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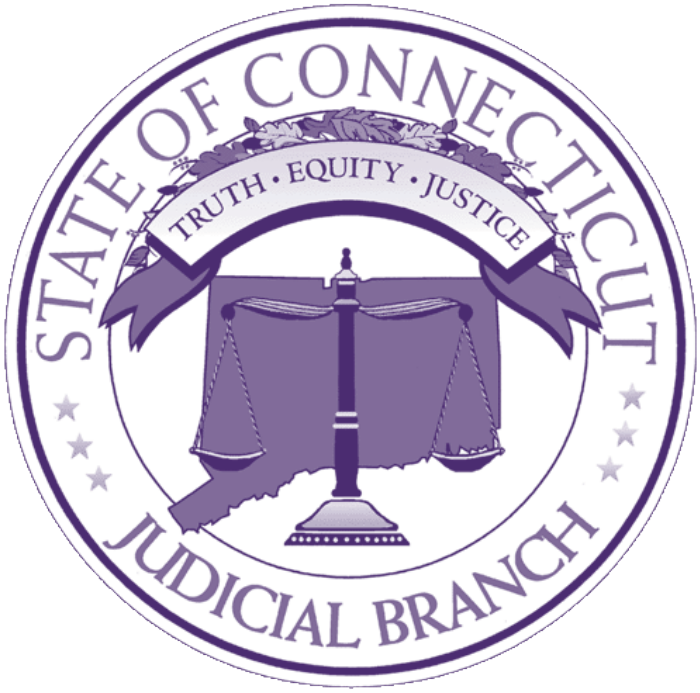

Foreclosure Mediation Program

Report to the Banking Committee
of the General Assembly

Submitted Pursuant to General Statutes §§ 11-4a and 49-31n (d) (2).

March 1, 2018

Office of the Chief Court Administrator
Honorable Patrick L. Carroll, III

The mission of the Connecticut Judicial Branch is to serve the interests of justice and the public by resolving matters brought before it in a fair, timely, efficient and open manner.

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Introduction

The following report represents the fifth in a series of six reports on the Foreclosure Mediation Program ("FMP") and covers the period July 1, 2013 through December 31, 2017, inclusive.[1] Prior reports can be found on the Judicial Branch website at http://www.jud.ct.gov/statistics/fmp/ along with a more extensive analysis of the FMP that was conducted by independent consultants pursuant to a grant from the State Justice Institute.[2]

Part 1 of this report presents updated information about the civil docket statewide. Available data is reported by calendar year, from 2007 through 2016, for (i) all civil cases, (ii) all foreclosures, including non-mortgage and mortgage foreclosures, (iii) all mortgage foreclosures, including commercial and residential mortgage foreclosures, and (iv) eligible mortgage foreclosure cases in the FMP. Additional data concerning the average time to disposition (from case initiation to case completion) is also reported under a number of different scenarios.

Part 2 of this report contains a FMP summary, participant information, and data by judicial district on cases in the FMP between July 1, 2013 and December 31, 2017. This includes premediation and mediation data, requests to extend the mediation period and objections thereto, as well as mediation outcomes.

Data shows that, during this period, a total of 32,122 premediation meetings and 114,677 mediation sessions were scheduled, of which 19,237 meetings and 54,694 sessions were held. Homeowners in 11,155 cases completed mediation and, in 73% of those cases, the parties reached agreements resulting in home retention. In another 17% of cases, agreements were reached allowing homeowners to gracefully exit from the home as a result of a sale, short sale, deed-in-lieu of foreclosure, or negotiated departure date. Taken together, these result in a settlement rate of 90%.

A judicial district map, sample mediator report forms, and FMP settlement data[3] for cases completing mediation are attached to the report in Appendices A-E.

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[1] General Statutes §49-31n (d) (2)

[2] G. Gong & C. Brinton, "Connecticut Judicial Branch Mortgage Foreclosure Mediation Program Evaluation", State Justice Institute, October 2014.

[3] Settlement data does not include cases that did not complete mediation either because (i) mediation was terminated by a judge or (ii) voluntarily terminated by the mortgagor by failing to appear at mediation or electing not to request an extension of the mediation period in order to reach a resolution through the mediation process despite court outreach efforts.

Civil Docket Summary

Note: Mortgage foreclosure data is unavailable for 2007 and the first half of 2008 because the Judicial Branch did not differentiate between a mortgage and non-mortgage foreclosure case until July 1, 2008. Accordingly, mortgage foreclosure data for 2008 in all tables that follow is only for the period July 1, 2008-December 31, 2008.

Caseload Data

Table 1: Cases Added

Calendar Year	Civil Matters	Foreclosures[4]	Mortgage Foreclosures		
	All	All	All[5]	With FMP request[6]	In FMP[7]
2007	62,841	18,001	Not available	Not applicable	Not applicable
2008	72,240	21,769	9,200 (½ year)	3,050 (½ year)	2,737 (½ year)
2009	80,050	27,340	22,151	9,799	8,571
2010	72,494	21,718	16,262	8,459	7,225
2011	66,940	14,781	9,445	4,651	3,891
2012	63,581	19,202	13,117	6,177	4,909
2013	61,244	21,443	16,117	7,619	6,236
2014	55,715	16,079	11,604	5,005	4,164
2015	49,930	10,532	6,620	2,639	2,276
2016	52,088	13,130	10,130	4,086	3,601
2017	55,294	12,628	9,768	3,799	3,289

[4] Includes actions to foreclose tax, condominium, and judgment liens as well as commercial and residential mortgage foreclosures.

