

NOTICE OF MANDATORY MEDIATION

IT MAY BE POSSIBLE TO SAVE YOUR HOME

FREE FORECLOSURE MEDIATION IS AVAILABLE

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

WHAT DOES THIS MEAN?

The Mandatory Madison County Foreclosure Mediation Program involves a series of pre-mediation conferences in which the homeowner and lender come together to explore mutually beneficial alternatives to foreclosure. If no agreement is reached during the pre-mediation conferences, the case can be set for full mediation. Full mediation is a process where a neutral mediator communicates with borrowers and lenders to try to assist them to reach a voluntary and mutual agreement to resolve a delinquency. In the event the loan terms cannot be re-negotiated; the mediator will also discuss non-retention options which involve you giving up the house in exchange for the lender releasing you from any further liability. All of your discussions with the mediator will be kept confidential.

WHERE DOES THE MEDIATION TAKE PLACE?

In order to take advantage of this *free* mediation program you **must** appear at the Madison County Courthouse located at 155 North Main Street, Edwardsville, Illinois, for the Initial Intake Conference. ***You will be notified of the date of the Initial Intake Conference by mail.*** FAILURE TO APPEAR AT THE INITIAL INTAKE CONFERENCE WILL RESULT IN THE TERMINATION OF THE MEDIATION PROCESS. YOUR CASE WILL BE SENT BACK TO THE COURT FOR A POSSIBLE JUDGMENT AGAINST YOU.

In order to assist the Mediation Administrator in determining your ability to keep your home, you **must** bring the enclosed completed questionnaire and two utility bills showing proof of residence.

REMEMBER

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

NEED MORE ASSISTANCE

Free Legal Assistance: Land of Lincoln Legal Assistance Foundation: 618-462-0029

St. Louis University Legal Clinic: 314-977-2796

HUD Certified Housing Counselors: Justine Peterson Agency: 314-533-2411

Karen Drayton-Fowlkes: 314-378-9407 CDBG Operations Corporation 618-274-7832

Language Assistance: Should you require language assistance, or an interpreter, assistance can be arranged through the Program Administrator, Jennifer Dunham, who can be reached at 618-296-4760 or jedunham@co.madison.il.us

MORE QUESTIONS: Please contact Jennifer Dunham, Program Administrator, at 618-296-4760 or jedunham@co.madison.il.us