



*****DO NOT IGNORE THIS PAGE*****

NOTICE OF MANDATORY MEDIATION
16TH JUDICIAL CIRCUIT COURT KANE COUNTY

**FREE FORECLOSURE MEDIATION FOR HOMEOWNERS IS AVAILABLE.
YOU MAY BE ABLE TO SAVE YOUR HOME.**

The 16th Judicial Circuit Court Kane County has established a Mandatory Foreclosure Mediation Program to assist homeowners in foreclosure.

TO BEGIN, YOU MUST CALL THE PROGRAM COORDINATOR AT 630-444-3128 TO CONFIRM YOUR INTRODUCTORY PHONE CONFERENCE AND TO SCHEDULE YOUR PRE-SCREENING MEETING (Do not wait for a second notice to arrive before you make this call – Call within **14 days** after you receive this notice)

IF YOU FAIL TO CONTACT THE PROGRAM COORDINATOR, THE MEDIATION PROCESS MAY TERMINATE IN 30 DAYS, YOUR CASE WILL PROCEED IN COURT, AND A JUDGMENT MAY BE ENTERED AGAINST YOU.

NEXT, YOU MUST ALSO COMPLETE THE FOLLOWING STEPS TO CONTINUE PARTICIPATION IN THE FORECLOSURE MEDIATION PROGRAM:

- 1) FILE YOUR APPEARANCE WITH THE KANE COUNTY CLERK OF THE COURT.**
- 2) COMPLETE THE ENCLOSED HOMEOWNER'S QUESTIONNAIRE & CHECKLIST.**

**VISIT OUR WEBSITE FOR MORE HELPFUL INFORMATION:
www.illinois16thjudicialcircuit.org/foreclosureMediation.aspx**

GET ADVICE: This information does not replace the advice of a professional. You may have other options. Get professional advice from a lawyer or HUD-certified housing counselor about your rights and options to avoid foreclosure. If you dispute your lender's claims you should consult an attorney and fully participate in the foreclosure litigation of your pending case.

LAWYER: If you are looking for a lawyer to hire, contact the Kane County Bar Association at 630-762-1900 for a referral. Free or low cost legal help may be available if eligible: call Prairie State Legal Services at 888-966-7757 or Administer Justice at 847-844-1100; or apply in person for the "Lawyer in the Library" in the Kane County Law Library & Self Help Legal Center at the Kane County Judicial Center, 37W777 Route 38, St. Charles, IL, 60174. You may also visit the **FREE HELP DESK** at the Kane County Courthouse, 100 S. 3rd St., Geneva, outside Courtroom 150, Mon.-Fri. 9-11:30 am for legal information.

HOUSING COUNSELING: You are strongly encouraged to speak with a HUD certified counselor. HUD-certified Housing Counselors provide their services **FREE** of charge. Contact the Program Coordinator at 630-444-3128 for local HUD-certified housing counselors near you or visit the HUD website at **www.hud.gov**



*****DO NOT IGNORE THIS PAGE*****

NOTICE OF MANDATORY MEDIATION
16TH JUDICIAL CIRCUIT COURT KANE COUNTY

Mediation is a process where a neutral third party helps borrowers and lenders communicate to resolve a loan delinquency through voluntary, mutual agreement. Your housing counselor or attorney may attend the mediation with you. In mediation, you may be able to work with your lender to modify your loan terms or discuss other alternatives regarding your house. No court action may be taken against you in this case while this process is ongoing but there is no guarantee that an agreement may be reached by both parties. All discussions are confidential.

Before your Introductory Phone Conference, you should begin to gather the financial documents listed in the attached **QUESTIONNAIRE & CHECKLIST FOR THE KANE COUNTY MORTGAGE FORECLOSURE MEDIATION PROGRAM**. You **MUST** participate in your Introductory Phone Conference, even if you have not yet gathered all of the information. The Program Coordinator can refer you to resources to assist with document preparation.

You may also need the documents listed below to apply for a loan modification. You may obtain these forms by visiting www.illinois16thjudicialcircuit.org/foreclosureMediation.aspx or at the Kane County Law Library & Self-Help Center located at the Kane County Judicial Center 37W777 Rt. 38, St. Charles, IL 60174.

- Dodd-Frank Certification
- Request for Modification & Affidavit (Please sign and date. This federal form is required by all servicers)
- 4506T-EZ Form (Please sign & date)

*******WARNING – USE CAUTION BEFORE PAYING ANY MONEY FOR
MORTGAGE FORECLOSURE HELP*******

The Kane County Foreclosure Mediation Program is provided FREE of additional direct cost to the Homeowner through funding support from paid filing fees, Kane County and the Illinois Attorney General. The court-approved mediators, and not-for-profit HUD-approved housing counseling agencies and legal aid organizations who are our Program partners will NEVER ask you for additional money.