



STATE OF ILLINOIS  
CIRCUIT COURT OF COOK COUNTY

# Mortgage Foreclosure Mediation Program

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## Report and Update

Prepared for the Cook County Board of Commissioners

**May 3, 2011**

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

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

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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 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**.)

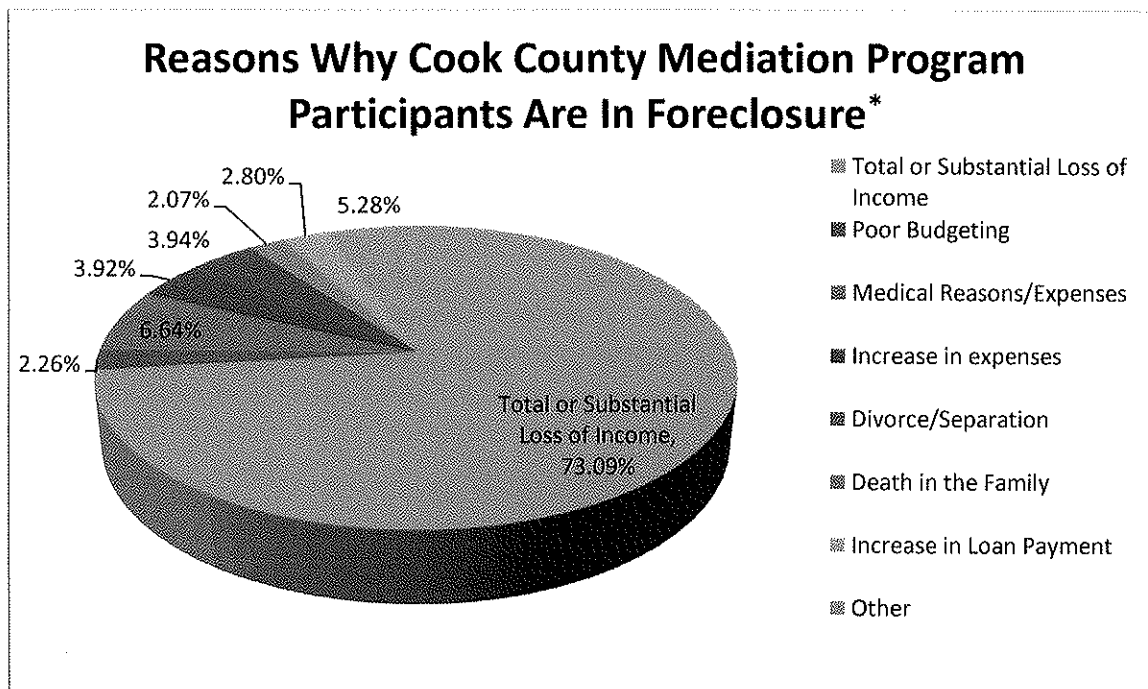
### **OVERVIEW OF FORECLOSURES**

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.)

<b>SUBCONTRACTORS:</b>	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](http://www.chicagobarfoundation.org).)

<b>SUBCONTRACTORS:</b> 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 <sup>th</sup> 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.)