[5] Includes all commercial and residential mortgage foreclosures. Only those residential mortgage foreclosures that meet the statutory eligibility requirements are eligible to participate in the FMP. Commercial foreclosures are ineligible for the FMP.

[6] Includes any mortgage foreclosure action with a return date on or after July 1, 2008 where the mortgagor has *filed* a Foreclosure Mediation Certificate requesting mediation. Numbers may include cases ultimately determined to be ineligible that would not be referred to the FMP.

[7] Includes any mortgage foreclosure action where the mortgagor filed a Foreclosure Mediation Certificate, was determined to be eligible for the FMP, and was put in the program. To be eligible, the mortgagor (i) must be a borrower on the note secured by the mortgage being foreclosed, or be a non-borrower spouse or former spouse who qualifies as a permitted successor-in-interest, (ii) must own the property and (iii) occupy it as a primary residence, and (iv) the property must be a 1-4 family residence in Connecticut. Lastly, it must be a mortgage foreclosure with a return date on or after July 1, 2008.

Table 2: Cases Disposed

Calendar Year	Civil Matters	Foreclosures	Mortgage Foreclosures		
	All	All	All	With FMP Request	In FMP
2007	64,399	15,956	Not available	Not applicable	Not applicable
2008	59,754	16,998	1,841 (½ year)	565 (½ year)	432 (½ year)
2009	63,328	17,614	10,072	3,711	3,000
2010	75,324	22,834	15,163	8,454	6,366
2011	73,219	17,734	11,492	7,715	5,817
2012	67,672	17,790	10,540	6,696	4,981
2013	67,642	20,749	13,670	7,787	5,787
2014	67,090	22,914	17,159	9,886	7,206
2015	62,813	18,650	14,966	7,258	6,723
2016	56,476	15,791	11,901	5,522	4,598
2017	57,355	14,521	11,386	4,957	4,198

Table 3: Cases Pending at Calendar Year End

Calendar Year	Civil Matters	Foreclosures	Mortgage Foreclosures	
	All	All	All	With FMP Request
2007	69,893	16,565	Data Not Available	Not Applicable
2008	82,340	21,340	7,333 (½ year)	3,093 (½ year)
2009	99,100	31,099	19,474	9,927
2010	96,025	29,897	20,522	11,807
2011	89,748	26,944	18,484	10,499
2012	85,602	28,284	21,021	11,457
2013	79,177	29,049	23,512	12,892
2014	67,881	22,177	17,924	9,935
2015	57,072	15,545	11,878	6,346
2016	56,754	14,384	11,383	5,923
2017	54,262	13,808	10,896	5,668

Time to Disposition Data

The following table reports, by calendar year, the average number of days it took to dispose of a mortgage foreclosure case both with and without FMP participation.

Table 4: Average Time to Case Disposition with and without Mediation

Calendar Year		Case Withdrawn by Plaintiff	Case Dismissed by the Court For Failure to Prosecute	Judgment of Strict Foreclosure Entered	Judgment of Foreclosure by Sale Entered
		Number of Days to Disposition			
2007	No Mediation	Data Not Available			
	Mediation	Data Not Available			
2008	No Mediation	Data Not Available			
	Mediation	Data Not Available			
2009	No Mediation	148	396	147	329
	Mediation	185	419	218	415
2010	No Mediation	266	392	236	474
	Mediation	310	460	359	563
2011	No Mediation	394	354	354	563
	Mediation	447	531	497	697
2012	No Mediation	399	1,168	397	685
	Mediation	515	1,197	630	802
2013	No Mediation	397	1,081	417	666
	Mediation	518	1,140	757	872
2014	No Mediation	475	1,484	428	676
	Mediation	593	1,446	834	945
2015	No Mediation	450	1,332	454	702
	Mediation	613	1,323	804	1,052
2016	No Mediation	423	1,107	377	617
	Mediation	573	1,162	845	1,008
2017	No Mediation	290	1,044	300	569
	Mediation	508	991	750	957

Program Summary

Funding: Since its inception on July 1, 2008, the FMP has been funded by appropriations from the state's Banking Fund. As a result of a decline in statewide residential foreclosures and the loss of FMP staff to retirement or resignation, the Branch reassigned FMP staff to additional court duties. In fiscal year 2016-2017, the Judicial Branch began transitioning FMP staff from the Banking Fund to the General Fund. For the Biennial Current Service Request for FY 2018-2019, the Branch reduced its Banking Fund appropriation request from $6,350,389 to $3,610,565 for each of the fiscal years. Currently the Banking Fund has 18 FMP staff and the program is scheduled to terminate when all mediation has concluded with respect to any foreclosure action with a return date prior to July 1, 2019.

Staff: As of the date of this report, FMP staff includes one program manager, 20 mediation specialists serving the state's 14 judicial districts, 7 caseflow coordinators and 14 office clerks. As previously indicated, most perform additional, non-FMP duties.

Mediation specialists are Judicial Branch employees who are trained in mediation and all relevant aspects of the law. They have substantial knowledge of federal and state assistance programs and their respective guidelines, as well as community-based resources in each district. Most are attorneys with many years of mediation experience.

Eligibility: Mortgagors are eligible for the FMP if they are a borrower on the note secured by the mortgage being foreclosed, own and occupy the property as their primary residence, and the property is a 1-4 family residence located in Connecticut. The action must be a mortgage foreclosure with a return date on or after July 1, 2008. Effective July 1, 2015, certain non-borrower spouses and former spouses became eligible for the FMP if they qualify as permitted successors-in-interest[8].

