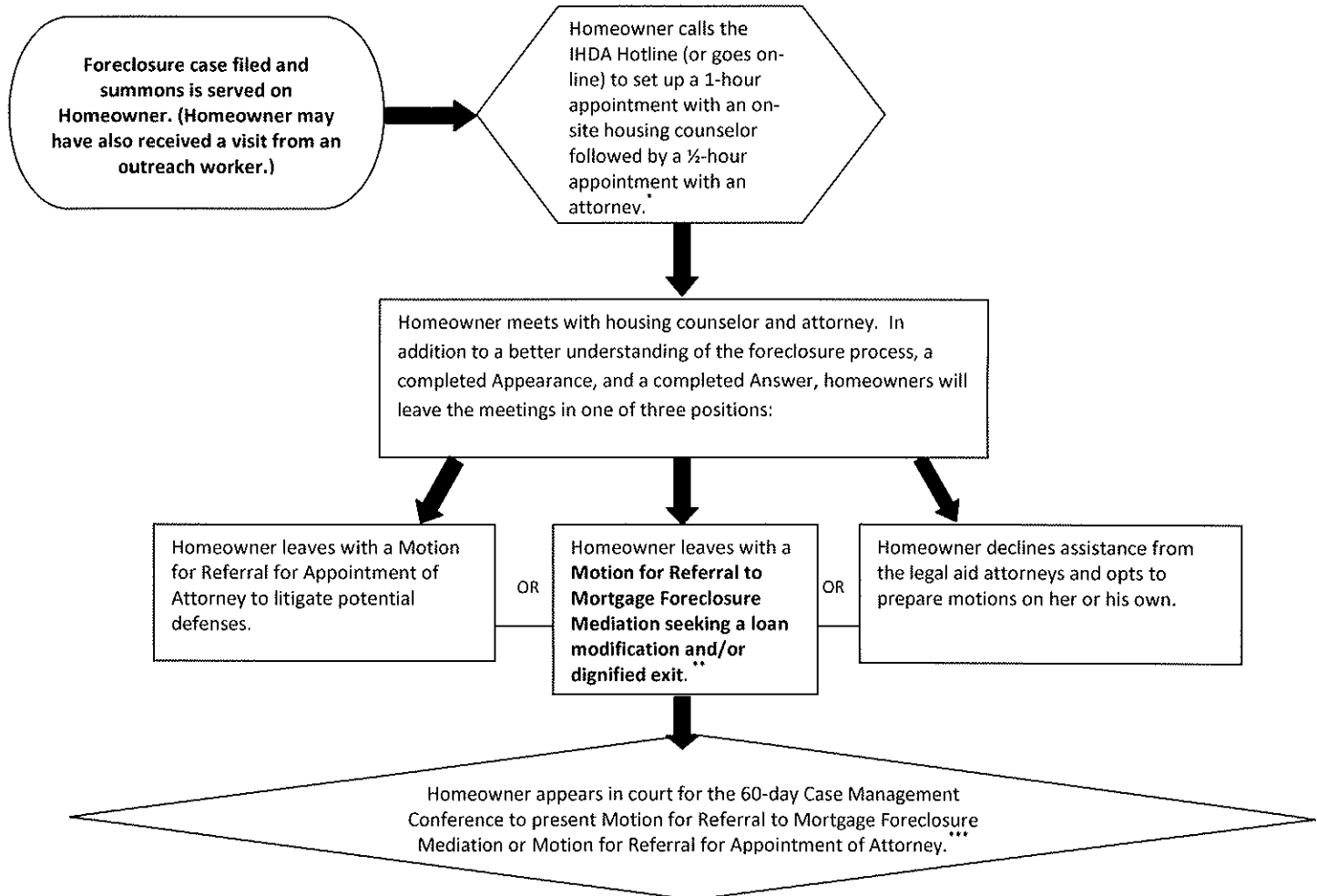
STEP 1: OUTREACH



² "Income" means that a household has enough income to sustain modified mortgage payments, including reduced mortgage payments.

PROCESS FOR A HOMEOWNER WITH INCOME

STEP 2: INITIAL MEETINGS WITH HOUSING COUNSELORS AND ATTORNEYS; INITIAL COURT APPEARANCE



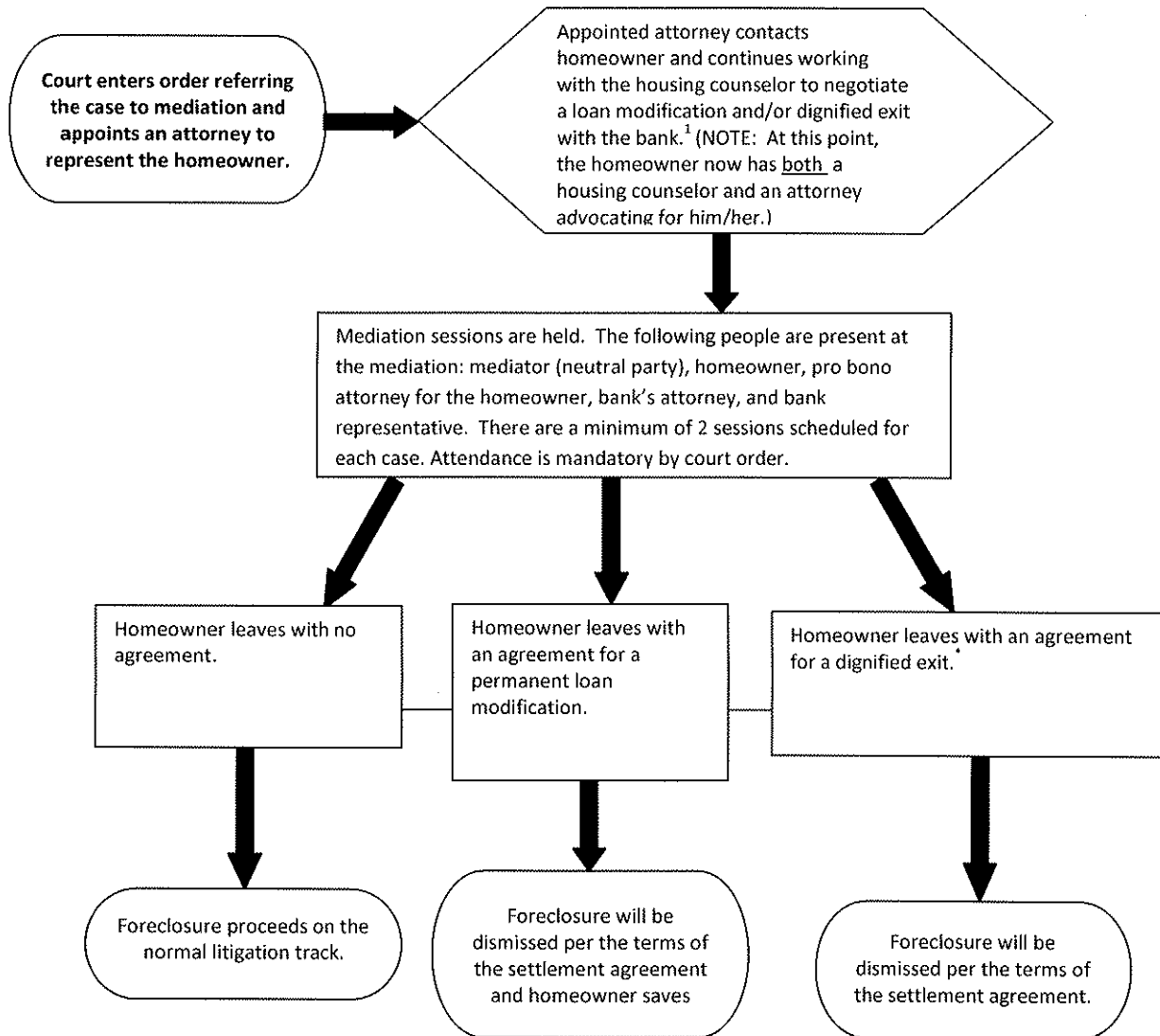
* On-site housing counselors and attorneys are located on the 14th Floor of 69 W. Washington Street, and 1303 Richard J. Daley Center. When an appointment is scheduled through the IHDA Hotline or through the on-line form, individuals are directed to the proper location for their appointment. Any additional housing counseling that a client may need is done off-site at a facility located near the client's home.

** A "dignified exit" means that the homeowner is not in a position to obtain a loan modification or is in a position for a loan modification but is also considering options that would relinquish the home. That means that the homeowner does not have enough income to sustain any modification through the federal HAMP program or any other modification the bank can offer. A homeowner then must pursue options such as a short sale (selling the home for less than the amount on the note), a deed-in-lieu of foreclosure (giving the deed to the bank instead of obtaining a foreclosure judgment), consent foreclosure, or negotiating a time to otherwise vacate the property.

*** Three things can happen at the Case Management Conference: (1) the court strikes the case off the call until Plaintiff (the Bank) is ready to proceed with the foreclosure; (2) the court refers the case to mediation by entering a Mortgage Foreclosure Mediation Referral Order; or (3) the court appoints an attorney through the Access to Justice Program. If a case is referred to mediation, a 12-week Post Mediation Status date is given. During that 12-week period a minimum of two mediation sessions are scheduled where all parties are required to be present.

PROCESS FOR A HOMEOWNER WITH INCOME

STEP 3: MEDIATION SESSION



* A "dignified exit" means that the homeowner is not in a position to obtain a loan modification. That means that the homeowner does not have enough income to sustain any modification through the federal HAMP program or any other modification the bank can offer. A homeowner then must pursue options such as a short sale (selling the home for less than the amount on the note), a deed-in-lieu of foreclosure (giving the deed to the bank instead of obtaining a foreclosure judgment), consent foreclosure, or negotiating a time to otherwise vacate the property.

PART III Proposals for Improvement

Because the Court recognizes that mortgage foreclosures are complicated by the very nature of the law, feedback on the Program is welcome, particularly from individuals going through the Program. The Court's primary concern is 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 plans to review those aspects of the Program which may need to be modified to improve and enhance the delivery of services to the homeowners in foreclosure. Some of the initiatives already examined and changes being considered include the following:

- **Bringing Case Managers to the Suburban Courthouses.** The Court is currently working on and exploring options to bring case managers or facilitators to the suburban courthouses in Skokie, Rolling Meadows, Maywood, Bridgeview and Markham. This would give homeowners in the Program who are seeking loan modifications a single point of contact near their communities. The case managers or facilitators may be able to expedite resolution of loan modification applications, exchange of documentation, and facilitate communication between the bank and the homeowner to more fully prepare the case for the mediation session, if not resolving it prior to the scheduled mediation.
- **Bringing Initial Housing Counseling Meetings to the Communities.** IHDA and the Court are currently exploring options to host the initial housing counseling meetings in the communities rather than downtown. The options are assessed for possible implementation over the summer of 2011.
- **Building a Central Database.** The Court is currently exploring the feasibility (including economic feasibility) of creating a centralized database that would facilitate communications between all the service providers in the Program and facilitate reporting of data.
- **Regular Meetings of the Mediation and Housing Counseling Subcommittee.** The Mediation and Housing Counseling Subcommittee will be meeting on a more regular basis to maintain an evaluative role in the Program.
- **Independent Third-Party Evaluation of the Program.** The Court is currently exploring options to have an independent, third-party evaluate the Program at no cost.
- **Tracking More Information by Zip Code.** The Court is currently exploring options with the Clerk of the Circuit Court to track foreclosure filings by zip code in an effort to provide a better analysis of the impact of the work being done in the communities and to stay abreast of changes in neighborhoods where attention may be needed immediately

A copy of the white paper "Emerging Strategies for Effective Foreclosure Mediation Programs," published in November 2009 by the United States Department of Justice and the Department of Housing and Urban Development, jointly, is attached with this report at **Appendix F**.

PART IV FREQUENTLY ASKED QUESTIONS

How many foreclosure cases were filed in Cook County in 2010?

There were 50,621 new foreclosures filed between January 1, 2010, and December 31, 2010. Approximately 85 percent of all new filings are against residential properties. As of March 31, 2011, there were 74,154 mortgage foreclosure cases pending in the Court.

How many initial phone contacts have been made through the hotline and internet?

There have been a total of 36,145 people who have made contact with the Program through the hotline and the internet request form. Of those 36,145 initial contacts, 34,890 people used the hotline and 1,255 used the internet request form. Approximately half of the people contacting the Program are ineligible for an appointment because they are not yet in foreclosure (there is no case pending) or they are renters or they do not live in the property (the property is an investment property). If the caller is ineligible for an appointment, the caller is given information about free resources to help them with their particular needs. Other callers are repeat callers (calling to reschedule appointments). The remaining 9,813 callers have been scheduled for appointments with housing counselors through the Program.

How many cases have been referred to mediation?

There have been a total of 1,820 cases referred to mediation. The number of individuals referred to mediation is modulated by several factors. These include:

- The homeowner has not yet gone to court to present the motion for mediation.
- The homeowner understands that the substantial or total loss of his or her income means he or she is unable to obtain a loan modification and makes an informed decision to no longer pursue mediation.
- The homeowner is able to reach an agreement with the bank before asking for mediation.

How long is the mediation process?

The mediation process itself, under Local Rule 21, is 12-weeks. However, once an order is entered referring the case to mediation, it may take up to six (6) months, or longer, to complete the process. This is due, in part, to volume in cases within the court system and delays in the exchange of documents by all parties.

How many people modify their loans?

One (1) out of every three (3) people are reaching an agreement for a permanent modification through the mediation sessions. A mediation is not complete with only a trial

IV

modification. All agreements must convert automatically to a permanent modification upon successful payment.

How many people do not reach any agreement and why do they not reach an agreement?

One (1) out of every three (3) people fail to reach an agreement with the bank. This failure to reach an agreement can be for many reasons: one co-mortgagor is not cooperating (e.g., estranged spouse) and the bank cannot legally modify the loan or enter an agreement without that consent; probate issues with a deceased mortgagor; income issues; and bank response issues, among other reasons.

How many people go through the Program in each District?

Please see the County District Breakout (by zip code) at Appendix E.

How many people have saved their home?

After less than a year of mediation sessions, 216 people have saved their homes through permanent modifications resulting from the mediation sessions.

How many people have lost their homes?