<b>SUBCONTRACTORS:</b>	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

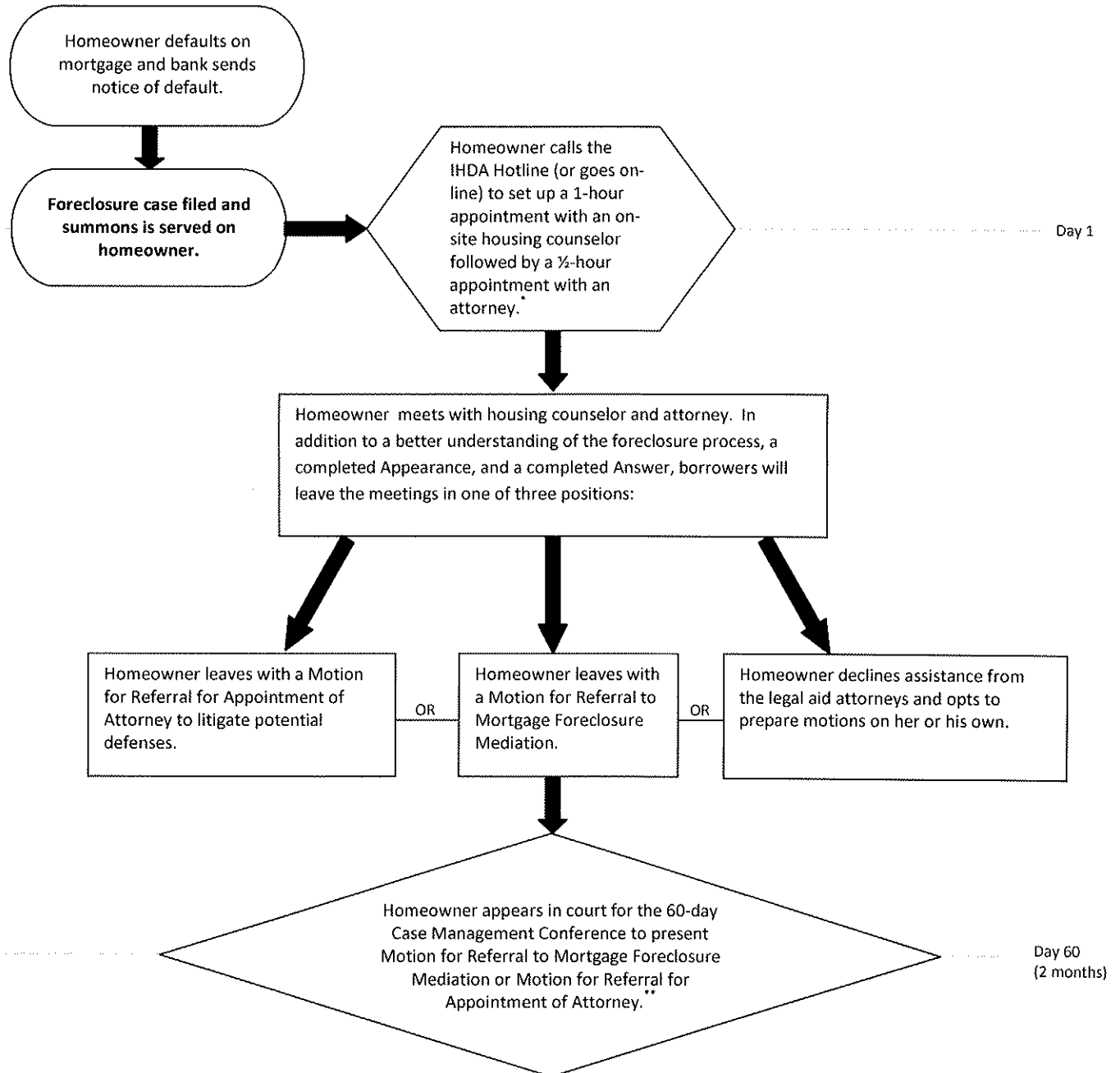
This section contains visual charts that outline the process for homeowners in the Program. The basic process is the same for everyone going through the Program but the resolutions sought will be dependent on the income available to each homeowner going through the Program. The charts demonstrate how 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