Participation: The FMP has an opt-in model for participation, requiring mortgagors to file an Appearance and Foreclosure Mediation Certificate (request) demonstrating FMP eligibility within 15 days of the case's return date. However, a judge can refer a mortgagor to the FMP at any time for good cause.

The court must schedule premediation meetings and mediation sessions only with those mortgagors who are *relevant* and *necessary* to the mediation and to any agreement being considered by the parties in connection with the mediation.

[8] General Statutes §49-31k (1) and (9)

Mediators are authorized to excuse any mortgagor from attending a mediation meeting or session if good cause is shown why the mortgagor should not have to appear. Good cause includes, but is not limited to, the fact that the mortgagor (i) no longer owns the home as a result of divorce and related deed transfer, (ii) no longer lives in the home, or (iii) is not a necessary party to the agreement being contemplated in mediation.

In addition, a mortgagor who is represented by counsel may not need to attend the first mediation session in person with counsel.

Mediation Period: The mediation period concludes on the earlier of 7 months from the case's return date or 3 mediation sessions, although the period can be extended by a judge on motion of either a party or the mediator in certain circumstances.

Objectives of the Mediation Program: The FMP's objectives are to determine if the parties can reach an agreement that will either avoid the foreclosure through loss mitigation, or expedite or otherwise facilitate the foreclosure. The parties are expected to pursue these objectives with reasonable speed and efficiency and in good faith without unreasonable and unnecessary delays. Mortgagees are expected to respond with a decision on a mortgagor's request for assistance within 35 days of receipt of a complete financial package. If the decision is a denial, the mortgagee must explain the denial. If additional information is requested or if the package is incomplete, the mortgagee is required to request the missing or additional information in writing within a reasonable period of time, and the 35 day decision time is extended for a reasonable time.

Scope: Mediation addresses all issues of the foreclosure, including dispositions of the property by sale, short sale, and deeds-in-lieu of foreclosure.

Premediation Process: All cases entering the FMP that have a return date on or after October 1, 2013 are required to participate in the following premediation process.

Mortgagees must provide the mediator and the mortgagor with certain information, including financial forms and a list of requested documentation that are needed for loss mitigation review, within 35 days of the case's return date.

Upon receipt, the mortgagor is given approximately two weeks to complete the financial forms and gather the documentation prior to meeting with the mediator assigned to the case. One or more meetings may be scheduled during the 35 day premediation period, which concludes 84 days from the case's return date. The court may extend the premediation period at the request of the mediator for good cause shown for up to 35 days from the date the court rules on the request.[9] At the meeting(s), the mediator reviews the mortgagor's completed forms and documentation, or assists with their completion. The mediator may ask the mortgagor to make

[9] General Statutes §49-31*l*(c)(4)

corrections to the forms, or provide additional documentation or explanations to the mortgagee. The mediator also may refer the mortgagor to appropriate community assistance programs. At the conclusion of premediation, the mediator facilitates the delivery of the mortgagor's completed financial package to the mortgagee or its attorney, and files a Premediation Report indicating whether mediation with the mortgagee will be scheduled. If mediation is not scheduled, participation in the FMP terminates, however the mortgagor is permitted to petition the court for reinclusion in the program. A sample Premediation Report (JD-CV-134) is attached to this report in Appendix B.

Mediator Reports: If a case is scheduled for mediation with the mortgagee, mediators must file a report within 3 business days after each mediation session that is held. Any party may file supplemental information in response to a mediator's report. All reports and supplemental information become part of the public court file and may be considered by a judge in ruling on motions to extend or shorten the mediation period, or in determining whether sanctions should issue. A sample Mediator's Report (JD-CV-89) is attached to this report in Appendix C.

Extensions of the Mediation Period: A judge must review all motions by a party or requests by a mediator to extend the mediation period and rule on the motion or request within 20 days. The mediation period may be extended if the court finds either that (i) a party engaged in a pattern or practice of conduct contrary to the objectives of the Program or (ii) it is highly probable that the parties will reach an agreement through mediation. The court may also grant extension requests that are by agreement of the parties.

Sanctions: A judge may impose sanctions on a party or a party's counsel who engages in intentional, or a pattern or practice of, conduct contrary to the objectives of the Program. Sanctions include terminating mediation, ordering the personal appearance of a party, imposing fines, and awarding or disallowing attorneys' fees. Data is not available regarding the frequency or type of sanctions issued against a party or its counsel because it would require a manual review of each case.

Participant Data

Table 5: Self-Represented Mortgagors in Mediation: July 1, 2008 - December 31, 2017

Judicial District	Cases in FMP	FMP Cases with at Least One Self-Represented Party	Percentage of Cases with at Least One Self-Represented Party
Ansonia-Milford	3,097	2,027	65%
Danbury	3,197	2,138	67%
Fairfield-Bridgeport	6,877	4,511	66%
Hartford	7,665	6,224	81%
Litchfield	2,363	1,786	76%
Meriden	369	270	73%
Middlesex	2,037	1,578	77%
New Britain	4,044	3,221	80%
New Haven	6,834	5,034	74%
New London	4,067	3,521	87%
Stamford	4,649	2,290	49%
Tolland	1,622	1,370	84%
Waterbury	4,486	3,416	76%
Windham	2,165	1,890	87%
Statewide	53,472	39,276	73%

Cases Participating in the FMP: Between July 1, 2013 and December 31, 2017, a total of 12,205 cases in mediation had their initial mediation. Approximately 2,656 were still in the program as of December 31, 2017. Tables 6 through 10 report data collected in those cases.

