

**Does my bank have to modify my loan?**

*No. However, the bank must check whether you are eligible for a loan modification and communicate with you in mediation.*

**What happens if we can't settle or my case is not eligible for mediation?**

*Once your case leaves the program, a stay on proceedings will remain in place for 21 days to allow you to file an appearance along with an answer or other responsive pleading to the complaint for mortgage foreclosure. The legal proceeding will continue in court after the 21 day period has passed.*

**Where do I call if I need legal help but can't afford it?**

*You may wish to contact **Prairie State Legal Services at 888-966-7757** Monday-Friday between 9AM-12PM and 1PM-4PM.*

**Proceed with caution**

*Our program is free of charge to homeowners. Before entering into any transaction with a person offering to help you that is not affiliated with our program, please contact a lawyer, government official, or HUD-Approved housing counseling agency for guidance.*

**If you have more questions:**  
**Visit: [ILForeclosureProgram.org](http://ILForeclosureProgram.org)**  
**Call: 815-319-4995**  
**Email: [FM@17thcircuit.illinoiscourts.gov](mailto:FM@17thcircuit.illinoiscourts.gov)**

Foreclosure Mediation Program  
400 W. State Street, Suite 060  
Rockford, IL 61101



**17<sup>TH</sup> JUDICIAL CIRCUIT  
COURT OF ILLINOIS**

**RESIDENTIAL  
FORECLOSURE  
MEDIATION PROGRAM**



**HOMEOWNER BROCHURE**

### **What is mediation and how can it help me?**

*The 17<sup>th</sup> Judicial Circuit of Illinois' Residential Foreclosure Mediation Program provides a unique opportunity to aid families in Boone and Winnebago Counties who are in foreclosure.*

*Mediation is a process where a neutral third party (a trained mediator) helps borrowers and lenders communicate to explore options available to a homeowner.*

*While not every mediation resolves the foreclosure, the mediation process gives homeowners an opportunity to speak directly with a representative of their lending institution, and may generate options for resolving the foreclosure.*

### **Who is eligible for the program?**

*The Residential Foreclosure Mediation Program is available to defendants in a residential foreclosure case who occupy a single family home, or if the property being foreclosed upon is a multi-family home of six units or less, and the defendant resides in one of the units.*

*In addition, to participate in mediation, the defendant must be the person on the mortgage note, the spouse of the person on the note, or a descendant of the person on the note.*

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

1. Go to [ILForeclosureProgram.org](http://ILForeclosureProgram.org) to learn more and submit an application. **There are specific deadlines for applications, so you should apply as soon as you become aware of your case.**
2. Submit any documents requested by the program within your court mandated timeframe.
3. Participate in a pre-mediation conference discuss possible options with a counselor from a HUD-approved agency.
4. Attend the mediation session(s) and participate in good faith.
5. Comply with all program requirements and rules.

### **Who will I be working with?**

*The Residential Foreclosure Mediation Program is administered through the court and is staffed by a full time Program Administrator who oversees the logistics of the program. There is also a part time Program Assistant who collects documents.*

### **Where can I find help?**

*HUD-approved housing counseling agencies can help area residents buy, improve, and save their homes from foreclosure. Go to <https://portal.hud.gov/hudportal/HUD> to find a HUD-approved housing counseling agency near you.*

### **Do I have to pay anything?**

**No. There is no cost to homeowners for housing counseling and mediation services.** This program is supported through several sources, including the Office of the Illinois Attorney General and the Circuit Court through filing fees. **If you are advised that you must utilize a paid service to use the foreclosure program, please contact the Program Administrator immediately.**

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

*While in the mediation program, the Plaintiff in the foreclosure case is not permitted to proceed with an entry of judgment or confirmation of sale of the property being foreclosed on.*

### **Will the mediator issue a decision in my case?**

*No. A trained mediator will help you and your bank's representative talk to each other and explore the available options, but the mediators are not able to provide legal advice or make a final decision in the case.*

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