

Can the mediator require the bank to modify my loan?

No. However, housing counseling and mediation require the bank to check if you are eligible for a loan modification and to communicate with you about all your available options. The mediator is not the judge and will help you talk to your bank rather than make a decision in your case.

Where will mediations take place?

19th Judicial Circuit Arbitration Center
415 West Washington Street, Suite 106
Waukegan, IL 60085

What if I have more questions?

Please call the Mediation Programs Specialist at **847-377-3552**, or e-mail uedwards@lakecountyil.gov. You can also call the Affordable Housing Corporation of Lake County at **847-796-8050**.

What if I need legal help but can't afford it?

You may call Prairie State Legal Services at **888-966-7757** Monday through Friday between the hours of 9AM-12PM and 1PM-4PM. If you want to represent yourself but need help understanding the process and finding the forms you will need, visit the Center for Self-Representation in the lobby of the courthouse at 18 N. County Street in Waukegan.

The 19th 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
- Affordable Housing Corporation of Lake County
- Resolution Systems Institute

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

**19TH JUDICIAL
CIRCUIT COURT
LAKE COUNTY

RESIDENTIAL
MORTGAGE
FORECLOSURE
MEDIATION
PROGRAM**



**It may be possible to
save your home!**

What is mediation and how does it help me?

In mediation, a neutral third-party helps you and your lender discuss possible solutions to your foreclosure. The mediator will not represent you or the bank and will not force anyone to reach an agreement. Mediation can increase communication and empower you to reach a resolution that works. Mediation is also beneficial because legal proceedings will be on hold while you are participating in the program.



Who is eligible?

You may be eligible if you live in a home that has one to four units and a foreclosure has been filed with the court. Call 847-3773552 for more information about the program and to learn more about your eligibility. You may participate in housing counseling with AHC even if you are not eligible for the Mediation Program.

Do I have to pay anything?

No. This program is funded through several sources including the Office of the Illinois Attorney General and court filing fees.

What do I have to do to participate?

1. Call the program coordinator at **847-3773552** within 42 days of receiving the summons to schedule an appointment for housing counseling.
2. Participate in housing counseling with AHC, and submit any requested financial information to the housing counselor.
3. Attend the mediation conference and participate in good faith.
4. Comply with all program requirements and meet all deadlines.



What is Affordable Housing Corporation of Lake County and what happens in housing counseling?

AHC is a nonprofit, HUD-certified housing counseling agency that will help prepare you for a mediation session. Housing counselors are experts at helping homeowners understand their options, preparing loan modification application packets, and negotiating with lenders. AHC also offers these and other services to people not participating in the mediation program. Visit www.ahcl.org for more information.

Who participates in a mediation session?

You and the bank's attorney must participate in person. A bank's representative with authority to settle will participate by phone.



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

The foreclosure action will be stayed while you are in the mediation program. That means the legal proceedings stop and are on hold until you leave the program. The legal stay can give you the time to try to work things out with your lender without added legal pressures.

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.



