

## 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.

## 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.

## Where will mediations take place?

Remotely via Zoom

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

You may call Prairie State Legal Services at 888-966-7757 Monday-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, call the Self-Represented Litigant Coordinator at 847-377-3734 or visit the Center for Self-Representation in the Law Library of the courthouse at 18 N. County Street in Waukegan.

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

Updated information pertaining to the Mortgage Foreclosure Mediation Program and Mortgage Foreclosure Help Desk is at:

<http://19thcircuitcourt.state.il.us/1421/Mortgage-Foreclosure-Mediation-Program>

Motions in Foreclosure cases for Self-Represented Litigants (SRL's) are being heard **in-person in C-304 and via C-304's Zoom court call**. Information for Zoom is below:

<https://19thcircuitcourt.state.il.us/2163/Remote-Court-Hearings>

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
- Community Partners for Affordable Housing (CPAH)
- Lake County Housing Authority (LCHA)

# 19TH JUDICIAL CIRCUIT COURT LAKE COUNTY



## RESIDENTIAL MORTGAGE FORECLOSURE MEDIATION PROGRAM

*It may be possible to save  
your home!*

Proudly Presented By



NINETEENTH  
JUDICIAL CIRCUIT COURT  
LAKE COUNTY, ILLINOIS

### What do I have to do to participate?

1. Call the Mediation Program Specialist at 847-377-3552 within 42 days of receiving the summons to schedule an appointment for housing counseling.
2. Participate in housing counseling with CPAH or LCHA 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.



### 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 847-377-3552 for more information about the program and to learn more about your eligibility.

*You may participate in housing counseling with CPAH or LCHA even if you are not eligible for the Mediation Program.*

### What is Community Partners for Affordable Housing (CPAH) / Lake County Housing Authority (LCHA) and what happens in housing counseling?

CPAH and LCHA are nonprofit, HUD-certified housing counseling agencies 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. CPAH and LCHA also offer these and other services to people not participating in the mediation program. Visit [CPAH](#) and [LCHA](#) 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.

### 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.



### 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 Mediation Program Specialist at 847-377-3552, or e-mail [MortgageForeclosureMediationProgram@lakecountytvl.gov](mailto:MortgageForeclosureMediationProgram@lakecountytvl.gov). You can also call the Community Partners for Affordable Housing (CPAH) at 847-263-7478 and Lake County Housing Authority (LCHA) at 847-223-1170.