

NOTICE OF MANDATORY MEDIATION

IT MAY BE POSSIBLE TO SAVE YOUR HOME FREE FORECLOSURE MEDIATION IS AVAILABLE

But, you must take action NOW!

You have been served with a foreclosure complaint that could cause you to lose your home. The Twelfth Judicial Circuit (Will County) has adopted a local rule establishing a Mandatory Mediation Program to assist homeowners in foreclosure. This program is available to all homeowners whether or not they file an answer to the foreclosure complaint and is *free of charge*.

WHAT DOES IT MEAN?

Foreclosure mediation is a process where a neutral mediator assists lenders and borrowers in trying to reach a voluntary and mutual agreement to resolve a loan delinquency. In the event a re-negotiation of your loan terms cannot be done, the mediator will also discuss your giving up your 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?

Foreclosure mediation will take place in the Will County Court Annex located at 57 N. Ottawa Street, Joliet, IL-3rd Floor (Arbitration Center). In order to take advantage of this FREE mediation program you **must** appear for a pre-mediation meeting with the mediator on the date set forth in the Summons given to you. **FAILURE TO APPEAR WILL RESULT IN THE MEDIATION PROCESS BEING TERMINATED AND YOUR CASE BEING REFERRED BACK TO THE JUDGE FOR A POSSIBLE JUDGMENT AGAINST YOU.**

In order to assist the mediator in determining your ability to keep your home, please bring the following documents to your initial mediation court date:

- Most recent tax return
- Current bank statements, if available
- Most recent W-2 and paystub (if employed)
- Complete and Return the enclosed Questionnaire (all information will be kept confidential).

You Are Also Encouraged To Get A Housing Counselor To Help You. For more information about housing counselors, you may call the toll-free telephone number 1.800.569.4287 and ask for the name of a housing counselor in your area certified by the Department of Housing & Urban Development (HUD) or contact one of the following organizations:

Will County Center for Community Concerns
www.wccccc.net Tel: (815) 722-0722

Community Service Council of Northern Will County
www.thecsc.org Tel: (815) 886-5000 or (630) 759-9494

*Your housing counselor or your attorney may also attend the mediation process with you.

CAUTION

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 Illinois licensed attorney and/or file an answer to the complaint.

For more information about the Will County Foreclosure Mandatory Mediation Program, please visit www.willcountycircuitcourt.com and click on the Mandatory Mediation tab.

(*Please note-if you require a translator, you are responsible for bringing one with you.)

ANDREA LYNN CHASTEEN, CLERK OF THE CIRCUIT COURT OF WILL COUNTY