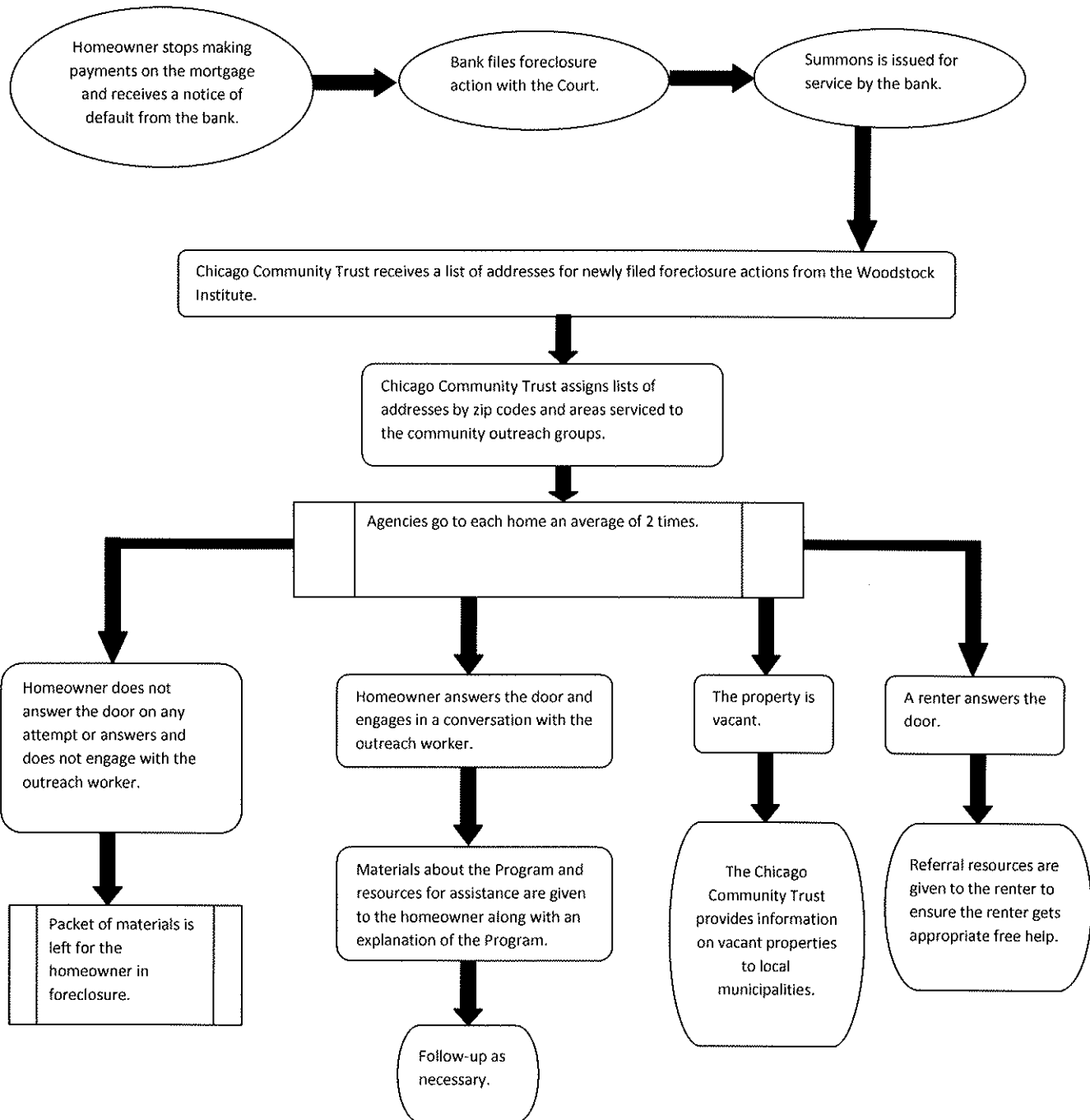


\* On-site housing counselors and attorneys are located on the 14<sup>th</sup> Floor of 69 W. Washington Street, and 1303 Richard J. Daley Center. When an appointment is scheduled through the IHDA Hotline or through the on-line form, individuals are directed to the proper location for their appointment. 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 INCOME<sup>1</sup>