Table 6: Hardship Identified by the Mortgagor: July 1, 2013 – December 31, 2017

Hardship	Responses
Loss of Income	8,085
Divorce	852
Medical	805
Other	627
Increased Expenses/Debt	729
No response	1,107
Total:	12,205

Prior Participation in the FMP: Mortgagors in 1,538 (13%) of the 12,205 cases where initial information was collected between July 1, 2013 and December 31, 2017 had participated previously in the FMP.

Demographic Information Disclosed: Beginning April 2013, mediators began to collect voluntarily reported demographic information about FMP participants. The following tables report the responses of those who chose to respond to each question during the reporting period. Individual cases may have more than one participant that responded.

Table 7: Ethnicity

Description	Total
Not Hispanic or Latino	5,858
Hispanic or Latino	892
Not Disclosed	101

Table 8: Race

Description	Total
American Indian or Alaska Native	10
Asian	95
Black or African American	1,049
Native Hawaiian or Other Pacific Islander	23
White	5,416
Not Disclosed	156

Table 9: Gender

Description	Total
Female	3,534
Male	3,332
Not Disclosed	62

Table 10: Loan Type

Loan Type	Cases	
Conventional	5,389	44%
FHA	2,542	21%
Fannie Mae	1,468	12%
Freddie Mac	715	6%
Ginnie Mae	11	0%
Other	158	1%
USDA	76	1%
VA	118	1%
Not Reported	1,728	14%
Total:	12,205	100%

Premediation Data

July 1, 2013 – December 31, 2017

Any case assigned to the FMP with a return date on or after October 1, 2013 participated in the premediation process previously described in the "Program Summary" section of this report. At the conclusion of the premediation period, mediators filed a Premediation Report in each case, on the form attached in Appendix B. Cases with return dates prior to October 1, 2013 that were in the FMP during this reporting period did not participate in the premediation process. Accordingly, no Premediation Report would have been filed in these cases.

During the premediation eligibility period, a total of 32,122 premediation meetings were scheduled and 19,237 were held. Mediators filed 14,425 premediation reports at the conclusion of the premediation period. The difference in the number of meetings held and the number of reports filed indicates that, in many cases, more than one premediation meeting was held.

Table 11: Premediation Meetings Not Held as Scheduled

Judicial District	Continued or Did Not Proceed	Action Withdrawn[10]	Case Settled	Moved to Earlier Date	Bankruptcy	Total
Ansonia-Milford	881	10	5	11	3	910
Danbury	449	13	1	1	9	473
Fairfield-Bridgeport	1,251	28	8	11	12	1,310
Hartford	2,658	39	5	40	7	2,749
Litchfield	317	5		4		326
Meriden	66	5				71
Middlesex	655	13	5	13	2	688
New Britain	736	14	5	11	6	772
New Haven	1,485	25	3	9	11	1,533
New London	1221	11		35	2	1,269
Stamford	627	11	2	5	3	648
Tolland	595	4	1	4	1	605
Waterbury	378	7		6	3	394
Windham	1,094	19	13	4	7	1,137
Statewide:	12,413	204	48	154	66	12,885

[10] Action Withdrawn includes eight cases disposed before event

Tables 12 through 16 summarize the data collected in Premediation Reports that were filed between July 1, 2013 and December 31, 2017. Not all cases in the FMP during this period would have a Premediation Report filed during the period since only those cases with return dates on or after October 1, 2013 would participate in premediation.

Table 12: Did the Mortgagor(s) Attend the Meeting(s) Scheduled with the Mediator?

Judicial District	Yes	No	Total Reports Filed
Ansonia-Milford	732	131	863
Danbury	593	220	813
Fairfield-Bridgeport	1,436	339	1,775
Hartford	1,719	368	2,087
Litchfield	394	136	530
Meriden	98	26	124
Middlesex	385	220	605
New Britain	912	250	1,162
New Haven	1,277	728	2,005
New London	849	354	1,203
Stamford	1,011	129	1,140
Tolland	411	116	527
Waterbury	917	121	1,038
Windham	356	197	553
Statewide	11,090 (77%)	3,335 (23%)	14,425

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Table 13: Did the Mortgagor(s) Fully or Substantially Complete the Forms and Furnish the Documentation Requested by the Mortgagee?

Judicial District	Yes	No	Total Reports Filed
Ansonia-Milford	677	186	863
Danbury	613	200	813
Fairfield-Bridgeport	1,335	440	1,775
Hartford	1,593	494	2,087
Litchfield	265	265	530
Meriden	88	36	124
Middlesex	350	255	605
New Britain	756	406	1,162
New Haven	1,101	904	2,005
New London	736	467	1,203
Stamford	908	232	1,140
Tolland	352	175	527
Waterbury	790	248	1,038
Windham	419	134	553
Statewide	9,983 (69%)	4,442 (31%)	14,425

Table 14: Did the Mortgagee Timely Supply the Forms, Required Documentation and Information *to the Mediator?*

Judicial District	Yes	No	Total Reports Filed
Ansonia-Milford	516	347	863
Danbury	502	311	813
Fairfield-Bridgeport	1286	489	1,775
Hartford	1453	634	2,087
Litchfield	342	188	530
Meriden	85	39	124
Middlesex	356	249	605
New Britain	751	411	1,162
New Haven	995	1010	2,005
New London	781	422	1,203
Stamford	741	399	1,140
Tolland	295	232	527
Waterbury	756	282	1,038
Windham	392	161	553
Statewide	9,251 (64%)	5,174 (36%)	14,425