After less than a year of mediation sessions, 225 people failed to reach an agreement through mediation, and the foreclosures are now proceeding on the normal litigation track. This number is expected to increase as more individuals are referred to the Program.

Who provides free legal assistance?

Please see Appendix D for more information on the Chicago Legal Clinic and the Chicago Volunteer Legal Services Foundation for the free legal assistance they provide at the Advice Desk and the mediation sessions, respectively.

How many mediations have been completed?

After less than a year of mediation sessions, 627 mediations have been completed.

How many have been reached through other outreach programs?

Whenever requested or suggested, the Court provides postcards and other materials to organizations to distribute regarding the Program. Many judges also speak about the Program at various functions to additionally inform the communities about the Program.

How do renters receive help through this Program?

Renters who seek assistance through the Program are directed to legal aid facilities that specialize in landlord/tenant issues to advise them, as renters, on the appropriate course of action.

MORTGAGE FORECLOSURE MEDIATION PROGRAM UPDATE (STATISTICS)

Unless otherwise noted, all statistics are as of April 21, 2011.

Percentage of homeowners seeking assistance and who lost the income in the household (Unemployment is the reason for default) (As of March 31, 2011)	73.09%	Other reasons for default: <ul style="list-style-type: none"> Medical expenses (6.64%) Divorce/separation (3.94%) Increased household expenses (3.92%) Increased loan payment (2.80%) Death in family (2.07%) Poor budgeting (2.26%) Other (5.28%)
Success rate of mediations (Defined as reaching an agreement with the bank)	64%	<ul style="list-style-type: none"> 2 out of every 3 people reach an agreement with their lender in mediation. (402/627) 1 out of every 3 people obtain a permanent modification (save their home) in mediation. (216/627) 1 out of every 4 people are able to reach an agreement without a mediator. (168/627) Only 1 out every 3 people do not reach some sort of agreement with the lender. (225/627)
Number of people requesting appointments or additional information or both	36,145	<p>Approximately 2/3 of people requesting appointments do not receive appointments because they are:</p> <ul style="list-style-type: none"> not in foreclosure and are only in default (about 1/2 of the callers) seeking information only (about 1/4) are renters in commercial property (about 1/3 of callers) choose not to schedule an appointment (small portion) <p><u>Those who do not receive an appointment through this Program are given referrals to the appropriate resources for free help.</u> There were 34,890 telephone calls to the hotline through 3/31/11. The rest were requested through the internet form (1,255).</p>
Number of people engaged in the Program through community outreach workers (as of 3/31/11)	1,923	21,852 visits were made to 10,400 homes since 7/1/10.
Housing counseling appointments scheduled (through the week of May 2, 2011)	9,813	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.
Number of people receiving free legal assistance with their paperwork at court	27,031	<p>Free legal advice is given by the Chicago Legal Clinic attorneys to any self-represented defendant in foreclosure. Advice is given as follows:</p> <ul style="list-style-type: none"> Immediately following the scheduled housing counseling appointment (7,018) At the Chancery Division Advice Desk (walk-in appointments) (8,843) On the 28th floor of the Daley Center outside the Mortgage Foreclosure Courtrooms (7,789) Over the phone (3,389)
Number of cases referred to mediation	1,820	<p>A case is referred to mediation when the judge enters a court order.</p> <p>Approximately half of the cases referred are currently waiting for a response from the bank about a HAMP modification.</p> <p>Mediation is a 12-week to 6 month long process.</p>
Number of completed mediations	627	The remaining 1,199 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.

In the First District of Cook County, 1,034 homeowners committed to seeking help from the Program with the help of outreach workers and 832 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 400 cases have been referred to mediation by court order. As a result of those mediations, nearly 400 homeowners are staying in their homes a minimum of six (6) additional months, 19 homeowners have obtained permanent modifications, 33 homeowners have reached an agreement for a resolution (excluding modifications), and only 37 homeowners have failed to reach an agreement. Nearly 300 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 1									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appointments ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60104	Bellwood	59	54	18	18	13	1	4	-
60130	Forest Park	7	7	7	7	5	1	1	1
60141	Hines	-	-	-	-	-	-	-	-
60153	Maywood	59	44	20	20	13	4	2	1
60155	Broadview	-	14	3	3	1	1	-	1
60160	Melrose Park	39	27	9	9	8	1	1	-
60162	Hillside	-	18	6	6	4	1	1	-
60163	Berkeley	-	8	4	4	3	1	-	-
60301	Oak Park	-	-	-	-	-	-	-	-
60302	Oak Park	39	20	16	16	9	4	1	2
60303	Oak Park	-	-	-	-	-	-	-	-
60304	Oak Park	-	15	4	4	1	2	-	1
60305	Chicago	-	7	3	3	2	1	-	-
60402	Berwyn	157	103	44	44	30	6	4	4
60526	La Grange Park	-	6	-	-	-	-	-	-
60546	Riverside	-	13	8	8	3	3	1	1
60607	Chicago	-	12	7	7	6	-	1	-
60612	Chicago	39	20	14	14	13	-	1	-
60622	Chicago	39	26	5	5	5	-	-	-
60624	Chicago	39	23	8	8	6	1	-	-
60639	Chicago	157	95	53	53	39	4	6	4
60642	Chicago	-	5	5	5	4	-	1	-
60644	Chicago	39	25	14	14	10	1	2	1
60647	Chicago	86	71	31	31	27	-	4	-
60651	Chicago	59	58	18	18	18	-	-	-
60707	Elmwood Park	59	48	20	20	18	1	1	-
60804	Cicero	157	113	49	49	40	4	2	3
TOTALS		1,034	832	366	366	278	37	33	19

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

(Explanation of Each Column continues on next page)

COOK COUNTY DISTRICT 1 CONTINUED

Explanation of Each Column (continued)

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferral, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Second District of Cook County, 606 homeowners committed to seeking help from the Program with the help of outreach workers and 583 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 250 cases have been referred to mediation by court order. As a result of those mediations, nearly 250 homeowners are staying in their homes a minimum of six (6) additional months, 18 homeowners have obtained permanent modifications, 15 homeowners have reached an agreement for a resolution (excluding modifications), and only 26 homeowners have failed to reach an agreement. Nearly 200 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 2									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60601	Chicago	-	3	2	2	2	-	-	-
60602	Chicago	-	2	1	1	1	-	-	-
60603	Chicago	-	1	-	-	-	-	-	-
60604	Chicago	-	2	1	1	1	-	-	-
60605	Chicago	-	16	5	5	5	-	-	-
60606	Chicago	-	3	-	-	-	-	-	-
60607	Chicago	-	12	7	7	6	-	1	-
60608	Chicago	39	30	10	10	8	2	-	-
60609	Chicago	39	33	11	11	9	1	1	-
60610	Chicago	-	14	2	2	2	-	-	-
60611	Chicago	-	10	3	3	3	-	-	-
60612	Chicago	39	20	14	14	13	-	1	-
60614	Chicago	-	9	4	4	3	1	-	-
60615	Chicago	39	32	7	7	7	-	-	-
60616	Chicago	-	17	7	7	6	1	-	-
60621	Chicago	39	21	6	6	5	-	-	1
60622	Chicago	39	26	5	5	5	-	-	-
60623	Chicago	59	50	25	25	18	2	2	3
60624	Chicago	39	23	8	8	7	1	-	-
60629	Chicago	157	157	77	77	46	14	5	12
60636	Chicago	39	32	12	12	10	1	1	-
60637	Chicago	39	29	11	11	8	1	1	1
60642	Chicago	-	5	5	5	3	1	1	-
60644	Chicago	39	25	14	14	10	1	2	1
60654	Chicago	-	6	2	2	2	-	-	-
60661	Chicago	-	5	2	2	2	-	-	-
TOTALS		606	583	241	241	182	26	15	18

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

(Explanation of Each Column continues on next page)

COOK COUNTY DISTRICT 2 (Continued)

Explanation of Each Column (Continued)

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Third District of Cook County, 904 homeowners committed to seeking help from the Program with the help of outreach workers and 831 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 300 cases have been referred to mediation by court order. As a result of those mediations, nearly 300 homeowners are staying in their homes a minimum of six (6) additional months, 30 homeowners have obtained permanent modifications, 21 homeowners have reached an agreement for a resolution (excluding modifications), and only 28 homeowners have failed to reach an agreement. More than 200 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 3										
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸	
60453	Oak Lawn	59	55	15	15	12	1	2	-	
60454	Oak Lawn	-	1	-	-	-	-	-	-	
60456	Hometown	-	8	7	7	5	-	-	2	
60601	Chicago	-	3	2	2	2	-	-	-	
60602	Chicago	-	2	1	1	1	-	-	-	
60603	Chicago	-	1	-	-	-	-	-	-	
60604	Chicago	-	2	1	1	1	-	-	-	
60605	Chicago	-	16	5	5	5	-	-	-	
60609	Chicago	39	33	7	7	6	-	1	-	
60611	Chicago	-	10	3	3	3	-	-	-	
60615	Chicago	39	32	7	7	7	-	-	-	
60616	Chicago	-	17	7	7	6	1	-	-	
60617	Chicago	86	67	16	16	14	1	-	1	
60619	Chicago	59	48	18	18	15	1	1	1	
60620	Chicago	86	64	18	18	11	2	2	3	
60621	Chicago	39	21	6	6	5	-	-	1	
60629	Chicago	157	157	77	77	46	14	5	12	
60636	Chicago	39	32	12	12	10	1	1	-	
60637	Chicago	39	29	11	11	8	1	1	1	
60643	Chicago	59	59	24	24	15	3	3	3	
60649	Chicago	39	25	7	7	4	-	2	1	
60652	Chicago	86	86	30	30	22	1	3	4	
60653	Chicago	39	30	5	5	3	1	-	1	
60655	Chicago	-	12	5	3	5	-	-	-	
60805	Evergreen Park	39	21	8	8	7	1	-	-	
TOTALS		904	831	292	290	213	28	21	30	

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

(Explanation of Each column continues on next page)

COOK COUNTY DISTRICT 3 (CONTINUED)

Explanation of Each Column Continued

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Fourth District of Cook County, 764 homeowners committed to seeking help from the Program with the help of outreach workers and 623 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. More than 200 cases have been referred to mediation by court order. As a result of those mediations, more than 200 homeowners are staying in their homes a minimum of six (6) additional months, 17 homeowners have obtained permanent modifications, 21 homeowners have reached an agreement for a resolution (excluding modifications), and only 25 homeowners have failed to reach an agreement. More than 150 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 4									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney App ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60409	Calumet City	86	64	28	28	21	4	2	1
60419	Dolton	86	67	22	22	19	2	-	1
60438	Lansing	59	42	13	13	9	3	1	-
60473	S. Holland	59	59	17	17	15	1	-	1
60617	Chicago	86	67	16	16	14	1	-	1
60619	Chicago	59	48	18	18	15	1	1	1
60620	Chicago	86	64	18	18	11	2	2	3
60628	Chicago	86	65	34	34	16	6	8	4
60633	Burnham	-	18	5	5	2	1	1	1
60643	Chicago	59	59	24	24	15	3	3	3
60649	Chicago	39	25	7	7	4		2	1
60827	Riverdale	59	45	12	12	10	1	1	-
TOTALS		764	623	214	214	151	25	21	17

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Fifth District of Cook County, 1,129 homeowners committed to seeking help from the Program with the help of outreach workers and 936 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 350 cases have been referred to mediation by court order. As a result of those mediations, nearly 350 homeowners are staying in their homes a minimum of six (6) additional months, 22 homeowners have obtained permanent modifications, 37 homeowners have reached an agreement for a resolution (excluding modifications), and only 42 homeowners have failed to reach an agreement. Nearly 250 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 5									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60406	Dixmoor/Blue Island	39	39	5	5	4	-	1	-
60411	Lynwood/Ford Heights/Chicago Hghts	86	66	34	34	19	6	6	3
60412	Chicago Heights	-	-	-	-	-	-	-	-
60419	Dolton	86	67	22	22	19	2	-	1
60422	Flossmoor	39	20	13	13	11	1	1	-
60425	Glenwood	39	27	8	8	7	1	-	-
60426	Dixmoor/Harvey/Phoenix	39	33	8	8	4	2	1	1
60428	Markham	39	29	12	12	7	2	-	1
60429	Hazel Crest/E. Hazel Crest	39	27	14	14	12	1	1	-
60430	Homewood	39	26	11	11	6	3	1	1
60438	Lansing	59	42	13	13	9	3	1	-
60443	Matteson	86	72	22	22	15	3	1	3
60445	Crestwood	39	31	13	13	9	-	3	1
60461	Olympia Fields	39	21	9	9	8	-	1	-
60466	Park Forest	39	36	9	9	7	1	-	1
60469	Posen	-	10	5	5	4	-	1	-
60472	Robbins	2	2	2	2	2	-	-	-
60473	South Holland	59	59	17	17	15	1	-	1
60475	Steger	-	8	4	4	3	-	1	-
60476	Thornton	-	7	2	2	-	1	1	-
60477	Tinley Park	59	41	13	13	10	1	1	1
60478	Country Club Hills	59	59	22	22	18	2	2	-
60628	Chicago	86	65	34	34	16	6	8	4
60643	Chicago	59	59	24	24	15	3	3	3
60655	Chicago	-	12	5	5	5	-	-	-
60803	Alsip	39	33	11	11	6	2	2	1
60827	Riverdale	59	45	12	12	10	1	1	-
TOTALS		1,129	936	344	344	241	42	37	22

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

(Explanation of Each Column continues on next page)

COOK COUNTY DISTRICT 5 (CONTINUED)

