

## Does my bank have to modify my loan?

No. However, the bank must check whether you are eligible for a loan modification and communicate with you in mediation.

## What happens if we can't settle or my case is not eligible for mediation?

Once your case leaves the program, you will have 21 days to file an appearance and answer or other responsive pleading to the complaint for mortgage foreclosure. The legal proceeding will then continue in court.

## What if I have more questions?

Visit [ILForeclosureProgram.org](http://ILForeclosureProgram.org) or call HomeStart at 815-962-2011.

## Where do I call if I need legal help but can't afford it?

You may wish to call Prairie State Legal Services at 888-966-7757 Monday through Friday between the hours of 9AM-12PM and 1PM-4PM.

## Proceed with Caution

Before entering into any transaction with a person offering to help you that is not affiliated with the Mortgage Foreclosure Mediation Program, please contact a lawyer, government official or HUD certified housing counselor for advice.

Foreclosure Mediation  
Program-ADR Center  
308 W. State Street, Ste 25  
Rockford, IL 61101



The 17th Judicial Circuit Court is grateful to all the partners who made the Residential Mortgage Foreclosure Mediation Program possible, including:

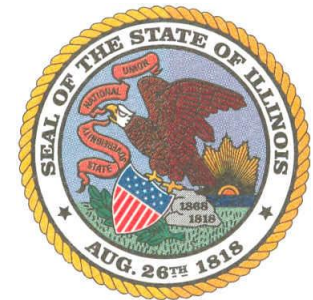
- Office of the Illinois Attorney General
- HomeStart
- Resolution Systems Institute

Inside, you will find helpful information about who the program serves and how it works.

Log on to [ILForeclosureProgram.org](http://ILForeclosureProgram.org) or call HomeStart at 815-962-2011 for more information

# 17TH JUDICIAL CIRCUIT COURT OF ILLINOIS

# RESIDENTIAL MORTGAGE FORECLOSURE MEDIATION PROGRAM



# HOMEOWNER BROCHURE

## What is mediation and how can it help me?

The 17<sup>th</sup> Judicial Circuit of Illinois' Residential Mortgage Foreclosure Mediation Program provides a unique opportunity to aid families throughout the county who are in foreclosure.

Mediation is a process where a neutral third-party (a trained mediator) helps borrowers and lenders communicate to explore options available to a homeowner.

While not every mediation resolves the foreclosure, the process can give homeowners an opportunity to speak directly with a representative of their lending institution and may generate options for resolving the foreclosure, including possible loan modification and other available options.

## Who is eligible?

This program is available to homeowners in a residential foreclosure case:

- Filed on or after June 1, 2014 in Winnebago County,
- Filed on or after November 1, 2014 in Boone County

The Court may also refer cases to the Program on a case-by-case basis.

## What do I have to do to participate?

1. Go to [ILForeclosureProgram.org](http://ILForeclosureProgram.org) to learn more and to submit an application online with HomeStart **within 21 days** of either receiving a foreclosure complaint or a referral from the Court.  
Homeowners may contact HomeStart at 815-962-2011 if online access is not available, or if language assistance is needed.
2. Submit any supporting documents requested by HomeStart within 14 days of submitting your application.
3. Participate in a **pre-mediation conference** with HomeStart. The purpose of this conference is to discuss possible options with a housing counselor, after the counselor has been able to review your financial situation.
4. Attend the **mediation session** and participate in good faith.
5. Comply with all program requirements and meet all deadlines.

## Does participating in, or requesting, mediation stop the foreclosure case filed against me?

All legal proceedings will be on hold while you are participating in the program.

## Do I have to pay anything?

No, there is no cost to homeowners for housing counseling and mediation services. This program is supported by several sources, including the Office of the Illinois Attorney General and the Circuit Court through court filing fees.

## Will the mediator issue a decision in my case?

No. The mediator will help you and your bank's representatives talk to each other to explore the available options.

## What is HomeStart?

HomeStart is a nonprofit, HUD-certified housing counseling agency. HomeStart helps area residents buy, improve, and save their homes from foreclosure.

*Please note that HomeStart will work with you and will provide housing counseling even if you are not eligible for the Mediation Program.*