Comment: The mortgagee is required to provide the mediator and the mortgagor with the following documents and information within 35 days of the case's return date: (a) loan payment history for the immediately preceding 12 month period, along with an itemization of the amount needed to reinstate the loan, all in plain English; (b) contact information (mail, email, fax, phone) for someone able to respond with reasonable adequacy and promptness regarding the information provided by the mortgagee, with updates thereto; (c) current versions of all forms and a list of documentation reasonably necessary for the mortgagee to evaluate the mortgagor for foreclosure alternatives available through the mortgagee; (d) a copy of the note and mortgage, including any modifications thereto; (e) status of any pending foreclosure avoidance efforts; (f) a copy of the loss mitigation affidavit filed with the court, if any; and (g) at the mortgagee's option (i) the history of foreclosure avoidance efforts, (ii) information regarding the condition of the property, and (iii) other information the mortgagee deems relevant to the objectives of the FMP. The mortgagee is required to provide this information to the mediator electronically via designated email addresses at each Judicial District court created by the Judicial Branch for this purpose. General Statutes § 49-31*l* (c) (4)

Table 15: Did the Mortgagee Timely Supply the Forms, Required Documentation and Information *to the Mortgagor(s)?*

Judicial District	Yes	No	Total Reports Filed
Ansonia-Milford	219	644	863
Danbury	396	417	813
Fairfield-Bridgeport	449	1,326	1,775
Hartford	1,395	692	2,087
Litchfield	276	254	530
Meriden	84	40	124
Middlesex	7	598	605
New Britain	698	464	1,162
New Haven	553	1452	2,005
New London	430	773	1,203
Stamford	735	405	1,140
Tolland	288	239	527
Waterbury	296	742	1,038
Windham	392	161	553
Statewide	6,218 (43%)	8,207 (57%)	14,425

Comment: The mortgagee is required to provide this information to the mortgagor by first class, priority or overnight mail. Data reported in Table 15 is based on information reported by the mortgagor to the mediator.

Table 16: Premediation Outcomes

Judicial District	Mediation Scheduled	Mediation Terminated	Premediation Outcome Responses
Ansonia-Milford	752	107	859
Danbury	702	107	809
Fairfield-Bridgeport	1,464	297	1,761
Hartford	1,765	303	2,068
Litchfield	456	75	531
Meriden	110	14	124
Middlesex	488	114	602
New Britain	994	165	1,159
New Haven	1,338	656	1,994
New London	915	274	1,189
Stamford	1,029	109	1,138
Tolland	443	84	527
Waterbury	940	47	987
Windham	460	89	549
Statewide	11,856 (83%)	2,441 (17%)	14,297[11]

[11] In the 14,425 Premediation Reports filed, the mediators responded to this question in 14,297 cases. In 128 reports, no response was given as to whether mediation would be scheduled or terminated.

Mediation Data

July 1, 2013 – December 31, 2017

A total of 114,677 mediation sessions were scheduled and 54,694 sessions were held during the reporting period. Mediators filed a total of 43,892 Mediator Reports for which data can be captured between August 16, 2013 and December 31, 2017. No Mediator Reports were required to be filed from July 1, 2013 to July 15, 2013 (the effective date of Public Act 13-136), and Mediator Reports were filed on paper from July 15, 2013 through August 15, 2013 for which data cannot be captured. Table 17 summarizes the reported reasons why mediation sessions were not held as scheduled.

Table 17: Mediation Sessions Not Held as Scheduled

Judicial District	Continued By				Did Not Proceed	Action Withdrawn	Case Settled	Moved to Earlier Date	Bankruptcy
	Party Unspecified	Mortgagor	Mortgagee	Court					
Ansonia-Milford	107	684	1,194	395	1,318	395	186	70	28
Danbury	24	899	1,153	211	692	363	143	21	17
Fairfield-Bridgeport	105	1,279	1,339	712	1,806	742	156	76	32
Hartford	211	1,234	2,996	825	4,249	770	297	161	42
Litchfield		582	787	322	597	278	11	35	12
Meriden	14	52	238	16	103	50	6	3	4
Middlesex	89	206	793	232	695	259	43	33	8
New Britain	195	663	1,544	255	1,286	429	136	65	23
New Haven	1	687	1,153	522	2,163	833	69	12	42
New London	195	616	1,921	209	1,107	465	101	115	28
Stamford	15	1,277	1,820	419	1,557	484	142	34	21
Tolland	12	250	542	184	486	149	134	22	11
Waterbury	1	800	1,118	362	1,199	492	5	26	30
Windham	44	513	881	285	1,073	263	65	15	17
Statewide:	1,013	9,742	17,479	4,949	18,331	5,972	1,494	688	315

Tables 18 through 30 summarize the data by judicial district captured in Mediator Reports filed during the reporting period. A sample Mediator's Report (JD-CV-89) is attached in Appendix C.

Table 18a: Did the Parties Engage in Conduct Consistent with the Objectives of the Mediation Program?