Explanation of Each Column Continued

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Sixth District of Cook County, 1,305 homeowners committed to seeking help from the Program with the help of outreach workers and 1,173 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. More than 400 cases have been referred to mediation by court order. As a result of those mediations, more than 400 homeowners are staying in their homes a minimum of six (6) additional months, 23 homeowners have obtained permanent modifications, 38 homeowners have reached an agreement for a resolution (excluding modifications), and only 42 homeowners have failed to reach an agreement. Nearly 300 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 6									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney App ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60406	Blue Island	39	39	5	5	4	-	1	-
60409	Calumet City	86	64	28	28	21	4	2	1
60411	S. Chicago Heights/Lynwood	86	66	34	34	19	6	6	3
60415	Chicago Ridge	-	12	4	4	2	-	1	1
60419	Dolton	86	67	22	22	19	2	-	1
60422	Flossmoor	39	20	13	13	11	1	1	-
60423	Frankfort	-	-	-	-	-	-	-	-
60425	Glenwood	39	27	8	8	7	1	-	-
60426	Harvey	39	33	8	8	4	2	1	1
60428	Markham	39	29	12	12	7	2	-	1
60429	E. Hazel Crest	39	27	14	14	12	1	1	-
60430	Homewood	39	26	11	11	6	3	1	1
60438	Lansing	59	42	13	13	9	3	1	-
60443	Matteson	86	72	22	22	15	3	1	3
60445	Crestwood/Midlothian	39	31	13	13	9	-	3	1
60452	Oak Forest	39	31	13	13	7	-	3	3
60453	Oak Lawn	59	55	15	15	12	1	2	-
60455	Bridgeview	-	9	4	4	3	-	-	1
60457	Hickory Hills	39	24	5	5	3	-	1	1
60458	Justice	-	6	2	2	1	-	-	1
60461	Olympia Fields	39	21	9	9	8	-	1	-
60462	Orland Park	-	18	3	3	2	-	1	-
60463	Palos Heights	-	10	5	5	5	-	-	-
60465	Palos Hills	-	11	2	2	2	-	-	-
60466	University Park/Park Forest	39	36	9	9	7	1	-	1
60467	Orland Park	-	16	3	3	3	-	-	-
60471	Richton Park	39	30	11	11	10	-	1	-
60472	Robbins	2	2	2	2	2	-	-	-
60473	S. Holland	59	59	17	17	15	1	-	1
60475	Steger	-	8	4	4	3	-	1	-
60476	Thornton	-	7	2	2	-	1	1	-
60477	Tinley Park	59	41	13	13	10	1	1	1
60478	Country Club Hills	59	59	22	22	18	2	2	-
60480	Willow Springs	-	3	1	1	1	-	-	-
60482	Worth	-	9	4	4	4	-	-	-
60484	University Park/Park Forest	-	1	-	-	-	-	-	-
60501	Summit Argo	-	17	9	9	9	-	-	-
60525	La Grange	-	9	5	5	5	-	-	-
60638	Chicago	59	46	26	26	20	4	2	-
60655	Memionette Park	-	12	5	5	5	-	-	-
60803	Alsip	39	33	11	11	6	2	2	1
60827	Riverdale	59	45	12	12	10	1	1	-
TOTALS		1,305	1,173	421	421	316	42	38	23

Explanation of Each Column

¹ Number of Homeowners Engaged with the Help Outreach Workers: This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

(Explanation of Each Column continues on next page).

COOK COUNTY DISTRICT 6 (Continued)

Explanation of Each Column (Continued)

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Seventh District of Cook County, 686 homeowners committed to seeking help from the Program with the help of outreach workers and 557 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 30 cases have been referred to mediation by court order. As a result of those mediations, nearly 300 homeowners are staying in their homes a minimum of six (6) additional months, 23 homeowners have obtained permanent modifications, 18 homeowners have reached an agreement for a resolution (excluding modifications), and only 32 homeowners have failed to reach an agreement. Nearly 300 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 7									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60607	Chicago	-	12	7	7	6	-	1	-
60608	Chicago	39	30	10	10	8	2	-	-
60609	Chicago	39	33	11	11	9	1	1	-
60616	Chicago	-	17	7	7	6	1	-	-
60623	Chicago	59	50	25	25	18	2	2	3
60624	Chicago	39	23	8	8	7	1	-	-
60629	Chicago	157	157	77	77	46	14	5	12
60632	Chicago	157	97	40	40	25	6	5	4
60644	Chicago	39	25	14	14	10	1	2	1
60804	Cicero	157	113	49	49	40	4	2	3
TOTALS		686	557	248	248	175	32	18	23

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Eighth District of Cook County, 736 homeowners committed to seeking help from the Program with the help of outreach workers and 625 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. More than 300 cases have been referred to mediation by court order. As a result of those mediations, more than 300 homeowners are staying in their homes a minimum of six (6) additional months, 12 homeowners have obtained permanent modifications, 28 homeowners have reached an agreement for a resolution (excluding modifications), and only 35 homeowners have failed to reach an agreement. More than 200 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 8									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60607	Chicago	-	12	7	7	6	-	1	-
60612	Chicago	39	20	14	14	13	-	1	-
60614	Chicago	-	9	4	4	3	1	-	-
60618	Chicago	86	77	27	27	25	2	-	-
60622	Chicago	39	26	5	5	5	-	-	-
60625	Chicago	39	33	21	21	10	7	2	2
60634	Chicago	86	80	53	53	33	9	8	3
60639	Chicago	157	95	53	53	39	4	6	4
60641	Chicago	86	77	35	35	22	9	3	1
60642	Chicago	-	2	5	5	3	1	1	-
60647	Chicago	86	71	31	31	26	-	4	1
60651	Chicago	59	58	18	18	16	1	-	1
60657	Chicago	-	17	9	9	8	-	1	-
60707	Elmwood Park	59	48	20	20	18	1	1	-
TOTALS		736	625	302	302	227	35	28	12

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Ninth District of Cook County, 943 homeowners committed to seeking help from the Program with the help of outreach workers and 795 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 400 cases have been referred to mediation by court order. As a result of those mediations, nearly 400 homeowners are staying in their homes a minimum of six (6) additional months, 26 homeowners have obtained permanent modifications, 34 homeowners have reached an agreement for a resolution (excluding modifications), and only 54 homeowners have failed to reach an agreement. Nearly 300 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 9									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney App's ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60016	Desplaines	59	57	24	24	20	1	1	2
60017	Desplaines	-	1	1	1	1	-	-	-
60018	Rosemont/Desplaines	39	21	13	13	7	2	3	1
60019	Rosemont/Desplaines	-	-	-	-	-	-	-	-
60025	Glenview	39	33	21	21	10	7	2	2
60026	Glenview	-	2	-	-	-	-	-	-
60053	Morton Grove	39	20	4	4	4	-	-	-
60068	Park Ridge	-	18	10	10	8	1	-	1
60077	Skokie	-	18	15	15	9	2	3	1
60130	Forest Park	7	7	7	7	5	1	-	1
60131	Franklin Park	39	25	12	12	10	1	1	-
60153	Maywood	59	44	20	20	13	4	2	1
60160	Melrose Park	39	27	9	9	7	1	1	-
60161	Melrose Park	-	-	-	-	-	-	-	-
60164	Melrose Park	59	43	24	24	14	5	1	4
60171	River Grove	-	13	11	11	8	-	1	2
60176	Schiller Park	-	12	5	5	4	-	-	1
60301	Oak Park	-	-	-	-	-	-	-	-
60302	Oak Park	39	20	16	16	9	4	1	2
60303	Oak Park	-	-	-	-	-	-	-	-
60304	Oak Park	-	15	4	4	1	2	-	1
60305	River Forest	-	7	3	3	2	1	-	-
60630	Chicago	59	42	23	23	15	4	2	2
60631	Chicago	39	18	9	9	7	1	1	-
60634	Norridge	86	80	53	53	33	9	8	3
60639	Chicago	157	59	26	26	23	2	1	-
60641	Chicago	86	77	35	35	22	9	3	1
60646	Chicago	-	17	7	7	7	-	-	-
60656	Norridge	-	18	4	4	4	-	-	-
60706	Norridge/Harwood Heights	-	18	4	4	3	-	1	-
60707	Elmwood Park	59	48	20	20	18	1	1	-
60712	Lincolnwood	-	15	4	4	4	-	-	-
60714	Niles	39	20	6	6	4	-	1	1
TOTALS		943	795	390	390	272	58	34	26

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

(Explanation of Each Column Continues on next page)

COOK COUNTY DISTRICT 9 (Continued)

Explanation of Each Column (Continued)

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Tenth District of Cook County, 332 homeowners committed to seeking help from the Program with the help of outreach workers and 304 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 200 cases have been referred to mediation by court order. As a result of those mediations, nearly 200 homeowners are staying in their homes a minimum of six (6) additional months, 11 homeowners have obtained permanent modifications, 17 homeowners have reached an agreement for a resolution (excluding modifications), and only 33 homeowners have failed to reach an agreement. Nearly 100 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 10									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Apples ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60610	Chicago	-	14	2	2	2	-	-	-
60611	Chicago	-	10	3	3	3	-	-	-
60613	Chicago	39	13	4	4	4	-	-	-
60614	Chicago	-	9	4	4	3	1	-	-
60625	Chicago	39	33	21	21	10	7	2	2
60626	Chicago	39	23	24	24	13	5	4	2
60630	Chicago	59	42	23	23	15	4	2	2
60640	Chicago	39	24	15	15	7	5	1	2
60642	Chicago	-	5	5	5	3	1	1	-
60645	Chicago	39	26	22	22	18	1	1	2
60646	Chicago	-	17	7	7	4	7	-	-
60657	Chicago	-	17	9	9	8	-	1	-
60659	Chicago	39	31	10	10	6	2	2	-
60660	Chicago	39	25	17	17	13	-	3	1
60712	Lincolnwood	-	15	4	4	4	-	-	-
TOTALS		332	304	170	170	113	33	17	11

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Eleventh District of Cook County, 1,093 homeowners committed to seeking help from the Program with the help of outreach workers and 920 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 400 cases have been referred to mediation by court order. As a result of those mediations, nearly 400 homeowners are staying in their homes a minimum of six (6) additional months, 33 homeowners have obtained permanent modifications, 30 homeowners have reached an agreement for a resolution (excluding modifications), and only 42 homeowners have failed to reach an agreement. Nearly 300 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 11									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60402	Berwyn	157	103	44	44	30	6	4	4
60406	Blue Island	39	39	5	5	4	-	1	-
60415	Chicago Ridge	-	12	4	4	2	-	1	1
60453	Oak Lawn	59	55	15	15	12	1	2	-
60454	Oak Lawn	-	1	-	-	-	-	-	-
60455	Bridgeview	-	9	4	4	3	-	-	1
60456	Hometown	-	8	7	7	5	-	-	2
60459	Burbank	39	19	11	11	8	1	2	-
60499	Bedford Park	-	-	-	-	-	-	-	-
60501	Summit Argo	-	17	9	9	9	-	-	-
60608	Chicago	-	30	10	10	8	2	-	-
60609	Chicago	39	33	11	11	9	1	1	-
60616	Chicago	-	17	7	7	6	1	-	-
60620	Chicago	86	64	18	18	11	2	2	3
60621	Chicago	39	21	6	6	5	-	-	1
60629	Chicago	157	157	77	77	46	14	5	12
60632	Chicago	157	97	40	40	25	6	5	4
60636	Chicago	39	32	12	12	10	1	1	-
60638	Chicago	59	46	26	26	20	4	2	-
60643	Chicago	59	41	14	14	11	1	1	1
60652	Chicago	86	86	30	30	22	1	3	4
60655	Chicago	-	12	5	5	5	-	-	-
60803	Alsip	39	-	8	8	8	-	-	-
60805	Evergreen Park	39	21	8	8	7	1	-	-
TOTALS		1,093	920	371	371	266	42	30	33

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

(Explanation of Each Column continues on next page)

COOK COUNTY DISTRICT 11 (Continued)

Explanation of Each Column (continued)

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Twelfth District of Cook County, 755 homeowners committed to seeking help from the Program with the help of outreach workers and 686 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. More than 300 cases have been referred to mediation by court order. As a result of those mediations, more than 300 homeowners are staying in their homes a minimum of six (6) additional months, 16 homeowners have obtained permanent modifications, 34 homeowners have reached an agreement for a resolution (excluding modifications), and only 44 homeowners have failed to reach an agreement. More than 200 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 12									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appointments ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60610	Chicago	-	14	2	2	2	-	-	-
60613	Chicago	39	19	5	5	5	-	-	-
60614	Chicago	-	9	4	4	3	1	-	-
60618	Chicago	86	77	27	27	25	2	-	-
60622	Chicago	39	26	5	5	5	-	-	-
60625	Chicago	39	33	21	21	10	7	2	2
60630	Chicago	59	42	23	23	15	4	2	2
60634	Chicago	86	80	53	53	33	9	8	3
60639	Chicago	157	95	53	53	39	4	6	4
60640	Chicago	39	24	15	15	7	5	1	2
60641	Chicago	86	77	35	35	22	9	3	1
60642	Chicago	-	5	5	5	3	1	1	-
60646	Chicago	-	17	7	7	7	-	-	-
60647	Chicago	86	71	31	31	26	-	4	1
60654	Chicago	-	6	2	2	2	-	-	-
60657	Chicago	-	17	9	9	8	-	1	-
60659	Chicago	-	31	10	10	6	2	2	-
60660	Chicago	39	25	17	17	13	-	3	1
60706	Harwood Heights	-	18	4	4	3	-	1	-
TOTALS		755	686	328	328	234	44	34	16

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Thirteenth District of Cook County, 429 homeowners committed to seeking help from the Program with the help of outreach workers and 360 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 200 cases have been referred to mediation by court order. As a result of those mediations, nearly 200 homeowners are staying in their homes a minimum of six (6) additional months, 10 homeowners have obtained permanent modifications, 22 homeowners have reached an agreement for a resolution (excluding modifications), and only 15 homeowners have failed to reach an agreement. More than 100 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 13									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appointments ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60015	Deerfield	-	-	-	-	-	-	-	-
60022	Glencoe	-	1	2	2	2	-	-	-
60025	Glenview	39	28	7	7	6	1	-	-
60029	Golf	-	-	1	1	1	-	-	-
60043	Kenilworth	-	2	2	2	2	-	-	-
60053	Morton Grove	39	20	3	3	3	-	-	-
60062	Northbrook	39	23	6	6	6	-	-	-
60076	Skokie	39	32	14	14	11	1	-	2
60077	Skokie	-	18	15	15	9	2	3	1
60091	Wilmette	-	6	3	3	2	-	1	-
60093	Hubbard Woods/Northfield/Winnelka	-	7	3	3	2	-	1	-
60201	Evanston	-	13	10	10	7	1	2	-
60202	Evanston	39	30	15	15	9	2	3	1
60203	Evanston	-	5	-	-	-	-	-	-
60204	Evanston	-	-	-	-	-	-	-	-
60626	Chicago- Rogers Park	39	23	24	24	13	5	4	2
60631	Chicago	39	18	9	9	7	1	1	-
60645	Chicago/Lincolnwood/North Town	39	26	22	22	20	-	1	2
60646	Chicago	-	17	7	7	7	-	-	-
60659	Chicago	39	31	10	10	6	2	2	-
60660	Chicago	39	25	17	17	13	-	3	1
60712	Chicago/Lincolnwood	-	15	4	4	4	-	-	-
60714	Niles	39	20	6	6	4	-	1	1
TOTALS		429	360	180	180	134	15	22	10