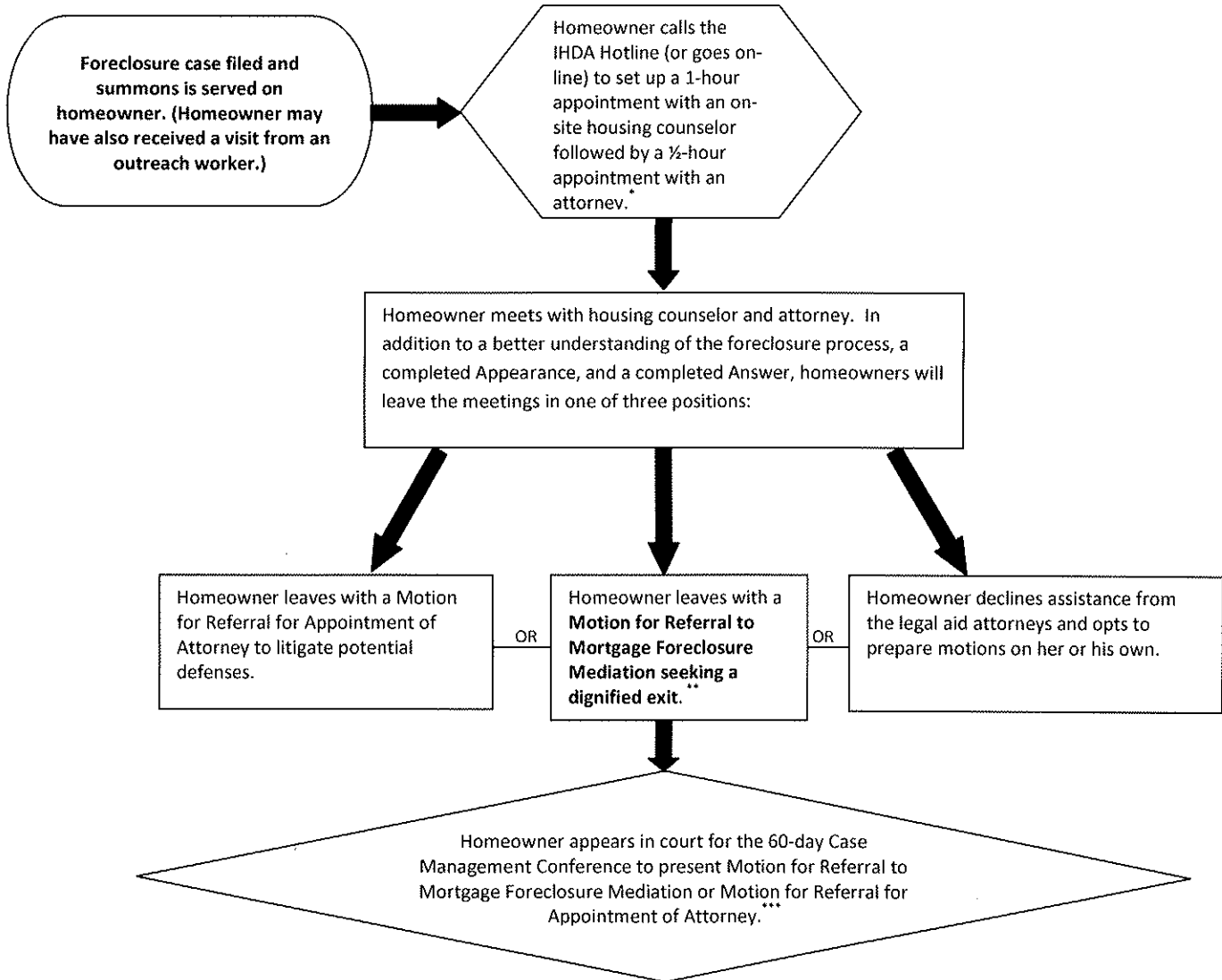
## STEP 1: OUTREACH



<sup>1</sup> "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**



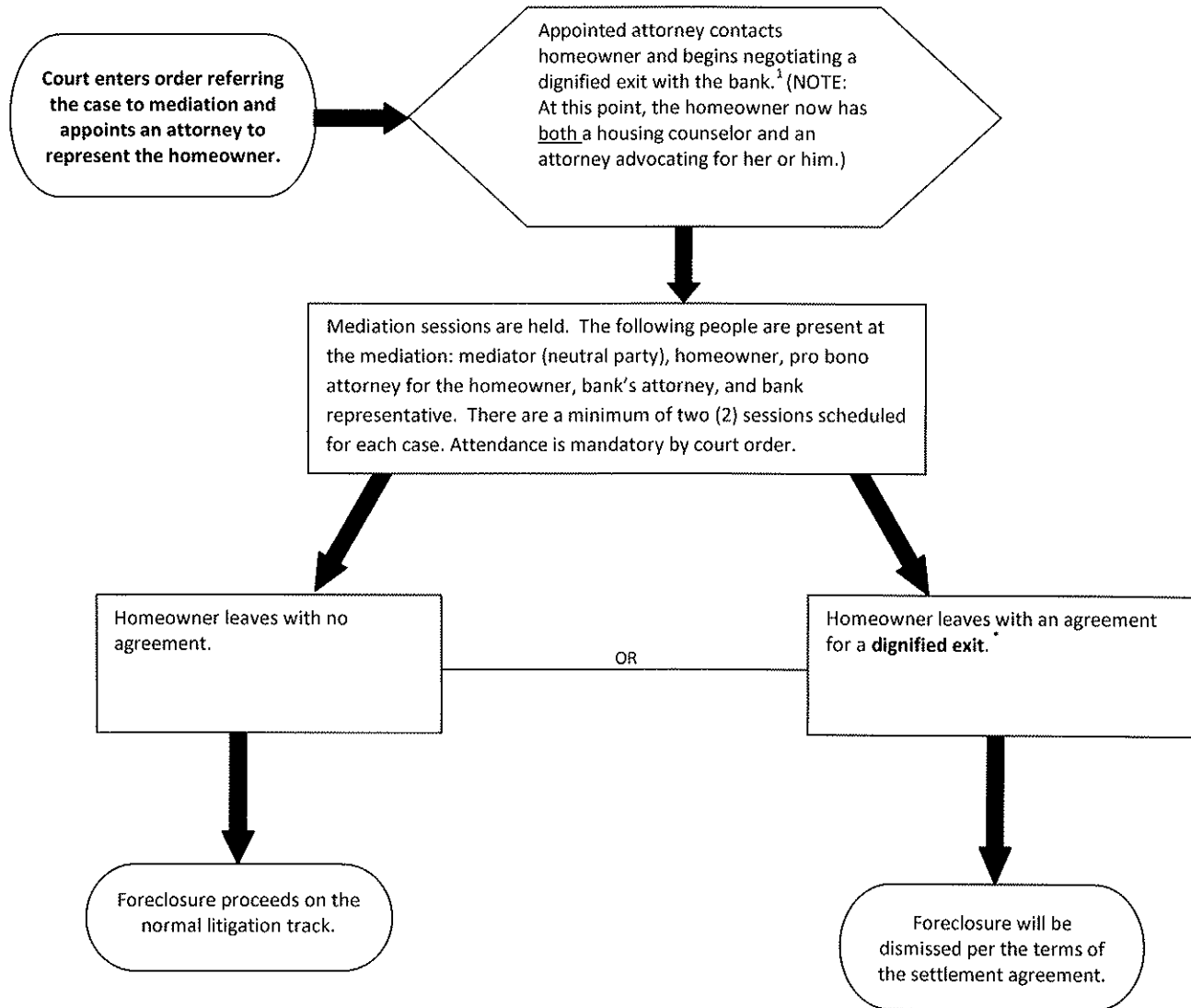
\*On-site housing counselors and attorneys are located on the 14<sup>th</sup> Floor of 69 W. Washington Street, and 1303 Richard J. Daley Center. When an appointment is scheduled through the IHDA Hotline or through the on-line form, individuals are directed to the proper location for their appointment. 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