Judicial District	Mortgagee		Mortgagor	
	Yes	No	Yes	No
Ansonia-Milford	2,772	120	2,827	65
Danbury	3,187	180	3,165	202
Fairfield-Bridgeport	6,077	285	5,979	383
Hartford	5,505	324	5,616	213
Litchfield	1,812	128	1,852	88
Meriden	211	14	205	20
Middlesex	1,311	156	1,310	157
New Britain	2,458	318	2,565	211
New Haven	4,468	657	4,516	609
New London	2,175	395	2,293	277
Stamford	4,084	564	4,269	379
Tolland	820	163	853	130
Waterbury	4,462	236	4,378	320
Windham	793	214	943	64
Statewide	40,135 (91%)	3,754 (9%)	40,771 (93%)	3,118 (7%)

Comment: General Statutes §49-31k (7) defines the objectives of the mediation program as "(A)…a determination as to whether or not the parties can reach an agreement that will (i) avoid foreclosure by means that may include consideration of any loss mitigation options available through the mortgagee, or (ii) expedite or facilitate the foreclosure in a manner acceptable to the parties, and (B) includes an expectation that all parties shall endeavor to reach such determination with reasonable speed and efficiency by participating in the mediation process in good faith, but without unreasonable and unnecessary delays…"

Table 18b. Did The Parties Possess The Ability To Mediate?

Judicial District	Mortgagee		Mortgagor	
	Yes	No	Yes	No
Ansonia-Milford	2,818	74	2,860	32
Danbury	3,260	107	3,252	115
Fairfield-Bridgeport	6,251	111	6,254	108
Hartford	5,555	274	5,676	153
Litchfield	1,718	222	1,771	169
Meriden	209	16	217	8
Middlesex	1,353	114	1,340	127
New Britain	2,486	290	2,601	175
New Haven	4,637	488	4,881	244
New London	2,307	263	2,394	176
Stamford	4,268	380	4,104	544
Tolland	797	186	924	59
Waterbury	4,506	192	4,462	236
Windham	896	111	991	16
Statewide	41,061 (94%)	2,828 (6%)	41,727 (95%)	2,162 (5%)

Comment: General Statutes §49-31k (8) defines ability to mediate as "…an exhibition on the part of the relevant person of a willingness, including a reasonable ability, to participate in the mediation process in a manner consistent with the objectives of the mediation program and in conformity with any obligations imposed …[by §49-31n (b) (2) and (c) (2), …including , but not limited to, a willingness and reasonable ability to respond to questions and specify or estimate when particular decisions will be made or particular information will be furnished and, with respect to the mortgagee, a reasonable familiarity with the loan file, any loss mitigation options that are available to the mortgagor and the material issues raised in prior mediation sessions…."

Table 19: Did the Mortgagor Submit a Complete Financial Package?

Judicial District	Yes	No
Ansonia-Milford	2,211	681
Danbury	2,377	990
Fairfield-Bridgeport	4,508	1,854
Hartford	3,795	2,034
Litchfield	1,040	900
Meriden	113	112
Middlesex	1,104	363
New Britain	1,403	1,373
New Haven	3,173	1,952
New London	1,661	909
Stamford	3,369	1,279
Tolland	660	323
Waterbury	3,290	1,408
Windham	737	270
Statewide	29,441 (67%)	14,448 (33%)

Table 20: What Foreclosure Alternative has the Mortgagor Requested?

Judicial District	Loan modification	Reinstatement	Repayment Plan	Short sale	Deed-in-Lieu of foreclosure	Modified law day/sale date	No response given
Ansonia-Milford	2,376	94	60	291	37	7	27
Danbury	2,262	228	71	485	88	44	189
Fairfield-Bridgeport	4,995	159	130	836	98	39	105
Hartford	4,493	191	124	711	122	47	141
Litchfield	1,415	77	20	230	63	19	116
Meriden	159	10	4	26	15	1	10
Middlesex	1,081	30	30	161	36	58	71
New Britain	2,144	85	68	276	68	30	105
New Haven	4,161	63	57	545	89	22	188
New London	1,882	74	26	262	67	12	247
Stamford	3,843	60	90	367	54	12	222
Tolland	732	25	9	140	44	6	27
Waterbury	3,861	147	46	382	96	17	149
Windham	766	10	9	148	53	10	11
Statewide:	34,170 (78%)	1,253 (3%)	744 (2%)	4,860 (11%)	930 (2%)	324 (1%)	1,608 (4%)

Table 21a: Has the Mortgagor been Previously Evaluated for a Similar Request?

Judicial District	Yes	No
Ansonia-Milford	525 (18%)	2,367 (82%)
Danbury	812 (24%)	2,555 (76%)
Fairfield-Bridgeport	923 (15%)	5,439 (85%)
Hartford	945 (16%)	4,884 (84%)
Litchfield	672 (35%)	1,268 (65%)
Meriden	118 (52%)	107 (48%)
Middlesex	354 (24%)	1,113 (76%)
New Britain	1,176 (42%)	1,600 (58%)
New Haven	1,636 (32%)	3,489 (68%)
New London	837 (33%)	1,733 (67%)
Stamford	1,688 (36%)	2,960 (64%)
Tolland	189 (19%)	794 (81%)
Waterbury	1,066 (23%)	3,632 (77%)
Windham	384 (38%)	623 (62%)
Statewide	11,325 (26%)	32,564 (74%)

Table 21b: If the Answer in 21a was Yes, When was the Mortgagor Previously Evaluated?

Judicial District	Evaluated prior to mediation	Evaluated while in mediation	Total Previously Evaluated
Ansonia-Milford	143	394	525
Danbury	531	296	812
Fairfield-Bridgeport	261	674	923
Hartford	224	767	945
Litchfield	373	329	672
Meriden	85	41	118
Middlesex	180	253	354
New Britain	822	482	1,176
New Haven	859	907	1,636
New London	481	470	837
Stamford	637	1,177	1,688
Tolland	80	132	189
Waterbury	635	446	1,066
Windham	383	340	384
Statewide:	5,694 (46%)	6,708 (54%)	11,325

Table 22a: Has the Mortgagee Responded to the Mortgagor's Request?