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

(Explanation of Each Column continues on next page)

COOK COUNTY DISTRICT 13 (Continued)

Explanation of Each Column (Continued)

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Fourteenth District of Cook County, 566 homeowners committed to seeking help from the Program with the help of outreach workers and 508 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. More than 200 cases have been referred to mediation by court order. As a result of those mediations, more than 200 homeowners are staying in their homes a minimum of six (6) additional months, 12 homeowners have obtained permanent modifications, 18 homeowners have reached an agreement for a resolution (excluding modifications), and only 17 homeowners have failed to reach an agreement. More than 100 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 14									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60004	Arlington Heights	39	22	6	6	5	-	-	1
60005	Arlington Heights	-	13	3	3	3	-	-	-
60006	Arlington Heights	-	1	2	2	1	-	1	-
60008	Rolling Meadows	39	24	5	5	4	1	-	-
60010	Inverness/Barrington/S. Barrington	-	13	5	5	2	1	1	1
60015	Deerfield	-	-	-	-	-	-	-	-
60016	Des Plaines	59	57	24	24	20	1	1	2
60022	Glencoe	-	1	2	2	2	-	-	-
60025	Glenview	39	28	7	7	6	1	-	-
60026	Glenview	-	2	-	-	-	-	-	-
60029	Golf	-	-	1	1	1	-	-	-
60038	Palatine	-	-	-	-	-	-	-	-
60043	Kenilworth	-	2	2	2	2	-	-	-
60053	Morton Grove	39	20	3	3	3	-	-	-
60055	Palatine	-	-	-	-	-	-	-	-
60056	Mount Prospect	39	30	14	14	12	2	-	-
60062	Northbrook	39	23	6	6	6	-	-	-
60065	Northbrook	-	-	-	-	-	-	-	-
60067	Palatine/Inverness	39	29	12	12	8	3	-	1
60070	Prospect Heights	-	14	8	8	5	1	-	2
60074	Palatine	39	25	11	11	10	1	-	-
60077	Skokie	-	18	15	15	9	2	3	1
60078	Palatine	-	1	-	-	-	-	-	-
60082	Techny	-	-	-	-	-	-	-	-
60089	Buffalo Grove	-	5	-	-	-	-	-	-
60090	Wheeling	39	37	21	21	17	-	3	1
60091	Wilmette	-	6	3	3	2	-	1	-
60093	Winnetka/Northfield	-	7	3	3	1	-	1	-
60094	Palatine	-	-	-	-	-	-	-	-
60095	Palatine	-	-	-	-	-	-	-	-
60102	Barrington Hills	-	-	1	1	1	-	-	-
60118	E. Dundee	-	-	-	-	-	-	-	-
60120	Elgin	39	31	14	14	12	-	2	-
60159	Schaumburg	-	-	-	-	-	-	-	-
60168	Schaumburg	-	1	-	-	-	-	-	-
60169	Hoffman Estates	39	23	7	7	6	-	1	-
60173	Schaumburg	-	5	1	1	1	-	-	-
60179	Hoffman Estates	-	-	-	-	-	-	-	-
60192	Hoffman Estates	-	13	10	10	8	1	1	-
60193	Schaumburg	39	30	17	17	9	3	3	2
60194	Schaumburg	39	19	4	4	4	-	-	-
60195	Schaumburg	-	8	4	4	3	-	-	1
60196	Schaumburg	-	-	-	-	-	-	-	-
TOTALS		566	508	211	211	163	17	18	12

Explanation of Each Column

¹ Number of Homeowners Engaged with the Help Outreach Workers: This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

(Explanations continued on the next page)

COOK COUNTY DISTRICT 14 (Continued)

Explanation of Each Column (Continued)

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Fifteenth District of Cook County, 527 homeowners committed to seeking help from the Program with the help of outreach workers and 484 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. More than 200 cases have been referred to mediation by court order. As a result of those mediations, more than 200 homeowners are staying in their homes a minimum of six (6) additional months, 16 homeowners have obtained permanent modifications, 19 homeowners have reached an agreement for a resolution (excluding modifications), and only 21 homeowners have failed to reach an agreement. More than 100 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 15									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney App's ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60004	Arlington Heights	39	22	6	6	5	-	-	1
60005	Arlington Heights	-	13	3	3	3	-	-	-
60006	Arlington Heights	-	1	2	2	1	-	1	-
60007	Elk Grove Village	39	27	9	9	8	1	-	1
60008	Rolling Meadows	39	24	5	5	4	1	-	-
60009	Elk Grove Village	-	-	-	-	-	-	-	-
60010	Barrington	-	13	5	5	2	1	1	1
60016	Desplaines	-	57	24	24	20	1	1	2
60017	Desplaines	-	1	1	1	1	-	-	-
60018	Desplaines	39	21	13	13	7	2	3	1
60019	Desplaines	-	-	-	-	-	-	-	-
60056	Mount Prospect	39	30	14	14	9	-	-	-
60067	Palatine	39	29	12	12	8	3	-	1
60070	Prospect Heights	-	14	8	8	5	1	1	2
60103	Bartlett	39	22	4	4	4	-	-	-
60107	Streamwood	59	55	22	22	14	2	4	2
60120	Elgin	39	31	14	14	12	-	2	-
60121	Elgin	-	-	-	-	-	-	-	-
60123	Elgin	-	1	-	-	-	-	-	-
60124	Elgin	-	-	-	-	-	-	-	-
60133	Bartlett/Hanover Park	39	23	18	18	11	4	1	2
60159	Schaumburg	-	-	-	-	-	-	-	-
60168	Schaumburg	-	1	-	-	-	-	-	-
60169	Hoffman Estates	39	23	7	7	6	-	1	-
60172	Roselle	-	1	2	2	1	1	-	-
60173	Schaumburg	-	5	1	1	1	-	-	-
60179	Hoffman Estates	-	-	-	-	-	-	-	-
60192	Hoffman Estates	-	13	10	10	8	1	1	-
60193	Schaumburg	39	30	17	17	9	3	3	2
60194	Schaumburg	39	19	4	4	4	-	-	-
60195	Schaumburg	-	8	4	4	3	-	-	1
60196	Schaumburg	-	-	-	-	-	-	-	-
TOTALS		527	484	205	205	146	21	19	16

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney- the first step in the mediation program.

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

(Explanations continued on the next page)

COOK COUNTY DISTRICT 15 (Continued)

Explanation of Each Column (Continued)

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferrment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Sixteenth District of Cook County, 917 homeowners committed to seeking help from the Program with the help of outreach workers and 873 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 400 cases have been referred to mediation by court order. As a result of those mediations, nearly 400 homeowners are staying in their homes a minimum of six (6) additional months, 30 homeowners have obtained permanent modifications, 35 homeowners have reached an agreement for a resolution (excluding modifications), and only 52 homeowners have failed to reach an agreement. Nearly 300 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 16									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney App ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60104	Bellwood	59	54	18	18	13	1	4	-
60130	Forest Park	7	7	7	7	5	1	-	1
60131	Franklin Park	39	25	12	12	10	1	1	-
60141	Hines	-	-	-	-	-	-	-	-
60153	Maywood	59	44	20	20	13	4	2	1
60154	Westchester	-	17	5	5	5	-	-	-
60155	Broadview	-	14	3	3	1	1	-	1
60160	Melrose Park	39	27	9	9	7	1	1	-
60161	Melrose Park	-	-	-	-	-	-	-	-
60162	Hillside	-	18	6	6	4	1	1	-
60163	Berkeley	-	8	4	4	3	1	-	-
60164	Northlake/Melrose Park	59	43	24	24	14	5	1	4
60165	Stone Park	-	3	6	6	5	1	-	-
60171	River Grove	-	13	11	11	8	-	1	2
60176	Schiller Park	-	12	5	5	4	-	-	1
60304	Oak Park	-	15	4	4	1	2	-	1
60305	River Forest	-	7	3	3	2	1	-	-
60402	Berwyn	157	103	44	44	30	6	4	4
60455	Bridgeview	-	9	4	4	3	-	-	1
60457	Hickory Hills	39	24	5	5	3	-	1	1
60458	Justice	-	6	2	2	1	-	-	1
60480	Willow Springs	-	3	1	1	1	-	-	-
60499	Bedford Park	-	-	-	-	-	-	-	-
60501	Summit	-	17	9	9	9	-	-	-
60513	Brookfield	-	14	4	4	4	-	-	-
60523	Oakbrook	-	-	-	-	-	-	-	-
60525	La Grange/ La Grange Hlnds/McCook	-	9	5	5	5	-	-	-
60526	LaGrange Park	-	6	-	-	2	-	-	-
60527	Willowbrook	-	4	2	2	4	-	-	-
60534	Lyons	-	17	6	6	3	-	1	1
60546	Riverside/N. Riverside	-	13	8	8	4	3	1	1
60558	Western Springs	-	5	-	-	-	-	-	-
60632	Chicago	157	97	40	40	25	6	5	4
60634	Chicago	86	80	53	53	33	9	8	3
60638	Stickney/Forest View	59	46	26	26	20	4	2	-
60666	Chicago	-	-	-	-	-	-	-	-
60804	Cicero	157	113	49	49	40	4	2	3
TOTALS		917	873	395	395	282	52	35	30

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

² **Number of Scheduled Housing Counseling and Attorney Appointments:** This is the number of homeowners who called the hotline and scheduled an appointment with a HUD-certified housing counselor and attorney - the first step in the mediation program.

(Explanations continued on next page)

COOK COUNTY DISTRICT 16 (Continued)

Explanation of Each Column (Continued)

³ **Number of Cases Referred to Mediation:** This indicates the number of homeowners who have appeared in court and requested mediation from the judge. This number may be lower than the number of scheduled housing counseling and attorney appointments because the homeowners have not yet appeared in court. Homeowners can appear in court at any scheduled court hearing and request mediation from the judge. There are still homeowners who have yet to appear in court.

⁴ **Number of Homeowners Staying in Home Longer Because of Mediation:** This indicates the number of homeowners who have received a minimum of three (3) additional months in their homes because their cases were referred to mediation. Almost half of the homeowners who are in the mediation program receive six (6) additional months or more (including permanent stays) to remain in the home.

⁵ **Number of Cases Referred to Mediation but Awaiting a HAMP Response:** This means that mediation is still pending for these homeowners because the bank needs to respond to their application for a HAMP modification. The foreclosure is halted until the bank responds to the application. These mediations are still pending and could still result in a saved home.

⁶ **Number of Cases with No Agreement:** This is the number of cases in which the homeowners have completed the mediation process and have been unable to reach an agreement with the bank. The cases then return to the trial call and foreclosure proceeds as normal. Homeowners may return to mediation at any point in the litigation if the situation changes and there is a new issue to mediate.

⁷ **Number of Cases where Homeowner Reached Other Agreement:** This number indicates the number of homeowners who have completed the entire mediation process and reached an agreement with the bank that is not a modification of the loan (e.g., deed-in-lieu, forbearance agreement, deferment, consent foreclosure, etc.). These agreements are typically reached when a homeowner has insufficient income to sustain any type of modification to the loan and seeks a dignified exit. Other mediations are still pending and have not yet been completed.

⁸ **Number of Cases Where Homeowner Retained Home:** This is the number of cases in which the homeowner has completed the entire mediation process and reached an agreement with the bank for a modification of the loan. A homeowner typically can achieve a modification of the loan when that homeowner can demonstrate she or he has enough income to sustain a modification.

In the Seventeenth District of Cook County, 684 homeowners committed to seeking help from the Program with the help of outreach workers and 721 homeowners have scheduled an appointment to meet with both a housing counselor and attorney. Nearly 300 cases have been referred to mediation by court order. As a result of those mediations, nearly 300 homeowners are staying in their homes a minimum of six (6) additional months, 23 homeowners have obtained permanent modifications, 22 homeowners have reached an agreement for a resolution (excluding modifications), and only 20 homeowners have failed to reach an agreement. Nearly 200 homeowners are awaiting mediation because their HAMP applications for a loan modification are pending and are awaiting a decision from the bank.

