

Nineteenth Judicial Circuit

Mortgage Foreclosure Mediation

We are pleased to announce the launch of the Nineteenth Judicial Circuit's Residential Mortgage Foreclosure Mediation Program for Lake County! We are grateful to all the partners who made this program possible, including the Office of the Illinois Attorney General, the Affordable Housing Corporation of Lake County, and the Resolution Systems Institute. Below you will find some helpful information about who the program serves and how it works.

What is mediation and how can it help me?

In mediation, a neutral third-party, the mediator, will facilitate communication between you and the bank. The mediator will not represent you or the bank. The bank will send an attorney who will be in the room and a representative who will be either present in the room or participating over the phone. Mediation gives you the opportunity to explore the options available to you. It can increase communication and empower parties to reach a resolution that works best for them.

Who is eligible?

Homeowners who are parties to residential real estate mortgage foreclosure cases that were filed on or after December 2, 2013.

How does this program work?

- If you are eligible for the program, you must first attend an Informational Session offered by the Affordable Housing Corporation of Lake County (AHC) within 35 days of receiving summons and complaint. A notice about the foreclosure mediation program will be attached to the summons.
- Next, you will have the opportunity to work with knowledgeable housing counselors to explore available options and submit the necessary paperwork to the bank.
- Once you have completed housing counseling, you will have the opportunity to participate in mediation.

Do I have to pay anything?

No. This program is funded through several sources including a grant from the Office of the Attorney General and case filing fees.

Does participating in, or a request for mediation, stop the foreclosure case filed against me?

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

What is an Informational Session?

It is a group class that gives you a better understanding of what to expect during the foreclosure process and to introduce you to available options and community resources. Sessions will be held on a rotating basis at the Lake County branch courts, with some sessions offered in Spanish. Please call **847-263-7478** to register.

Will the mediator issue a decision in my case?

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

What is the Affordable Housing Corporation of Lake County?

AHC is a nonprofit HUD-certified housing counseling agency. AHC's mission is to increase and preserve affordable housing via high-integrity, high-impact services and partnerships that protect and empower consumers and communities. Simply put, they help Lake County residents buy, improve, and save their homes from foreclosure.

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?

If mediation ends without an agreement, you will have 30 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?

Please call the Affordable Housing Corporation of Lake County at **847-263-7478**. You can also call the Mediation Program Coordinator at **847-377-3552** or e-mail at okordonskaya@aboutrsi.org.

Where do I call if I need legal help but cannot 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.