Judicial District	Yes	No	Not Applicable
Ansonia-Milford	1,586	636	656
Danbury	1,983	111	445
Fairfield-Bridgeport	2,924	1,263	2,150
Hartford	2,271	1,450	2,050
Litchfield	588	248	1,037
Meriden	119	53	52
Middlesex	709	483	264
New Britain	1,072	688	996
New Haven	1,745	1,507	1,786
New London	993	876	687
Stamford	3,546	492	547
Tolland	342	420	218
Waterbury	1,215	1,603	1,738
Windham	354	113	535
Statewide	19,447 (46%)	9,943 (23%)	13,161 (31%)

Table 22b: If Yes in 22a, What was the Mortgagee's Response to the Mortgagor's Request?

Judicial District	Request Approved	Request Denied	Request for Additional Documents
Ansonia-Milford	409	435	742
Danbury	224	292	1,467
Fairfield-Bridgeport	906	760	1,258
Hartford	775	888	608
Litchfield	233	197	158
Meriden	44	30	45
Middlesex	383	301	25
New Britain	443	367	262
New Haven	984	721	40
New London	519	474	0
Stamford	576	886	2,084
Tolland	132	188	22
Waterbury	739	476	0
Windham	184	163	7
Statewide	6,551	6,178	6,718

Table 22c: Is the Mediator Aware of any Reason to Disagree with the Mortgagee's Response?

Judicial District	Yes	No
Ansonia-Milford	176	1,480
Danbury	53	2,629
Fairfield-Bridgeport	237	2,801
Hartford	348	2,968
Litchfield	25	306
Meriden	1	105
Middlesex	44	1,302
New Britain	76	1,020
New Haven	192	1,562
New London	106	825
Stamford	363	3,425
Tolland	55	352
Waterbury	55	616
Windham	100	258
Statewide	1,831 (9%)	19,649 (91%)

Table 23: Has the Mortgagor Responded to the Mortgagee's Offer on a Reasonably Timely Basis?

Judicial District	Yes	No	Not Applicable
Ansonia-Milford	376	16	2,489
Danbury	232	15	2,966
Fairfield-Bridgeport	910	81	5,330
Hartford	908	149	4,673
Litchfield	213	6	1,675
Meriden	41	8	174
Middlesex	346	93	1,025
New Britain	359	89	2,302
New Haven	849	172	3,958
New London	312	115	2,092
Stamford	516	102	3,943
Tolland	174	35	771
Waterbury	1,110	87	3,294
Windham	246	30	713
Statewide	6,592 (15%)	998 (2%)	35,405 (82%)

Table 24: Has the Mortgagee Requested Additional Information from the Mortgagor?

Judicial District	Yes	No
Ansonia-Milford	1,522	1,370
Danbury	1,598	1,769
Fairfield-Bridgeport	3,588	2,774
Hartford	3,430	2,399
Litchfield	1,036	904
Meriden	131	94
Middlesex	573	894
New Britain	1,636	1,140
New Haven	2,525	2,600
New London	1,207	1,363
Stamford	2,762	1,886
Tolland	622	361
Waterbury	2,455	2,243
Windham	543	464
Statewide	23,628 (54%)	20,261 (46%)

Table 25: Has the Mortgagor Supplied, on a Reasonably Timely Basis, Additional Information Reasonably Requested by the Mortgagee?

Judicial District	Yes	No	Not Applicable
Ansonia-Milford	2,108	97	640
Danbury	2,132	123	995
Fairfield-Bridgeport	4,311	539	1,452
Hartford	3,539	346	1,859
Litchfield	685	22	1,171
Meriden	110	36	71
Middlesex	174	142	1,142
New Britain	1,112	225	1,395
New Haven	2,249	657	2,036
New London	1,214	317	978
Stamford	3,105	337	1,125
Tolland	450	126	385
Waterbury	2,543	400	1,476
Windham	179	123	664
Statewide	23,911 (56%)	3,490 (8%)	15,389 (36%)

Table 26: Is the Information Provided by the Mortgagor Still Current for the Mortgagee's Review?

Judicial District	Yes	No
Ansonia-Milford	2,032	860
Danbury	1,605	1,762
Fairfield-Bridgeport	3,949	2,413
Hartford	3,600	2,229
Litchfield	671	1,269
Meriden	89	136
Middlesex	784	683
New Britain	1,034	1,742
New Haven	1,972	3,153
New London	1,183	1,387
Stamford	2,577	2,071
Tolland	567	416
Waterbury	2,386	2,312
Windham	604	403
Statewide	23,053 (53%)	20,836 (47%)

Table 27a. Has the Mortgagee Provided a Reasonable Explanation of a Denial for the Foreclosure Alternative Requested?

Judicial District	Yes	No	Not Applicable
Ansonia-Milford	450	24	2,407
Danbury	318	51	2,919
Fairfield-Bridgeport	662	27	5,644
Hartford	906	160	4,721
Litchfield	156	6	1,679
Meriden	50	3	170
Middlesex	44	175	1,240
New Britain	485	22	2,252
New Haven	735	91	4,223
New London	416	74	2,063
Stamford	924	41	3,614
Tolland	215	34	730
Waterbury	486	54	4,005
Windham	20	26	950
Statewide	5,867 (13%)	788 (2%)	36,617 (85%)

Table 27b: Is the Mediator Aware of any Material Reason to Disagree with the Denial?