COOK COUNTY DISTRICT 17									
Zip Codes	Neighborhood	No. of Homeowner Engaged With the Help of Outreach Workers ¹	No. of Scheduled Housing Counseling & Attorney Appts ²	No. Cases Referred to Mediation ³	No. Homeowners Staying in Home Longer because of Mediation ⁴	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response ⁵	No. Cases with No Agreement ⁶	No. Cases where Homeowner Reached Other Agreement ⁷	No. Cases where Homeowner Retained Home ⁸
60004	Arlington Heights	39	22	6	6	5	-	-	1
60005	Arlington Heights	-	13	3	3	3	-	-	-
60006	Arlington Heights	-	1	2	2	1	-	1	-
60007	Elk Grove Village	39	27	9	9	8	1	-	1
60009	Elk Grove Village	-	-	-	-	-	-	-	-
60016	Desplaines	59	57	24	24	20	1	1	2
60017	Desplaines	-	1	1	1	1	-	-	-
60018	Desplaines	39	21	13	13	7	2	3	1
60019	Desplaines	-	-	-	-	-	-	-	-
60025	Glenview	39	28	7	7	6	-	-	-
60026	Glenview	-	2	-	-	-	-	-	-
60056	Mt. Prospect	39	30	14	14	12	2	-	-
60062	Northbrook	39	23	6	6	6	-	-	-
60068	Park Ridge	-	18	10	10	8	1	-	1
60070	Prospect Heights	-	14	8	8	5	1	1	2
60090	Wheeling	39	37	21	21	17	-	3	1
60105	Bensenville	-	1	-	-	-	-	-	-
60106	Bensenville	-	1	-	-	-	-	-	-
60126	Elmhurst	-	1	1	1	1	-	-	-
60131	Franklin Park	39	25	12	12	10	1	1	-
60154	Westchester	-	17	5	5	5	-	-	-
60160	Melrose Park	39	27	9	9	7	1	1	-
60162	Hillside	-	18	6	6	4	1	1	-
60163	Berkeley	-	8	4	4	3	1	-	-
60164	Northlake	59	43	24	24	14	5	1	4
60176	Schiller Park	-	12	5	5	4	-	-	1
60399	Bensenville	-	-	-	-	-	-	-	-
60439	Lemont	-	15	5	5	5	-	-	-
60452	Oak Forest	39	31	13	13	7	-	3	3
60455	Bridgeview	-	9	4	4	3	-	-	1
60457	Hickory Hills	39	24	5	5	3	-	1	1
60462	Orland Park	-	18	3	3	2	-	1	-
60463	Palos Heights	-	10	5	5	5	-	-	-
60464	Palos Park	-	6	3	3	3	-	-	-
60465	Palos Hills	-	11	2	2	2	-	-	-
60467	Orland Park	-	16	3	3	3	-	-	-
60477	Orland Hills/Tinley Park	59	41	13	13	10	1	1	1
60480	Willow Springs	-	3	1	1	1	-	-	-
60482	Worth	-	9	4	4	4	-	-	-
60487	Orland Hills/Tinley Park	-	10	4	4	3	-	-	1
60521	Hinsdale	-	-	-	-	-	-	-	-
60522	Hinsdale	-	-	-	-	-	-	-	-
60523	Hinsdale	-	-	-	-	-	-	-	-
60525	Indian Head Park/Countryside	-	9	5	5	5	-	-	-
60527	Burr Ridge	-	4	2	2	2	-	-	-
60558	Western Springs	-	5	-	-	-	-	-	-
60666	O'Hare	-	-	-	-	-	-	-	-
60714	Niles	39	20	6	6	4	-	1	1
60803	Alsip	39	33	11	11	6	2	2	1
TOTALS		684	721	279	279	215	20	22	23

COOK COUNTY DISTRICT 17 (Continued)

Explanation of Each Column

¹ **Number of Homeowners Engaged with the Help Outreach Workers:** This is the number of people with whom the community groups were able to engage through door-to-door visits and have committed to making an appointment to see a housing counselor and attorney. A detailed outreach report by community follows at the end of this zip code report.

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DETAILED 2010/2011 OUTREACH REPORT CIRCUIT COURT OF COOK COUNTY - MORTGAGE FORECLOSURE MEDIATION PROGRAM Cumulative July 1, 2010 thru March 31, 2011	No. of Homes Identified for Outreach	Total No. of Attempts to Reach Homeowners	Actual No. of Homeowners Contacted	No. of Homeowners Indicating Agreement to Engage in the Program	Mailings	Events	Event participants
Action Now							
<i>Chicago (Englewood, West Englewood, North Lawndale), south suburbs (Blue Island, Dolton, East Hazel Crest, Lansing, Markham, Park Forest, Robbins)</i>	1937	3664	499	293	128	33	229
Bethel New Life							
<i>Chicago (Austin, West Garfield Park)</i>	600	993	127	41	413	12	1380
Genesis Housing Development Corp							
<i>Chicago (Chatham, Grand Boulevard, Greater Grand Crossing, South Shore)</i>	765	1130	165	62	196	9	31
Interfaith Leadership Project							
<i>West suburbs (Berwyn, Cicero)</i>	1178	2,066	627	228	579	14	1,275
Lakeside Community Development Corp							
<i>Chicago (Albany Park, Rogers Park, West Ridge), north suburbs (Evanston, Skokie)</i>	1653	3135	402	96	1232	2	13
Logan Square Neighborhood Association							
<i>Chicago (Logan Square)</i>	532	830	126	40	473	0	0
Northwest Side Housing Center							
<i>Chicago (Dunning, Irving Park, Portage Park 2010; in 2011, added Belmont Cragin), northwest suburbs (Des Plaines, Mount Prospect)</i>	1,859	3,625	797	267	1435	0	0
Oak Park Regional Housing Center							
<i>West suburbs (Bellwood, Forest Park, Maywood, Oak Park)</i>	990	1650	132	92	764	2	0
Southwest Organizing Project							
<i>Chicago (Ashburn, Brighton Park, Chicago Lawn, Clearing, Gage Park, Garfield Ridge, West Elsdon, West Lawn)</i>	1,664	3,058	1000	662	0	4	60
Spanish Coalition for Housing							
<i>Chicago (Humboldt Park in 2010; in 2011, Humboldt Park)</i>	677	1701	205	142	342	2	18
TOTAL	11,855	21,852	4,080	1,923	5,562	78	3,006
Average Number of Visits per Home	1.8						

CHANCERY DIVISION MORTGAGE FORECLOSURE CASE MANAGEMENT ADVISORY COMMITTEE

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- Presiding Judge Moshe Jacobius
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- Supervising Judge Lewis M. Nixon
Mechanics Lien and Mortgage Foreclosure Section
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City of Chicago

- (Replacement representative for Ellen K. Sahli pending)

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- **Small law firm:**
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■ **Commercial law firm:**

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■ Chicago Legal Clinic

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■ Steven Bashaw

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- Attorneys' Title Guaranty Fund
Peter Birnbaum, President
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pjb@atgf.com

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- Neighborhood Housing Services
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- Spanish Coalition for Housing
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- Housing Action Illinois
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Office of the Presiding Judge Representative:

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Former Members:

- Former Presiding Judge Dorothy Kirie Kinnaird
Chancery Division
Circuit Court of Cook County
(from November 2009 through November 2010)
- Ellen K. Sahli
1st Deputy Commissioner
Department of Community Development
City of Chicago
(From November 2009 through February 2010)
- Mike Van Zalingen
Director, Home Ownership Services
Neighborhood Housing Services
(From November 2009 through July 2010)

Amended, April 2011

CHANCERY DIVISION MORTGAGE FORECLOSURE MEDIATION AND HOUSING COUNSELING SUBCOMMITTEE

Members

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Associate Clerk, County Bureau
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Chicago, IL 60602
(312) 603-2487 (telephone)
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Assistant Public Guardian Disable Adult/Estates Division
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Updated: April 2011

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Updated: April 2011

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

GENERAL ADMINISTRATIVE ORDER NO. 2010-01

SUBJECT: MORTGAGE FORECLOSURE MEDIATION PROGRAM

Mortgage foreclosure case filings in the Chancery Division of the Circuit Court of Cook County have increased in the past ten (10) years, according to the records of the Clerk of the Court, as follows:

2000	12,705
2001	16,228
2002	17,450
2003	15,815
2004	15,632
2005	16,494
2006	22,248
2007	32,651
2008	43,876
2009	47,049

It is currently estimated that between 48,000 and 52,000 mortgage foreclosure cases will be filed in the year 2010. As of March 31, 2010, there were 60,766 mortgage foreclosure cases pending in the Circuit Court of Cook County.

To accommodate the increased mortgage foreclosure case filings, the Circuit Court created in 2005 a Mortgage Foreclosure/Mechanics Lien Section within the Chancery Division. Currently fourteen (14) judges are assigned to the Mortgage Foreclosure/Mechanics Lien Section, eleven (11) of whom hear mortgage foreclosure cases divided into ten (10) calendars. Since 2005, ten (10) additional judges have been assigned to the Chancery Division to hear mortgage foreclosure cases and six (6) additional courtrooms have been allocated to the Chancery Division.

Three important programs have been established in the Chancery Division to assist defendants in mortgage foreclosure cases to save their homes and/or to remain in their homes until dignified exit plans can be made. These include the establishment of the Chancery Division Advice Desk, the Chancery Division Access to Justice (appointment of counsel) Program, and the Chancery Division Mediation Rule (supported in part by the Center for Conflict Resolution).

In September of 2008, the Presiding Judge of the Chancery Division commissioned a study by the Center for Conflict Resolution of mortgage foreclosure mediation programs throughout the United States. Based upon that study the Chief Judge of the Circuit Court applied to the Cook County Board in November of 2008 for funding of a Mortgage Foreclosure Mediation Program. Such funding was not approved.

The Chancery Division continued throughout 2009 to monitor mortgage foreclosure mediation programs throughout the United States. In July of 2009, the Presiding Judge of the Chancery Division established a Mortgage Foreclosure Case Management Advisory Committee of leaders in the mortgage foreclosure field. These leaders included representatives from the Circuit Court, local government agencies, plaintiffs' bar (large firms, small firms, commercial firms, and lenders), defendants' bar (including legal service agencies), the private bar, selling officers, and housing counseling agencies. The purpose of the Advisory Committee was to advise the Presiding Judge of the Chancery Division and the Supervising Judge of the Mortgage Foreclosure/Mechanics Lien Section regarding issues relating to:

Long range planning and short range planning regarding the court resources needed for mortgage foreclosure cases;

The new case management system effective September 1, 2009;

Assignment of commercial mortgage foreclosures cases;

Judicial sales procedures;

Notification of borrowers in foreclosure of their various options and the services available to them, with a special emphasis on three types of borrowers (disabled/mentally challenged, elderly, and non-English speaking);

Expansion of mediation to mortgage foreclosure cases, including housing counseling services; and

Case scheduling issues and coordination with the U.S. District Court.

The Mediation and Housing Counseling Subcommittee of the Advisory Committee has worked with the Presiding Judge of the Chancery Division to develop an expanded Mortgage Foreclosure Mediation Program to assist owners who are occupants of one-to-four family residential properties and condominium units. The Program has the following components: (1) Legal Aid and Mediation; (2) Housing Counseling; and (3) Community Outreach. The legal aid and mediation component offers pro bono legal aid assistance to homeowners on-site and provides mediation services for the Program. The housing counseling component provides on-site and off-site housing counseling services by HUD-certified agencies. The community

outreach component is designed to inform the communities throughout Cook County about the Program. In November of 2009, the Cook County Board approved funding for such an expanded Mortgage Foreclosure Mediation Program.

The Program is designed to require a 60-day Initial Case Management Conference for all residential properties. A revised Mortgage Foreclosure Summons has been developed which includes a Notice to Homeowners about the Mortgage Foreclosure Mediation Program. In addition to serving the revised Mortgage Foreclosure Summons, Plaintiffs' counsel is required under the Program to serve a revised Notice of Initial Case Management Conference.

IT IS, HEREBY, ORDERED AS FOLLOWS:

1. Effective no later than April 12, 2010, the Clerk of the Court shall assign a 60-day (two months) Initial Case Management Conference date at the time of filing of each Complaint for Mortgage Foreclosure for all mortgage foreclosure cases on property coded as: (1) owner occupied single family home or condominium (0031); (2) non-owner occupied single family home or condominium (0032); (3) owner occupied six units or less (0033); or (4) multi-unit residential (0034).
2. Effective no later than April 12, 2010, the Clerk of the Court shall assign a 180-day (six months) Initial Case Management Conference date at the time of filing of each Complaint for Mortgage Foreclosure for all mortgage foreclosure cases coded as: (1) commercial, mixed commercial/residential, or industrial (0035); or (2) vacant land (0036).
3. The Clerk of the Court shall revise the Mortgage Foreclosure Summons as specified by the Presiding Judge of the Chancery Division. The revised Mortgage Foreclosure Summons, in English and Spanish, shall include a Notice to Homeowners about the Mortgage Foreclosure Mediation Program.
4. Commencing April 12, 2010, Plaintiffs' counsel shall serve the revised Mortgage Foreclosure Summons on all defendants in mortgage foreclosure cases and shall ensure that the 60-day Initial Case Management Conference date is clearly identified on the first page of the Summons.

5. It shall be the responsibility of plaintiffs' counsel to:

- a. Serve the Notice to Homeowners with service of the Summons and the Complaint; and
- b. Serve the Notice of Initial Case Management on all defendants of the date, time, and place of the Initial Case Management Conference in each mortgage foreclosure case in the Chancery Division. The Notice of Initial Case Management Conference shall include a Certificate of Service, shall be signed by the attorney of record, shall include an additional copy of the Notice to Homeowner and shall contain the following language:

*** IMPORTANT ***

NOTICE OF INITIAL CASE MANAGEMENT CONFERENCE

Please take notice that, in compliance with Supreme Court Rule 218, an initial case management conference will be held in this case on _____, 2010, before Judge _____, or another judge sitting in his/her stead, in Courtroom _____, of the Richard J. Daley Center, 50 W. Washington Street, Chicago, Illinois.

In accordance with Supreme Court Rule 218, "counsel familiar with the case and authorized to act shall appear." Defendants are encouraged to appear so that they may receive information regarding resources available to assist homeowners in mortgage foreclosure cases.

Your case may be eligible for the Mortgage Foreclosure Mediation Program. You received information about the Program when you were served with Summons in the mortgage foreclosure action. Another copy of the Notice to Homeowner: Availability of Foreclosure Mediation is enclosed with this notice.

If you are interested in participating in the Mortgage Foreclosure Mediation Program, you should come to court on _____, 2010 [insert case management conference date] and you should call [insert hotline number] to start receiving help immediately.

6. The Notice of Initial Case Management Conference shall be sent to the mortgagor at the service address and at the property address. The Notice shall also be sent to all counsel of record and to all other defendants not yet represented by counsel at the service address for each defendant.

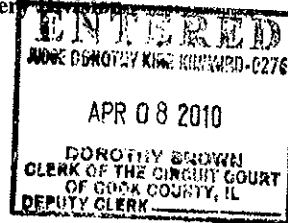
7. The Notice of Initial Case Management Conference herein replaces and supersedes the Notice of Initial Case Management Conference set forth in General Administrative Order No. 2009-05.

8. The Mortgage Foreclosure Case Management Form which was attached to General Administrative Order No. 2009-02, and which has been in use since July of 2009, will continue to be used and required for the Initial Case Management Conferences.