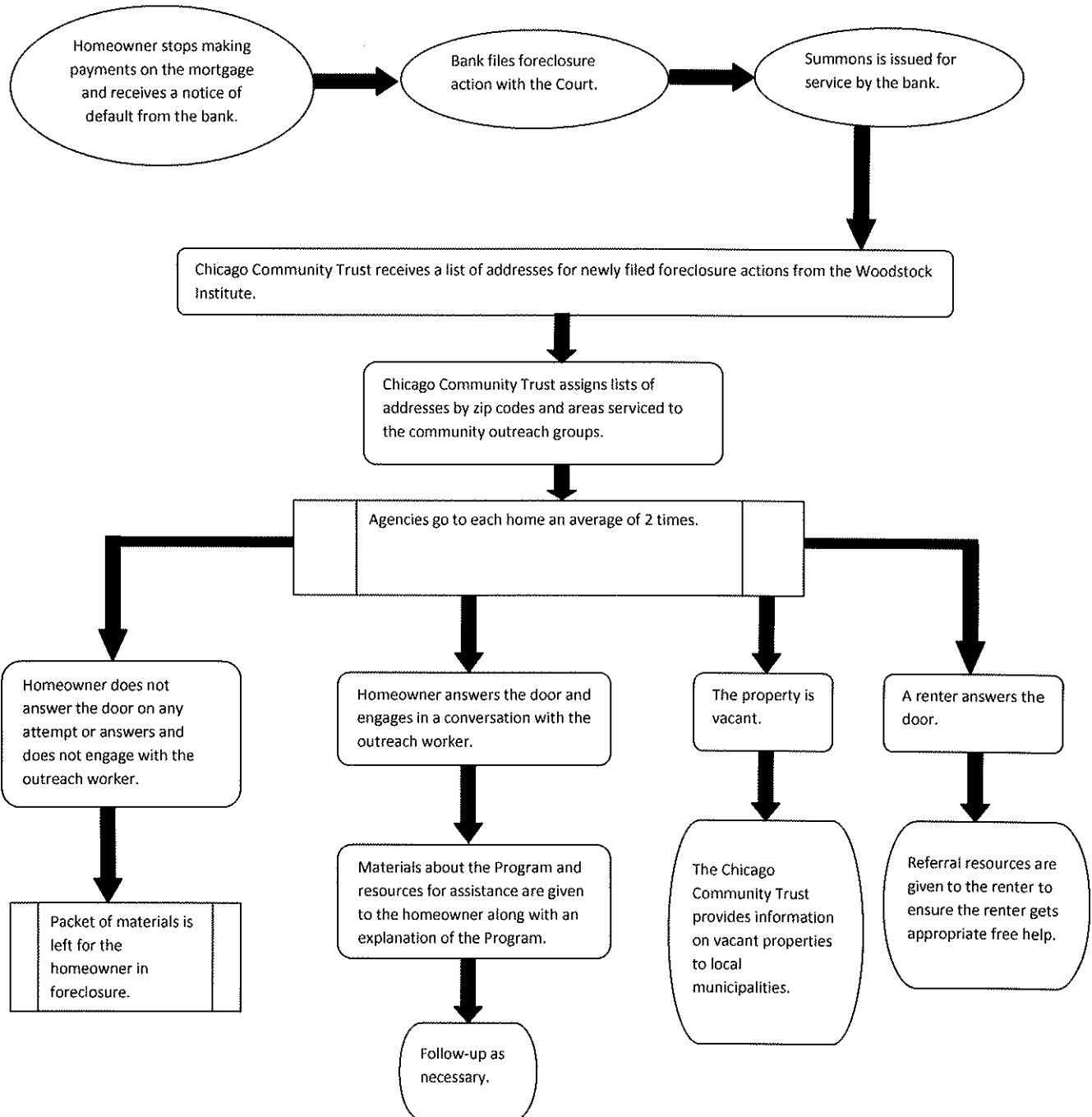
### STEP 3: MEDIATION SESSION



\* 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 INCOME<sup>2</sup>

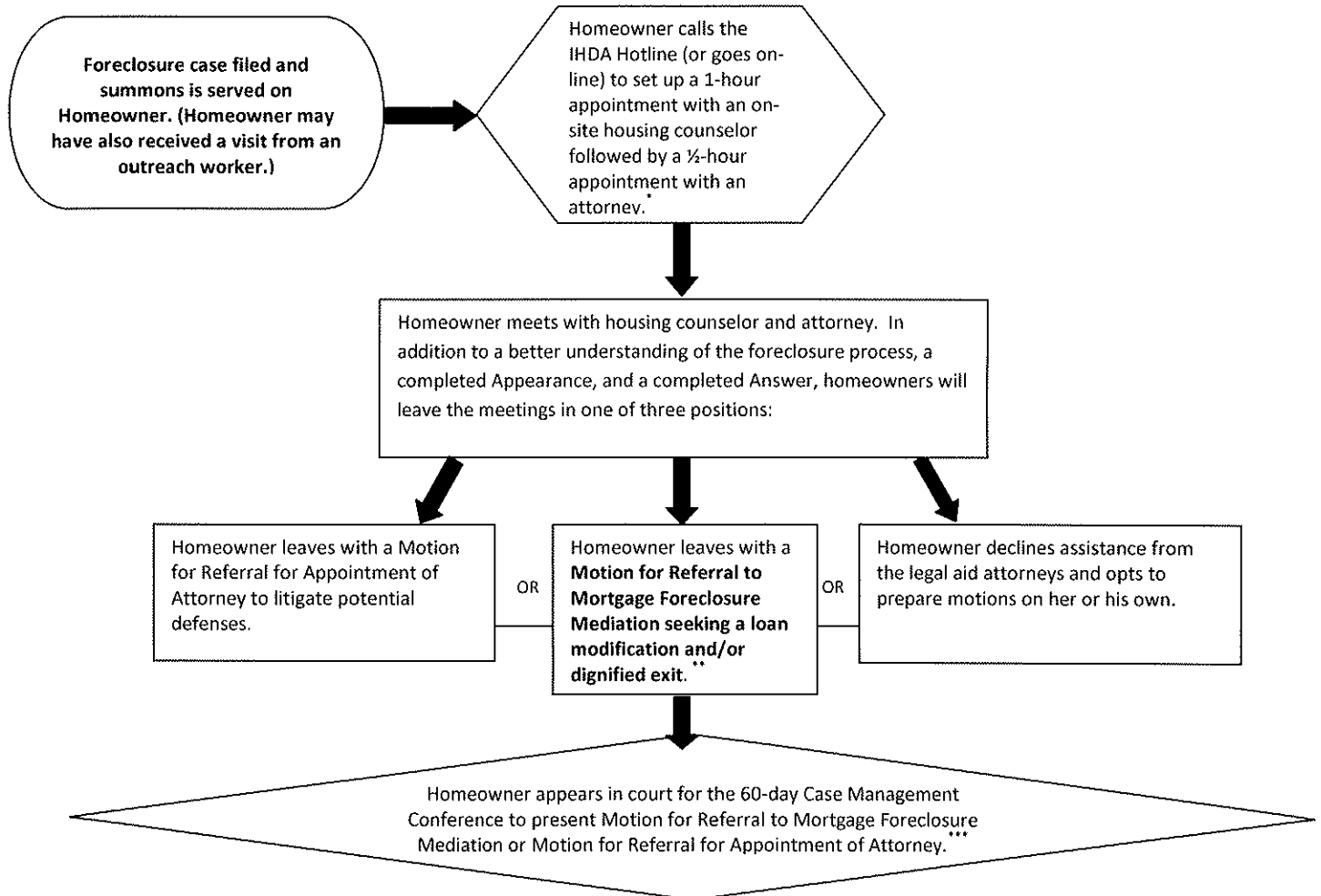
## STEP 1: OUTREACH



<sup>2</sup> "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



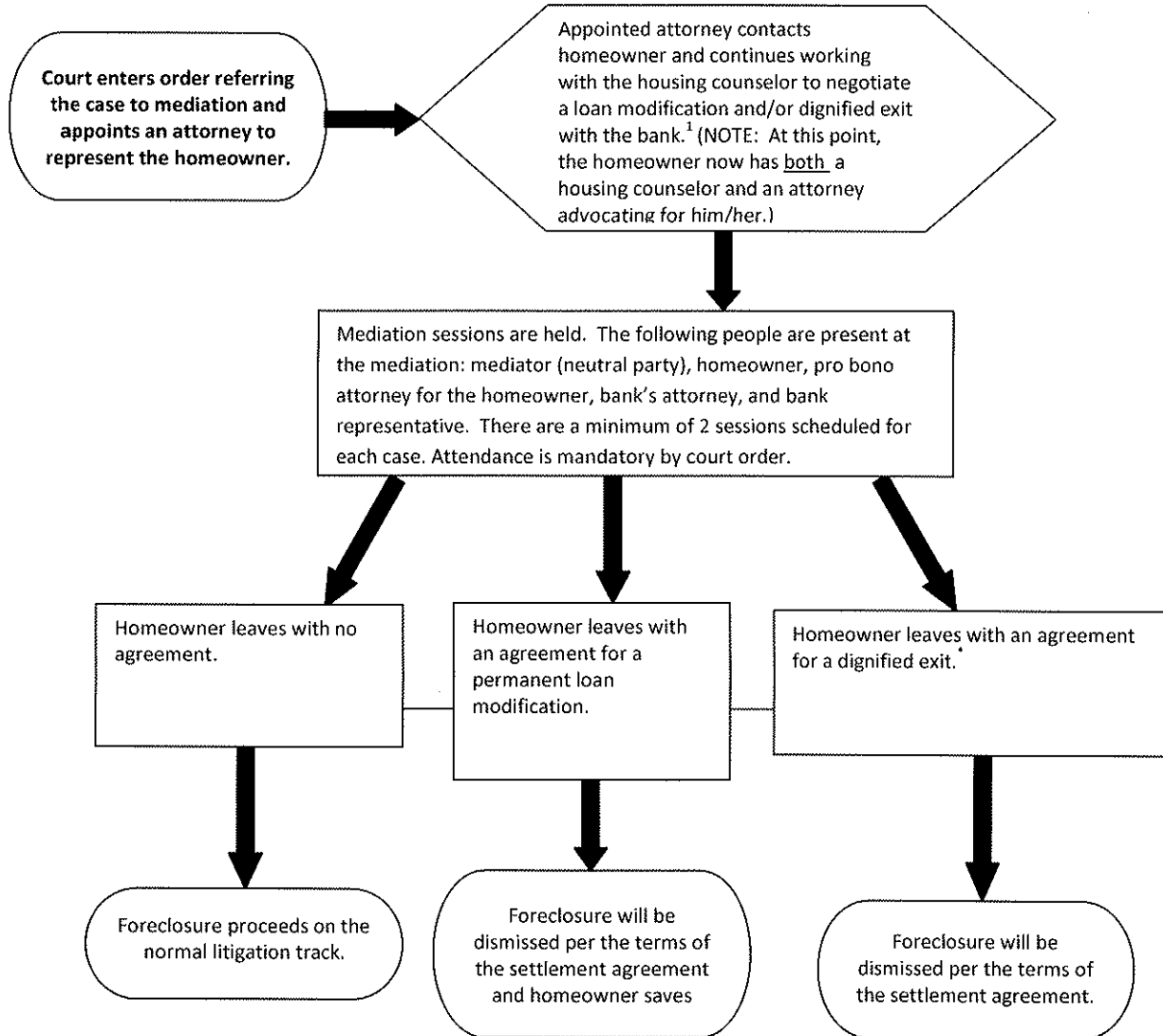
\* On-site housing counselors and attorneys are located on the 14<sup>th</sup> Floor of 69 W. Washington Street, and 1303 Richard J. Daley Center. When an appointment is scheduled through the IHDA Hotline or through the on-line form, individuals are directed to the proper location for their appointment. 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.

