

NOTICE OF RESIDENTIAL FORECLOSURE MEDIATION PROGRAM

--- *IT MAY BE POSSIBLE TO SAVE YOUR HOME* ---

You have been served with a foreclosure complaint that could cause you to lose your home. The 17th Circuit Court has established a Residential Foreclosure Mediation Program ("Mediation Program") to assist homeowners who have been served with foreclosure complaints. All homeowners may apply, free of charge, to participate in the Mediation Program.

WHAT IS MEDIATION?

In the Mediation Program, a neutral Mediator helps homeowners and lenders discuss possible agreements to remedy delinquent loans. The mediator does not take sides, and there will be an agreement only if the homeowner and lender both agree.

WHAT MUST I DO?

To participate in this free Mediation Program you **must**:

- **Complete the Application** online at www.ilforeclosureprogram.org within **21 days** of the date you were served with the foreclosure complaint (contact HomeStart at 815-962-2011 *only* if you do not have online access, or if you need language assistance); and
- **Follow the instructions** in the online Application and provide the Intake Coordinator (HomeStart) with **all of the documents** it requests within **14 days** of completing the online Application.

If you do not comply with these requirements and meet these deadlines, **you will not be eligible** to participate in the Mediation Program. HomeStart will not provide you with legal services; if you need legal services but cannot afford them, please contact Prairie State Legal Services at 888-966-7757.

After you apply online, HomeStart will review your Application to determine whether you are eligible to participate in a Mediation. HomeStart will then schedule a Pre-Mediation Conference with you to discuss your Application within **30 days** of the date you applied online. After you attend the Pre-Mediation Conference, and if it is determined that your situation is appropriate for mediation, a date will be set for the Mediation. Both you and the lender's representative **must attend the Mediation**.

PLEASE NOTE

While no court action will be taken against you while you are participating in the Mediation Program, **there is no guarantee** that an agreement can be reached between you and your lender. If you dispute your lender's claims, you should **consult an attorney** and fully participate in the foreclosure litigation.

For more information about the 17th Circuit Residential Foreclosure Mediation Program, please visit www.illinois17th.com or contact HomeStart, at **815-962-2011**.