

NOTICE OF MANDATORY MEDIATION
FREE FORECLOSURE MEDIATION IS AVAILABLE

You have been served with a foreclosure complaint that could cause you to lose your home. The Twenty-First Judicial Circuit (Kankakee County) created a Mandatory Foreclosure Mediation Program to help homeowners in foreclosure. This program is available to all homeowners and is *free of charge*.

WHAT DOES IT MEAN? Foreclosure mediation is a process where a neutral third person (“mediator”) assists lenders and borrowers in trying to reach a voluntary and mutual agreement to resolve a loan delinquency. If you and the bank cannot agree to change the loan terms, the mediator will discuss other options, such as a short sale or giving the bank your house in exchange for the lender forgiving your mortgage debt. All of your discussions with the mediator will be kept confidential.

WHERE DOES THE MEDIATION TAKE PLACE?

You **must** appear for your initial mediation court date on the date and time shown in the Summons. Please go to the First Floor Lobby of the Kankakee County Courthouse, 450 Court Street, Kankakee, Illinois 60901.

IF YOU DO NOT SHOW UP, MEDIATION STOPS AND YOUR CASE WILL GO TO THE JUDGE FOR A POSSIBLE JUDGMENT AGAINST YOU.

You must bring the following documents to your initial mediation court date:

- Last two years of tax returns, complete with W-2s
 - Last two months of all bank statements
 - Last 60 days of paystubs (if employed)
 - Current Utility Bills
- Complete and Return the enclosed Questionnaire (all information will be kept confidential).

You Should Contact A Housing Counselor Prior to Your Mediation Court Date.

For more information about HUD-certified 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 or you may contact one of the following organizations:

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

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

Institute for Consumer Credit
Education
www.icceillinois.org
Tel: (708) 633-6355

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

You may be eligible for free legal assistance.

To apply, contact Prairie State Legal Services, Inc. at (888)-966-7757

CAUTION

During the mediation, the court will not enter a judgment of foreclosure against you, but the court cannot guarantee that you and your bank will reach an agreement. If you dispute your bank’s claims, you should consult an Illinois licensed attorney and/or file an answer to the complaint.

For more information about the Kankakee County Foreclosure Mandatory Mediation Program, please visit www.co.kankakee.il.us/21stJudicial/pdf and click on the Mandatory Mediation tab.

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

SANDRA M. CIANCI, CLERK OF THE CIRCUIT COURT OF KANKAKEE COUNTY