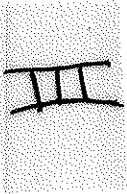
### **PART III Proposals for Improvement**

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:

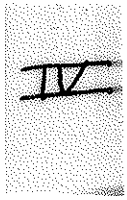
- The homeowner has not yet gone to court to present the motion for mediation.
- The homeowner understands that the substantial or total loss of his or her income means he or she is unable to obtain a loan modification and makes an informed decision to no longer pursue mediation.
- The homeowner is able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



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.

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

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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney App <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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)

<sup>6</sup> **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.

<sup>7</sup> **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 for enclosure, 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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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)

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

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<sup>4</sup> **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.

<sup>5</sup> **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

<sup>6</sup> **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.

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<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney App <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney App <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

<sup>1</sup> 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)**

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appnts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

- <sup>1</sup> **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.
- <sup>2</sup> **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.
- <sup>3</sup> **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.
- <sup>4</sup> **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.
- <sup>5</sup> **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.
- <sup>6</sup> **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.
- <sup>7</sup> **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.
- <sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appls <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

<sup>1</sup> **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.

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

<sup>3</sup> **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)**

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney App <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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)

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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/Winneka	-	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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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)**

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Apps <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

<sup>1</sup> 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)**

<sup>2</sup> **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.

<sup>3</sup> **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.

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appls <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>
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**

<sup>1</sup> **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.

<sup>2</sup> **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.

<sup>3</sup> **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)

<sup>4</sup> **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.

<sup>5</sup> **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.

<sup>6</sup> **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.

<sup>7</sup> **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.

<sup>8</sup> **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 <sup>1</sup>	No. of Scheduled Housing Counseling & Attorney Appts <sup>2</sup>	No. Cases Referred to Mediation <sup>3</sup>	No. Homeowners Staying in Home Longer because of Mediation <sup>4</sup>	MEDIATION PENDING No. Cases Referred to Mediation but awaiting HAMP Response <sup>5</sup>	No. Cases with No Agreement <sup>6</sup>	No. Cases where Homeowner Reached Other Agreement <sup>7</sup>	No. Cases where Homeowner Retained Home <sup>8</sup>	
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**

<sup>1</sup> **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.

<sup>2</sup> **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)
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**Explanation of Each Column (Continued)**

<sup>3</sup> **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.

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<sup>7</sup> **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.

<sup>8</sup> **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.