ENTER:

Date: April 8, 2010

Dorothy Kirie Kinnaird
Presiding Judge
Chancery Division



Mortgage Foreclosure Mediation Program – Organizations and Expenses

Organization	Role in the Program	Cost to the County 3/14/10- 3/14/11	Funds Provided at No Cost to County	Notes/Organization Description
The Chicago Bar Foundation (CBF) (Contracting Party)	Oversees and monitors the legal aid and mediation component of the Program (including the Center for Conflict Resolution, Chicago Legal Clinic, Chicago Volunteer Legal Services, and the Legal Assistance Foundation of Metropolitan Chicago).	\$0	\$100,000.00	The Chicago Bar Foundation (CBF) mobilizes Chicago's legal community to ensure that everyone in the Chicago metropolitan area has equal access to justice, particularly the low-income and disadvantaged people who are in most critical need of the protections of our legal system. Through grants, advocacy and other programs, the CBF takes a system-wide approach to improving access to justice and focuses on objectives we can best achieve by coming together as a community. More specifically, the CBF: advances the work of our community's pro bono and legal aid organizations; enables dedicated lawyers to pursue careers in legal aid and helps pro bono attorneys most effectively supplement their efforts; and makes the courts and legal system more user-friendly and accessible for all.
Chicago Legal Clinic (CLC)	Provides legal assistance at no cost to the borrower through the Chancery Division Advice Desk (walk-in appointments), legal advice immediately following housing counseling appointments, and legal advice on the 28 th Floor of the Daley Center (where all the foreclosure courtrooms are located) to assist defendants before and after court hearings.	\$ 423,417.30 ¹	\$3,326.67	The Chicago Legal Clinic (CLC), originally known as The South Chicago Legal Clinic, Inc., was founded in 1981 to address the legal needs of area workers who lost their jobs due to the reduction of steel mill operations in South Chicago. During the past 30 years, CLC has grown from a small storefront office with a single attorney into a legal services provider for the entire Chicago area. Since its founding, the Clinic has served more than 130,000 clients. In addition to its South Chicago Office, CLC currently maintains offices in Pilsen, Austin and the Loop. The Clinic provides a Circuit Rider Attorney to the neighborhoods of Washington Heights, Lawndale and Uptown several times per month. The Clinic also operates the advice desk for the Chancery Division of the Cook County Circuit Court and an advice desk at the Expedited Child Support and Paternity Division of the Circuit Court of Cook County, and partners with the Court, the CBF and CARPLS on the Municipal Advice Desk in the Daley Center.

¹ To see the attorney and staff qualifications for this funding, please see **Attachment 1**. For a detailed budget breakout of the last quarter, 12/15/10 through 3/14/11, please see **Attachment 2**.

Mortgage Foreclosure Mediation Program – Organizations and Expenses

Organization	Role in the Program	Cost to the County 3/14/10- 3/14/11	Funds Provided at No Cost to County	Notes/Organization Description
Chicago Volunteer Legal Services (CVLS)	To provide attorneys at no cost to the homeowner to represent the homeowner in the mediation sessions and to assist in negotiating agreements with the banks.	\$349,965.45 ²	\$130,696.67	Chicago Volunteer Legal Services Foundation's (CVLS) mission is to coordinate, promote and support the involvement of the legal community in the voluntary pro bono representation of individual clients from the ranks of the Chicago area's poor and working poor. CVLS was founded in 1964 by a few young law firm associates, who, with no funding, set up free "advice clinics" in three inner city churches. Within a few years, they began providing full legal services to their clients. In the mid-1980's, a Panel Referral Program brought CVLS hundreds more volunteer attorneys and complemented its Neighborhood Legal Clinic Program. In recent years, CVLS has added specialty panels including the following: contested family law, guardian <i>ad litem</i> for minors, guardian <i>ad litem</i> for disabled adults, and the Chancery Court's Access to Justice Program. CVLS' clinic program continues with 20 clinics in area churches and social service agencies.
Center for Conflict Resolution (CCR)	To provide no cost mediators for each case referred to mediation.	\$164,108.16 ³	\$40,916.67	The Center for Conflict Resolution (CCR) was founded in 1979. Originally known as Neighborhood Justice Center of Chicago, the program was launched with a goal of providing free mediation services to help people resolve their disputes. CCR's mission is to work with individuals, communities, courts and other institutions to manage and resolve conflict. In order to accomplish its mission, CCR works closely with the courts, and the vast majority of CCR's caseload is made up of disputes referred to mediation by Cook County judges and state's attorneys. CCR has over 10 mediation programs with various divisions and branches of the Circuit Court of Cook County, including the Chancery Division where foreclosure cases are heard. Through these programs, the Court refers cases in a wide variety of civil, criminal and juvenile delinquency cases to CCR including, landlord/tenant, small claims, adult misdemeanors, mortgage foreclosures, matrimonial fee disputes and juvenile delinquency matters.

² To see the attorney and staff qualifications for this funding, please see **Attachment 1**. For a detailed budget breakout of the last quarter, 12/15/10 through 3/14/11, please see **Attachment 3**.

³ For a detailed budget breakout of the last quarter, 12/15/10 through 3/14/11, please see **Attachment 4**.

Mortgage Foreclosure Mediation Program – Organizations and Expenses

Organization	Role in the Program	Cost to the County 3/14/10-3/14/11	Funds Provided at No Cost to County	Notes/Organization Description
Legal Aid Foundation of Metropolitan Chicago (LAF)	To provide training to all volunteer lawyers, mediators, and housing counselors on foreclosure mechanics and procedures and issues facing homeowners in foreclosure (including HAMP specific training).	\$25,000 (one time)	--	<p>The Legal Assistance Foundation of Metropolitan Chicago (LAF) has been providing comprehensive legal services to low-income and senior residents of Chicago for over 40 years. In 2000, LAF expanded its service areas to include the suburbs of Cook County and changed its name to Legal Assistance Foundation of Metropolitan Chicago. LAF has five neighborhood offices throughout Cook County (including offices in Evanston and South Holland) as well as 16 special projects focusing on various areas of poverty law. LAF serves over 30,000 low-income residents of Cook County each year. Over the past 12 years, the LAF's Home Ownership Preservation Project (HOPP) has taken the lead in Chicago in providing legal representation to victims of predatory lending and other forms of homeowner abuse. HOPP defends low-income Chicago homeowners facing foreclosure due to predatory lending and other forms of mortgage and real estate fraud, and last year assisted 1,400 clients with mortgage foreclosures. HOPP has represented and counseled thousands of low-income families, saving hundreds of homes and millions of dollars in home equity. Both locally and nationally, LAF is recognized as a leader in the field, developing and disseminating consumer law materials, conducting community workshops, training and consulting with attorneys and housing advocates, and helping shape local and state policy measures.</p>

Mortgage Foreclosure Mediation Program – Organizations and Expenses

Organization	Role in the Program	Cost to the County 3/14/10- 3/14/11	Funds Provided at No Cost to County (3/14/10-3/14/11)	Notes/Organization Description
Illinois Housing Development Authority (IHDA) (Contracting Party)	Oversees and monitors housing counseling agencies and counselors providing housing counseling services at 69 W. Washington Street, the Daley Center, and community agency offices. Operates the hotline for scheduling housing counseling appointments for the Program and schedules housing counseling appointments for requests received through the internet.	\$300,000.00 ⁴	\$48,982.00	The Illinois Housing Development Authority finances the creation and the preservation of affordable housing throughout the state and increases the supply of decent and safe places for people of low or moderate means to live. IHDA has helped finance more than 204,000 units of affordable housing, with more than \$9.67 billion. While we have helped bring affordable housing to every county in the state, IHDA does not own property, rent apartments or manage buildings. We are strictly a financing entity, and help to finance affordable housing through homeownership programs targeted at low- or moderate-income households, or with multifamily development financing to help developers build rental properties for at-need populations. As an independent and self-supporting Authority, IHDA accomplishes its mission through a number of federal and state funding sources, including: the Illinois Affordable Housing Trust Fund, the Illinois Affordable Housing Donations Tax Credit Fund, the allocation of federal Low Income Housing Tax Credits, federal HOME Investment Partnership Program funds and others. IHDA also independently sells bonds, based on its own good credit rating, to access capital from the private markets to finance affordable housing across the state.
Affordable Housing Centers of America (AHCOA)	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.

⁴ Expenses fund the hotline and direct administrative expenses to run the Program. For a detailed budget breakout for 3/15/10-2/28/11, including all the housing counseling agencies, please see **Attachment 5**.

Mortgage Foreclosure Mediation Program – Organizations and Expenses

Organization	Role in the Program	Cost to the County 3/14/10- 3/14/11	Funds Provided at No Cost to County	Notes/Organization Description
Community & Economic Development Association (CEDA)	Provides 4 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$240,000.00	--	HUD-Certified Housing Counseling Agency.
Chicago Urban League (CUL)	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.
Institute for Consumer Credit Education (ICCE)	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.
Latin United Community Housing Association (LUCHA)	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.
Neighborhood Housing Services of Chicago, Inc. (NHS)	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.
The Regional Fair Housing Center (RFHC)	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.
Spanish Coalition for Housing (SCH)	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.
South Suburban Housing Center	Provides 2 housing counselors dedicated to the Program and provides housing counseling and follow up counseling sessions for homeowners in the Program.	\$120,000.00	--	HUD-Certified Housing Counseling Agency.

Mortgage Foreclosure Mediation Program – Organizations and Expenses

The Chicago Community Trust (CCT) (Contracting Party)	Oversees and monitors the community organizations providing face-to-face outreach about the Program and help available in communities in Cook County.	\$37,500.00	\$25,000.00	The Chicago Community Trust was founded in 1915 to give local residents an opportunity to support their community in perpetuity. CCT's goal is to lead and inspire philanthropic efforts that measurably improve the quality of life and the prosperity of our region. The Chicago Community Trust is committed to: maximizing our community and donor impact through strategic grant making and bold leadership. Five values govern CCT's promise to the individuals and communities we serve: Integrity. CCT's responsibility, first and foremost, is to uphold the public trust placed in us and to ensure that it emulates the highest ethical standards, honor our commitments, remain objective and transparent and respect all of our stakeholders. Stewardship and Service. CCT endeavors to provide the highest level of service and due diligence to our donors and grant recipients and to safeguard donor intent in perpetuity. Diversity and Inclusion. CCT's strength is found in our differences and CCT strives to integrate diversity in all that it does. Collaboration. CCT values the transformative power of partnerships based on mutual interests, trust and respect and we work in concert with those who are similarly dedicated to improving our community. Innovation. CCT seeks and stimulates new approaches to address what matters most to the people and it serves, as well as support, others who do likewise in our shared commitment to improve metropolitan Chicago.
Action Now	Provides face-to-face outreach in Blue Island, Dolton, East Hazel Crest, Englewood, Lansing, Markham, North Lawndale, Park Forest, Robbins and West Englewood.	\$45,000	--	
Bethel New Life	Provides face-to-face outreach in Austin and West Garfield Park.	\$22,500	--	
Genesis Housing Development Corporation	Provides face-to-face outreach in Chatham, Grand Boulevard, Greater Grand Crossing, and South Shore.	\$30,000	--	
Interfaith Leadership	Provides face-to-face outreach in Berwyn and	\$37,500	--	

Mortgage Foreclosure Mediation Program – Organizations and Expenses

Project	Cicero				
Lakeside Community Development Corporation	Provides face-to-face outreach in Albany Park, Evanston, Rogers Park, Skokie and West Ridge.	\$45,000	--		
Logan Square Neighborhood Association	Provides face-to-face outreach in Avondale and Logan Square.	\$15,000	--		
Northwest Side Housing Center	Provides face-to-face outreach in Des Plaines, Dunning, Irving Park, Mount Prospect and Portage Park.	\$45,000 ⁵	--		
Oak Park Regional Housing Center	Provides face-to-face outreach in Bellwood, Forest Park, Maywood and Oak Park.	\$22,500	--		
Southwest Organizing Project	Provides face-to-face outreach in Ashburn, Brighton Park, Chicago Lawn, Clearing, Gage Park, Garfield Ridge, West Elsdon, and West Lawn.	\$45,000	--		
Spanish Coalition for Housing	Provides face-to-face outreach in Belmont-Cragin, and Humboldt Park.	\$30,000	--		
Carolyn Grisko & Associates	To provide initial marketing and outreach strategy, outreach efforts to the media, website design and maintenance, postcard design, coordination with churches, schools, community groups, CAPS leaders, etc., to notify residents about the Program and to further bolster door-knocking efforts by the community Groups.	\$160,000.00	--		No longer working on the Program.

⁵ \$25,000 was provided at the expense of The Chicago Community Trust.

