

NOTICE OF MANDATORY MEDIATION

IT MAY BE POSSIBLE TO SAVE YOUR HOME

FREE FORECLOSURE MEDIATION IS AVAILABLE

You have been served with a foreclosure complaint that could cause you to lose your home. The Sixth Circuit Court has adopted a rule establishing a Mandatory Mediation Program to assist homeowners in foreclosure. This program is available to all homeowners whether or not they file an appearance in the foreclosure case and it is *free of charge*.

WHAT DOES THIS MEAN?

The Mandatory Foreclosure Mediation Program involves an initial intake conference to verify that you qualify for the program. If qualified, a series of **pre-mediation conferences** will be held in which the homeowner and lender come together to explore mutually beneficial alternatives to foreclosure.

If no agreement is reached during the pre-mediation conferences, the case can be set for **full mediation**. Full mediation is a process where a neutral mediator communicates with borrowers and lenders to try to assist them to reach a voluntary and mutual agreement to resolve a delinquency. In the event the loan terms cannot be re-negotiated, the mediator will also discuss non-retention options, which involve you giving up the house in exchange for the lender releasing you from any further liability. All of your discussions with the mediator will be kept confidential.

WHERE DOES THE MEDIATION TAKE PLACE?

In order to take advantage of this *free* mediation program you must appear at the courthouse noted on your summons notifying you of the Initial Intake Conference. FAILURE TO APPEAR AT THE INITIAL INTAKE CONFERENCE WILL RESULT IN THE TERMINATION OF THE MEDIATION PROCESS. YOUR CASE WILL BE SENT BACK TO THE COURT FOR A POSSIBLE JUDGMENT AGAINST YOU.

In order to assist the Mediation Administrator in determining your ability to keep your home, you **must** bring the enclosed completed initial questionnaire.

REMEMBER

While no court action will be taken against you while the mediation process is ongoing, there is no guarantee that an agreement can be reached between you and your lender. If you dispute your lender's claims, you should consult an attorney and fully participate in the foreclosure litigation.

NEED MORE ASSISTANCE?

Free Legal Assistance: Land of Lincoln Legal Aid: (217) 356-1351; LincolnLegal.org

Language Assistance: Should you require language assistance, or an interpreter, assistance can be arranged through the Court by calling 217-239-5788 or emailing circuitct@co.champaign.il.us.

MORE QUESTIONS: Please contact Dispute Resolution Institute, Program Administrator, at (618) 549-1200 or case@dri-inc.org.