MORTGAGE FORECLOSURE MEDIATION PROGRAM
LEGAL SERVICES ATTORNEYS – ROLES & QUALIFICATIONS

Organization	Attorney Qualification Highlights	Role
Chicago Legal Clinic Advice Desk	<p>2 staff attorneys (Funded solely by CLC)</p> <ul style="list-style-type: none"> (1) 20 yrs experience; strong pro bono background; fluent in Spanish (1) 7 yrs experience; strong real estate background Volunteer attorneys as available to assist 	<p>Assist walk-in clients in Room 1303 of the Daley Center. The Advice Desk receives on average 50-60 walk-in clients on a daily basis. The attorneys also assist with meeting with homeowners following housing counseling appointments (in addition to the 50-60 walk-in clients). Advice Desk is funded by CLC. Services provided for the Program are at no cost to the County.</p>
Chicago Legal Clinic Advice Desk Expansion (69 W. Washington)	<p>5 attorneys funded by Program; 2 additional provided by CLC at no cost to County (annual salaries for funded attorneys range from \$45,000-\$50,000 based on level of experience)</p> <ul style="list-style-type: none"> (1) 14 yrs experience; strong litigation and legal experience in variety of fields; fluent in Spanish, Portuguese, and French. (Funded by Program) (1) 7 yrs experience; Strong real estate litigation and finance background; (Funded by Program) (1) 5 yrs experience; strong finance background and strong pro bono housing background (Funded by Program) (1) 2 yrs experience; strong clerkship and pro bono background; (1) 2 yrs experience; strong pro bono background; fluent in Spanish; (Funded by Program) (1) 2 yrs experience; strong pro bono background; (1) 2 yrs experience; strong pro bono background; fluent in Arabic languages. (Funded by Program) NOTE: The administrative assistant for this office from CLC is also fluent in Spanish. 	<p>Dedicated to meeting with homeowners immediately following their appointments with housing counselors. They review the paperwork for evidence of any mortgage fraud, rescue fraud, or any other fraudulent scam, as well as any other defenses the homeowner may have against the foreclosure. They help the homeowner prepare the appropriate paperwork to be filed and presented by the homeowner in court. They also explain the foreclosure process and what rights the homeowner has under the law to the client.</p>
Chicago Legal Clinic Advice Desk Expansion (28 th Floor Hallway of the Daley Center)	See CLC boxes above.	<p>The attorneys from the Advice Desk and 69 W. Washington Street rotate to cover the hallway on the 28th Floor of the Daley Center to provide immediately accessible legal advice to homeowners who have come to court for their foreclosure case. Clients are seen on a walk-in basis and the attorney in the hallway sees an average of 45-50 people per day.</p>
Chicago Volunteer Legal Services (CVLS) (off-site)	<p>Staff Attorneys (funded partially by the Program)</p> <ul style="list-style-type: none"> (1) 15 yrs experience; CVLS staff attorney and supervisor since 1997. (Partially funded by Program; \$35,000) (1) 4 yrs experience; strong legal background; fluent in Spanish (Partially funded by Program; \$32,445) (1) 4 yrs experience; strong finance and pro bono background (Fully funded by Program; annual salary \$58,000) (1) 3 yrs experience; strong economics and finance background with dedication to pro bono. (Not funded by Program) 	<p>Staff attorneys work full time on representing clients through the Access to Justice Program (not funded by the County) to represent litigants in foreclosures where the court has appointed an attorney. They also work full time in representing borrowers in mediation sessions to help the borrower reach the best agreement with the bank. Staff attorneys also appear in court for the defendants at any follow up court hearings relating to the mediation sessions. These attorneys are supplemented by volunteer attorneys for both the mediation sessions and Access to Justice appointments, who provide their service free of charge.</p>

ATTACHMENT 2

CHICAGO LEGAL CLINIC, INC.
 CHANCERY DIVISION FORECLOSURE ASSISTANCE
 PROGRAM BUDGET

December 15, 2010 - March 14, 2011

Salaries - Six full-time attorneys @ 48,000. Allocation of Executive Director time (20%), Supervisor time(25%) and Administrator (10%) for oversight of staff, human resources and follow up with clients for entire period plus one support staff person.	\$87,960.34
Health Insurance (\$438/month) for six employees for 3 months	9,198.00
Disability Insurance	237.50
Employer FICA	6,728.97
Unemployment Tax	312.50
Workers Compensation Insurance	327.00
Auditing and Accounting	550.00
Consulting & Technical Assistance *Includes hosting website allocation for software.	685.00
Travel and Parking	225.00
Office Expenses (supplies)	287.00
Postage (client surveys, etc.)	264.00
Forms & Printing	112.50
Dues	150.00
Professional Liability Insurance	760.00
TOTAL	\$107,797.81

Chicago Volunteer Legal Services Foundation			
Access to Justice Program			
Mediation Expense Report to Chicago Bar Foundation			
Accounting for December 15, 2010 through March 14, 2011			
			Expenses
Expenses			12/15/2010 - 3/14/2011
Full Time Attorney (Program Director 75% Mediation			18,536.25
Contracted Full Time Attorney			9,440.00
Contracted Full Time Attorney			3,000.00
Contracted Part Time Attorney			1,115.00
Contracted Part Time Attorney			2,215.00
Full Time Attorney (90% Time in Mediation)			14,072.40
Full Time Attorney (90% Time in Mediation)			16,198.20
Full Time Attorney (90% Time in Mediation)			14,115.60
Full Time Administrative Assistant			8,960.00
Full Time Administrative Assistant (30% Mediation)			2,665.20
Payroll Taxes			7,684.05
Health Insurance			8,903.51
Life & Disability Insurance			1,510.63
Total Salaries & Related Expenses			108,415.84
Litigation Expenses			1,146.00
Telecommunications			2,114.00
Equipment Purchase & Rental			1,178.00
Equipment Repairs & Maintenance			779.00
Facilities & Overhead			17,211.00
Total Expenses for the time period			130,843.84

CCR BUDGET REPORT - FORECLOSURE MEDIATION -- DECEMBER 15, 2010 - MARCH 14, 2011			
PERSONNEL			
CCR Foreclosure Mediation Program Director	Salary & Benefits	\$ 13,959.75	
CCR Case Manager	Salary & Benefits	\$ 10,006.85	
CCR Executive Director	Salary & Benefits	\$ 2,798.95	
CCR Volunteer Director	Salary & Benefits	\$ 1,393.39	
Case Manager (Independent Contractor)		\$ 5,506.29	not included in the original budget - hired Nov. 3, 2010
	Staff Salary Subtotal	\$ 33,665.22	
PROGRAM & OVERHEAD EXPENSES			
Training		\$ 4,800.00	includes all staff and volunteer time (including Volunteer Director exceeding 10% time above), trainer fees and materials for Feb. volunteer training and 3 continuing education events
Accounting and Audit		\$ 1,353.00	includes Finance & Operations Director time & online back-up
Computer equipment, database development, maintenance, repair and technical support		\$ 9,900.00	includes 2nd of 3 payments for Lumity contract for database plus computer maintenance
Office Supplies		\$ 500.00	this includes paper, file folders and other supplies
Telephone, Fax and Internet Access		\$ 1,000.42	this includes land lines, mobile phones, Internet and fax
Insurance		\$ 437.49	this includes general liability and mediator liability coverage
Dues		\$ -	
Postage		\$ 60.61	
Copying		\$ 3,257.15	this includes new orders and PMSO orders
Travel		\$ 51.00	*Travel expense not included in the original budget -- this represents travel to address emergency/last-minute situations between CCR and court mediation program
	PROGRAM & OVERHEAD SUBTOTAL:	\$ 21,359.67	
EXPENSES TOTAL:		\$ 55,024.89	

Illinois Housing Development Authority (IHDA) Contract Breakdown

Housing Counselors		Basic Housing Counselor Information	
Number of Housing Counselors	20	10 counselors for on-site and 10 for off-site dedicated to the Program. Agency must arrange to have a counselor available for the Program each day the court is open (i.e., arrangements for back-up counselors, etc.)	
Amount Allocated Per Counselor	\$60,000.00	Covers counselor salary, overhead, benefits, supplies, etc. Anything above the \$60,000 must be incurred solely by the housing counseling agency	
		Counselor salary funds are distributed monthly by IHDA upon receipt of NFMC reporting by the agency. If the agency fails to adequately report their work and funding from the previous month, the payment to the agency is withheld.	

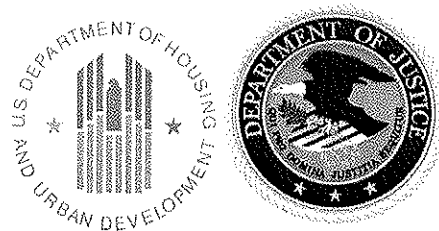
Housing Counseling Agencies		April 1, 2010-February 28, 2011						Total Remaining under Contract for services 3/1/11-3/31/11
Agency Name	Total Number of Counselors/Support Staff Provided	Total Required Number of Counselors to be Provided	Total Number Counselors Provided On-Site	Payroll	Benefits	Overhead	Expenses	
Affordable Housing Centers of America	6	2	1	\$51,741.00	\$5,205.46	\$40,888.76	\$12,164.78	\$110,000.00
Chicago Urban League	3	2	1	\$74,731.19	\$13,661.94	\$16,862.43	\$4,744.44	\$110,000.00
CEDA	9	4	2	\$175,665.82	\$25,420.70	\$15,557.62	\$3,355.86	\$220,000.00
ICCE	3	2	1	\$65,024.52	\$27,041.24	\$12,237.19	\$5,697.05	\$110,000.00
LUCHA	3	2	1	\$83,061.00	\$28,454.00	\$0.00	-\$1,515.00	\$110,000.00
NHS	2	2	1	\$72,472.46	\$12,480.12	\$29,162.40	-\$4,114.98	\$110,000.00
The Regional Fair Housing Center	4	2	1	\$84,906.92	\$0.00	\$19,242.44	\$5,850.64	\$110,000.00
South Suburban Housing Center	7	2	1	\$87,046.21	\$14,752.18	\$8,312.94	-\$111.33	\$110,000.00
Spanish Coalition for Housing	5	2	1	\$89,609.82	\$19,093.54	\$0.00	\$1,296.64	\$110,000.00
Totals	42	20	10	\$784,258.94	\$146,109.18	\$142,263.78	\$27,368.10	\$1,100,000.00

IHDA receives \$75,000 each quarter to cover both the hotline operation and its expenses and overhead for a total of \$300,000 for both hotline and expenses/overhead for the year. With three months remaining, IHDA has already put in nearly \$45,000 in expenses, oversight, overhead, and management for the Program at no cost to the County, and will put in additional funds for the remaining months under the contract. (IHDA retains only 10% in Administrative Costs.)

Hotline		April 1, 2010-February 28, 2011	
Operators	\$108,892.00	Includes all operator salaries plus supervisor time and responding to on-line requests	
Phone and Scheduling Equipment	\$11,705.00	Includes all phone equipment and calendar software	
Hotline Expenses	\$5,600.00	Other expenses related to follow up calls, rescheduling appointments, follow up mail correspondence to scheduled clients	
Total Hotline	\$126,197.00	Estimated an additional \$35,500-40,000 for hotline services through March 14, 2011	

IHDA Expenses & Overhead		April 1, 2010-February 28, 2011	
Total IHDA Expenses & Overhead	\$212,027.00	Includes Program Management, payroll charges, wiring fees, initial program development (one time cost), overhead	
IHDA Additional Expenses & Overhead - NO COST TO COUNTY	\$48,982.00	Additional oversight, expenses, and overhead at no cost to the County	
Total IHDA Expenses & Overhead retained under County Contract	\$163,045.00	5% in Administrative Costs	

EMERGING STRATEGIES FOR
EFFECTIVE FORECLOSURE MEDIATION
PROGRAMS



About HUD

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers, meet the need for quality affordable rental homes, utilize housing as a platform for improving quality of life, build inclusive and sustainable communities free from discrimination, and transform the way HUD does business. More information about HUD and its programs is available on the Internet at www.hud.gov and espanol.hud.gov. HUD provides foreclosure prevention information for homeowners in foreclosure or worried about foreclosure on its Avoiding Foreclosure website.

About the Access to Justice Initiative

The Access to Justice Initiative of the U.S. Department of Justice has several distinct but related missions. It is charged with improving the availability and quality of indigent defense; enhancing civil legal representation for those without great wealth, including the middle class as well as the poor; focusing with special care upon the legal needs of the most vulnerable among us, including immigrants, juveniles, the homeless, veterans, and victims of domestic and sex-based violence; working with federal, state, and tribal judiciaries in strengthening fair, impartial, and independent adjudication; promoting less lawyer-intensive and court-intensive solutions when possible; exchanging information with foreign ministries of justice and judicial systems on our respective efforts to improve access; and encouraging the development of more thoroughly evidence-based solutions to problems in the delivery of legal services. More information about the Initiative is available at www.justice.gov/atj.

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Introduction

The loss of a home to foreclosure can be devastating for a family. In addition to losing what is often their most significant asset, families are uprooted from community supports and may find themselves with no place to go. The losses extend beyond individual families: Foreclosures destabilize entire neighborhoods through declines in surrounding property values, loss of tax revenue, and blight. As foreclosures continue to impact homeowners, tenants, and communities, the Access to Justice Initiative of the U.S. Department of Justice and the U.S. Department of Housing and Urban Development (HUD) have joined with the Vice President's Middle Class Task Force to seek solutions to the foreclosure crisis that focus on homeowners. That endeavor has included a close study of efforts already underway that have demonstrated some success in protecting homeowners in danger of losing their homes, and of ways in which the government can support those efforts.

Federal, state, and local law and policy makers have initiated a broad array of interventions to the foreclosure pandemic, including loan modification programs such as the federal Home Affordable Modification Program (HAMP), mortgage payment assistance and principal reduction programs, counseling assistance, funds to promote neighborhood stabilization, and regulatory reform. One vehicle that can usefully coordinate a number of these foreclosure mitigation tools is foreclosure mediation. Jurisdictions around the country are increasingly offering mediation programs as an opportunity for lenders¹ and homeowners to reach mutually agreeable and beneficial alternatives to foreclosure. Mediation programs have the potential to decrease the number of defaults resulting in foreclosure, increase the likelihood that mortgage terms can be renegotiated, and facilitate "graceful exits" by negotiating short sales, deeds-in-lieu of foreclosure (where the homeowner deeds the home to the lender in exchange for a release of liabilities under the mortgage), or other alternatives for homeowners who are unable to keep their homes.

More than 25 foreclosure mediation programs have been created in at least 14 states. Although many programs are still finding their footing, outcomes from several established programs are impressive, with some boasting 70-75 percent settlement rates with approximately 60 percent of homeowners reaching settlements that allow them to remain in their homes.²

Given the promise shown by foreclosure mediation programs, the Access to Justice Initiative and HUD have reviewed programs around the country in order

¹ The term "lenders" is used in this report to refer collectively to lenders as well as servicers, who collect and process loan payments during the life of a loan on behalf of lenders.

² See Alon Cohen, Andrew Jakabovics, Center for American Progress, *Now We're Talking* 5 (June 2010).

to identify strategies that promote successful outcomes. The purpose of this report is to describe several program features that appear to have a positive impact on the effectiveness of mediation programs, and to offer those features for consideration by jurisdictions that are seeking to develop or expand programs. Also included is a list of a number of existing foreclosure mediation programs throughout the nation that are interested in sharing their experiences with mediation program stakeholders in other jurisdictions.³

Importantly, this report is not intended to promote a one-size-fits-all approach, as each state's respective statutory framework for the foreclosure process and other variations in local context and needs will and should dictate program design at the sub-national level. We also stress that this report is not intended to encompass the full scope of the Obama administration's policy response to the ongoing challenges facing homeowners. Our administration will continue to rigorously pursue the interventions noted above and to actively monitor the market to make sure we are doing all we can to help homeowners in need.

³ This list is not meant to be comprehensive, and the mention of any specific program in this report does not constitute an endorsement by the U.S. Department of Justice or the U.S. Department of Housing and Urban Development.

Program Administration and Design

A defining feature of mediation programs is the presence of neutral third-party mediators who can help parties reach agreement on an alternative to foreclosure in circumstances where such an outcome is feasible. The third party does not have to be present at every stage of mediation. For example, the foreclosure mediation program in Philadelphia relies on pre-mediation “conciliation conferences,” where the parties are required to meet to discuss foreclosure alternatives. A mediation session with a third-party mediator is required only where the parties are unable to reach an agreement at the conciliation meeting. Further, foreclosure cases come before a judge only if formal mediation fails to resolve the matter. These conferences and mediation sessions ensure that judges are being called upon to address only the toughest cases, and thus are an effective way to decrease the mediation program’s burden on court officers.

Although many programs rely on sitting judges to oversee mediation sessions, this is by no means uniformly true. New York City’s foreclosure mediation program and others rely on court-supervised “referees” – typically retired judges and lawyers – to supervise mediation. Several jurisdictions have contracted with non-profit organizations, such as the Center for Conflict Resolution in Illinois and the Collins Center for Public Policy in Florida, to administer mediation programs. In Milwaukee, Wisconsin, the Milwaukee Foreclosure Mediation Program is run by Marquette University Law School, where a full-time chief mediator oversees a roster of trained volunteer attorney-mediators.

Judicial foreclosure states⁴ are also not the only forums in which mediation programs have been established. The state of Nevada, a non-judicial foreclosure state, requires lenders to participate in mediation before a foreclosure can proceed. Providence, Rhode Island imposes a fine on servicers that proceed to foreclosure without attempting mediation, while New Hampshire’s foreclosure mediation program relies on the voluntary participation of lenders.

Mediation programs can also be used as an intervention tool prior to the lender’s filing of a foreclosure notice, when homeowners may be in the best position to rectify arrears and when servicers can potentially avoid the significant costs of initiating the foreclosure process. Fannie Mae has recently announced a new policy that requires servicers to determine whether delinquent mortgage loans secured by properties in Florida are eligible for mediation prior to initiating foreclosure proceedings and, if they are eligible, to proceed in accordance with Fannie Mae’s policy guidance on pre-filing mediation.

⁴ In judicial foreclosure states foreclosures are processed through the courts. In contrast, in non-judicial foreclosure states lenders are permitted to proceed directly to a foreclosure sale without court action.

Automatically Scheduled vs. Opt-in Process for Homeowners

Mediation programs generally follow one of two models for homeowner participation: an opt-in process, where the homeowner is notified of his or her eligibility but must affirmatively request mediation before being entered into the program; or an automatically scheduled, or opt-out, process, where homeowners who receive a notice that foreclosure has begun are automatically scheduled for a mediation session. Participation rates appear to be considerably higher in jurisdictions that have automatically scheduled programs, generally 70 percent and higher in jurisdictions such as Connecticut and New York, as compared to opt-in programs, which typically have participation rates for eligible home owners below 25 percent. Notably, Connecticut's program, the nation's first state-wide foreclosure mediation program, was originally opt-in and did not see a drop in settlement rates when the program switched to an automatically scheduled process, despite an increase in the number of homeowners participating in the program. An important question for any jurisdiction that is contemplating an opt-in versus an automatically scheduled program is whether the program has the capacity to accommodate the higher volume of homeowners who will likely be brought into the program through automatic scheduling.

Foreclosure mediation programs of either type should consider how they will ensure adequate levels of homeowner participation. Philadelphia and Milwaukee County are examples of jurisdictions that have invested in outreach programs that have sent community coordinators or organizers door-to-door in targeted neighborhoods to educate homeowners at risk of foreclosure about the benefits of mediation programs and to link them with counselors who can assist them during the process.

Stakeholder Involvement

Stakeholder involvement is a major factor in the success of mediation programs. In several jurisdictions, the courts, legislatures, lenders, and homeowner advocates have come to the table at an early stage to devise meaningful interventions in the context of foreclosure mediation programs. By working together, all parties can voice their concerns and help craft a process that is both efficient and fair, and not unduly burdensome to either party. To the extent possible, the involvement of all parties, including representatives from the lending community, during the planning stages increases the likelihood that parties will be receptive and active participants once the program gets off the ground.

Access to Counselors

There is broad consensus that homeowners fare better in mediation when assisted by a knowledgeable housing counselor and/or lawyer. These advocates can also help the process run more smoothly by helping gather loan documents, identifying loan modification options, and facilitating communication between the homeowner, mediator, and counsel for the lender. Almost all mediation programs provide homeowners with notice of the availability of free housing counselors, and sometimes legal assistance, or otherwise require the lender to do so. A smaller number of programs, including those in Cook County, Illinois, Philadelphia, and New Jersey, go further by coordinating or requiring counseling assistance prior to or at mediation sessions. Some programs also have established or facilitated relationships between counseling agencies, legal aid providers, and pro bono attorneys. For example, the Circuit Court of Cook County's Mortgage Foreclosure Mediation Program requires a homeowner who is seeking mediation to meet with a HUD-certified housing counselor (either with an on-site counselor directly through the program or with another HUD-certified housing counselor of his/her choosing) and with an attorney in advance of mediation. The program provides housing counseling services and legal services at no cost to any homeowner who needs the assistance and meets the eligibility requirements, regardless of income. The housing counselor helps the homeowner obtain necessary paperwork and make an assessment of the best option for the homeowner (modification, short sale, etc.). The homeowner also has a consultation session with a *pro bono* attorney who reviews the paperwork to make an initial determination of whether the homeowner has a legal defense to foreclosure that should be pursued through the courts. Where appropriate, the attorney will help the homeowner prepare a request to the court for appointment of *pro bono* counsel. If there is no defense to the foreclosure, and the case proceeds to mediation, the homeowner will have the assistance of a pro-bono attorney throughout the mediation process. At least anecdotally, additional assistance by counselors and attorneys in foreclosure mediation programs such as Cook County's has proved effective at improving access to qualified housing counselors and legal assistance for homeowners facing foreclosure.

Training and Support

In order to be successful, mediation programs must ensure that participants helping to facilitate the mediation process are well-trained. The housing counseling agencies that participate in many programs have extensive in-house training both on available resources and programs at the federal and state level, including state and federal mortgage assistance programs and community-based resources, as well as on the details and functioning of the mediation program itself. NeighborWorks®, a national non-profit created by Congress that administers the National Foreclosure Mitigation Counseling Program, will offer a workshop dedicated exclusively to mediation-related education at its NeighborWorks Training Institute in December 2010.

Well-trained lawyers are also an important tool in mediation programs, as there may be homeowners for whom mediation reveals a legal issue that requires the assistance of an attorney. Although legal resources for homeowners in mediation programs generally are quite limited, many programs do enjoy the participation of legal aid offices and *pro bono* attorneys coordinated by a local bar association or other organization. However, these attorneys may well be hamstrung by a lack of familiarity with the complex legal issues that arise in the foreclosure context. To that end, HUD plans to record and disseminate a new training program for *pro bono* and legal services lawyers who are assisting homeowners in connection with foreclosure mediation programs.

Integration with Federal and State Foreclosure Relief Programs

The Obama Administration's foreclosure relief programs, including the Home Affordable Modification Program (HAMP), the Hardest Hit Fund, principal reduction programs, FHA loss mitigation options, and the Home Affordable Foreclosure Alternatives (HAFA) programs, as well as state relief programs, have increased the options available to homeowners at risk of foreclosure. Mediation programs that take advantage of and/or help facilitate homeowners' access to these programs, either through the assistance of knowledgeable mediators or counselors, or with other program requirements, will in all likelihood achieve greater success than programs that do not.

The recently-enacted Dodd-Frank Wall Street Reform and Consumer Protection Act also offers protections to homeowners that may be realized in the context of a mediation program. For example, the Act requires that every servicer participating in HAMP that denies a homeowner's loan modification request on the basis of net present value (NPV) analysis provide that homeowner with the data used to make its calculation. A foreclosure mediation program is a proper venue in which a lender may provide the information to a homeowner, and well-structured programs should provide a space for that transaction to occur.

Several mediation programs have been working to educate program administrators about HAMP and other federal and state foreclosure prevention programs, and have instituted oversight measures to help increase the number of homeowners who are able to secure foreclosure relief through these programs. Connecticut's foreclosure mediation program retains all mediation cases in which a homeowner has received a temporary HAMP modification until a permanent HAMP modification is obtained. Vermont is the first mediation program to require lenders, as part of the mediation process, both to calculate the NPV in accordance with HAMP guidelines and actually to produce the NPV inputs and outcome to the homeowner and mediator. If the lender fails to comply with the mediation statute, the court is empowered to impose sanctions, including prohibiting the lender from scheduling or conducting a foreclosure sale.

Documentation Requirements

Most foreclosure mediation programs require homeowners participating in the program to provide documentation of available resources and a budget plan. Some programs, like Maine's foreclosure mediation program, also require homeowners and lenders to provide information to complete the FDIC's publicly-available NPV worksheet that determines whether a loan modification is feasible, and also require that the lender or its representative participating in mediation have authority to agree to a proposed settlement. Although requiring documentation by the lender at the outset of mediation may prove to be an unnecessary obstacle to commencing the negotiation process, there may come a time during mediation where such documentation is necessary. Thus, facilitating and/or requiring the production of documents may be an important feature of the program.

Accountability Measures

Several jurisdictions have developed program rules that help ensure accountability by mediation program participants. For example, in some court-run mediation programs such as Maine's, courts have the authority to assess costs and fees to either party for failure to appear at mediation sessions or to make a good faith effort to mediate. Providence's foreclosure mediation program allows mediators to request that lenders provide written documentation of reasons for rejecting a loan modification proposal. Vermont's foreclosure mediation program requires lenders to provide a copy of any pooling and servicing or similar agreement when a lender claims that such an agreement prohibits a loan modification.

Research and Evaluation

The way to determine whether a mediation program is actually effective is through careful tracking and evaluation of program data. At a minimum, participation and settlement rates should be tracked. A more comprehensive approach would include tracking not just the occurrence of a settlement, but also the substance of the agreement (e.g., loan modification, HAMP/non-HAMP, repayment/forbearance plan and principal forbearance amount, cash for keys, short sale, and other agreements), the time period for achieving resolution (tracked in Cuyahoga County, Ohio), and whether homeowners had the assistance of a counselor or attorney (tracked in New York City).

The Philadelphia mediation program has also been tracking homeowner participant demographics to ensure that there are not unwarranted disparities in community participation rates. Several programs have been evaluated with private foundation support, but smaller programs like that in Butler County, Pennsylvania have been experimenting with low-cost ways to track at least some data.

Conclusion

For millions of homeowners at risk of foreclosure, mediation programs offer an opportunity to evaluate their options and appraise possible alternatives to losing their homes. Well-structured foreclosure mediation programs that are designed to take advantage of available resources at the local, state, and federal level can be valuable and even essential tools as jurisdictions around the country seek ways to combat the foreclosure crisis. The program features described in this report should be considered by states and localities as they study how to construct new programs or support existing ones.

Mediation Program List⁵

Connecticut

State of Connecticut Judicial Branch Foreclosure Mediation Program

<http://www.jud.ct.gov/foreclosure/>

Delaware

Delaware Residential Foreclosure Mediation Program

<http://deforeclosurehelp.org/mediation.html>

Florida

Florida Statewide Managed Mediation Program

http://www.floridasupremecourt.org/pub_info/documents/AOSC09-54_Foreclosures.pdf

Hawaii*

Third Circuit Court Foreclosure Mediation Pilot Project

http://www.courts.state.hi.us/docs/form/hawaii/foreclosure_mediation_notice.pdf

Illinois

Circuit Court of Cook County Mortgage Foreclosure Mediation Program

<http://cookcountyforeclosurehelp.org/>

Indiana

Indiana Foreclosure Settlement Conference Program

<http://www.in.gov/judiciary/home/#how>

Kentucky

Jefferson County Foreclosure Conciliation Project

<http://www.louisvilleky.gov/Housing/News/2009/>

Maine

Maine Foreclosure Diversion Program

http://www.courts.state.me.us/court_info/fdp/index.html

⁵ This foreclosure mediation program list includes a least one program in every state that has established a foreclosure mediation program that utilizes a neutral third-party to oversee at least some aspect of the mediation process. This list is not meant to be comprehensive, and does not constitute an endorsement by the U.S. Department of Justice or the U.S. Department of Housing and Urban Development.

Maryland*

Maryland Foreclosure Mediation Program
<http://www.mdhope.org/ForeclosureMediation.aspx>

Nevada*

Nevada Foreclosure Mediation Program
<http://www.nevadajudiciary.us/index.php/foreclosuremediation>

New Hampshire*

New Hampshire Judicial Branch Office of Mediation and Arbitration Foreclosure Mediation Program
<http://www.courts.state.nh.us/adrp/foreclosure/index.htm>

New Jersey

New Jersey Judiciary Foreclosure Mediation Program
<http://www.nj.gov/foreclosuremediation/index.html>

New Mexico

First Judicial District Court Foreclosure Mediation Program
www.firstdistrictcourt.com/Forms/doc/Foreclosure%201.doc

New York

New York City Mandatory Settlement Conference in Residential Foreclosure Actions
<http://www.banking.state.ny.us/hetpinf6.htm>

Nevada*

Nevada Foreclosure Mediation Program
<http://www.nevadajudiciary.us/index.php/foreclosuremediation>

Ohio

Cuyahoga County Foreclosure Prevention Program
<http://cp.cuyahogacounty.us/internet/ForeClosureMediation.aspx>

Pennsylvania

Philadelphia Residential Mortgage Foreclosure Diversion Program
<http://www.courts.phila.gov/mfdp/>

Rhode Island*

Providence
<http://library.municode.com/ordinances/11458/Chapter%20No.%202010-2.pdf>

Vermont

Vermont Foreclosure Mediation Program
<http://www.uvm.edu/consumer/?Page=foreclosure.html>

Wisconsin

Milwaukee Foreclosure Mediation Program

<http://law.marquette.edu/foreclosure/>

* States with an asterisk have a non-judicial foreclosure process.

Helpful Links

- HUD Foreclosure Resources
http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure
- NeighborWorks America Foreclosure Resources
<http://www.nw.org/network/foreclosure/default.asp>
- FTC Foreclosure Rescue Scam Information
<http://www.ftc.gov/bcp/edu/microsites/moneymatters/your-home.shtml>
- Making Home Affordable Program
<http://www.makinghomeaffordable.gov/>