Judicial District	Yes	No
Ansonia-Milford	111	2,781
Danbury	35	3,332
Fairfield-Bridgeport	94	6,268
Hartford	314	5,515
Litchfield	8	1,932
Meriden	1	224
Middlesex	9	1,458
New Britain	36	2,740
New Haven	114	5,011
New London	84	2,486
Stamford	102	4,546
Tolland	63	920
Waterbury	23	4,675
Windham	17	990
Statewide	1,011 (2%)	42,878 (98%)

Table 28: Has the Mortgagee Complied with the Statutory Time Frame for Responding to Requests for Decisions?

Judicial District	Yes	No
Ansonia-Milford	2,470	422
Danbury	1,410	1,957
Fairfield-Bridgeport	5,086	1,276
Hartford	5,239	590
Litchfield	737	1,203
Meriden	171	54
Middlesex	1,224	243
New Britain	1,428	1,348
New Haven	1,938	3,187
New London	1,199	1,371
Stamford	3,570	1,078
Tolland	715	268
Waterbury	3,879	819
Windham	282	725
Statewide	29,348 (67%)	14,541 (33%)

Comment: The mortgagee is required to respond with a decision on a complete financial package submitted by the mortgagor within 35 days. If the package is incomplete or if additional information is necessary to underwrite the request, the 35 day deadline is extended for a reasonable time. General Statutes §§49-31n (b) (2) and (c) (2).

Table 29a: Did the Parties Satisfy the Expectations Set Forth in the Previous Report?

Judicial District	Mortgagee			Mortgagor		
	Yes	No	N/A	Yes	No	N/A
Ansonia-Milford	1,969	77	833	1,962	85	828
Danbury	549	1,379	1,398	508	1,407	1,392
Fairfield-Bridgeport	4,312	159	1,872	3,925	528	1,864
Hartford	3,529	161	2,096	3,235	459	2,073
Litchfield	903	29	980	954	62	899
Meriden	75	8	140	80	24	119
Middlesex	668	71	722	667	83	692
New Britain	1,099	111	1,552	1,133	198	1,429
New Haven	2,585	441	2,041	2,427	886	1,736
New London	1,124	257	1,178	1,146	323	1,082
Stamford	3,032	263	1,284	2,833	455	1,282
Tolland	529	174	277	548	161	266
Waterbury	2,859	157	1,558	2,588	384	1,557
Windham	238	152	611	312	142	541
Statewide	23,471 (54%)	3,439 (8%)	16,542 (38%)	22,318 (51%)	5,197 (12%)	15,760 (36%)

Table 29b: Is a Subsequent Mediation Expected to Occur?

Judicial District	Yes	No	Don't Know
Ansonia-Milford	2,149	149	587
Danbury	2,422	121	798
Fairfield-Bridgeport	4,838	467	1,013
Hartford	4,505	338	870
Litchfield	1,357	170	371
Meriden	169	17	38
Middlesex	1,075	235	138
New Britain	1,918	243	599
New Haven	3,702	281	1,079
New London	1,932	300	321
Stamford	2,861	117	1,570
Tolland	764	36	179
Waterbury	4,185	174	154
Windham	880	67	54
Statewide	32,757 (76%)	2,715 (6%)	7,771 (18%)

Table 30: Will the Parties Benefit from Further Mediation?

Judicial District	Yes	No
Ansonia-Milford	2,684	208
Danbury	3,089	278
Fairfield-Bridgeport	5,815	547
Hartford	5,243	586
Litchfield	1,672	268
Meriden	205	20
Middlesex	1,117	350
New Britain	2,511	265
New Haven	4,503	622
New London	2,054	516
Stamford	4,109	539
Tolland	913	70
Waterbury	4,271	427
Windham	929	78
Statewide	39,115 (89%)	4,774 (11%)

Supplemental Information by Party

July 1, 2013 – December 31, 2017

If a party disagrees with anything contained in a Mediator's Report or wishes to provide additional information about a mediation session, a party is permitted to file supplemental information which becomes part of the court's file.

Table 31: Supplemental Information Filed by Party

Judicial District	By Mortgagee	By Mortgagor	Total
Ansonia-Milford	4	5	9
Danbury	11	3	14
Fairfield-Bridgeport	15	8	23
Hartford	31	20	51
Litchfield	3	3	6
Meriden	1		1
Middlesex	8	1	9
New Britain	21	6	27
New Haven	19	30	49
New London	24	7	31
Stamford	12	16	28
Tolland	24	4	28
Waterbury	7	3	10
Windham	25	2	27
Statewide:	205	108	313

Requests to Extend the Mediation Period

July 1, 2013 – December 31, 2017

Table 32: Requests to Extend the Mediation Period

Judicial District	By Mortgagee	By Mortgagor	By Mediator	Total
Ansonia-Milford	989	2,194	409	3,592
Danbury	923	1,706	471	3,100
Fairfield-Bridgeport	1,143	4,251	224	5,618
Hartford	2,451	1,667	4,755	8,873
Litchfield	723	1,251	782	2,756
Meriden	178	121	8	307
Middlesex	602	213	5	820
New Britain	1,261	1,602	157	3,020
New Haven	1,209	4,294	692	6,195
New London	1,548	1,654	183	3,385
Stamford	1,317	2,467	119	3,903
Tolland	499	344	199	1,042
Waterbury	1,018	1,110	927	3,055
Windham	768	840	347	1,955
Statewide:	14,629 (31%)	23,714 (50%)	9,278 (19%)	47,621

Mediation Objections Filed

July 1, 2013 – December 31, 2017

Table 33: Mediation Objections Filed by Party with Case Outcome

Judicial District	Party	Pending Cases[12]	Cases Withdrawn	Cases Dismissed by the Court	Judgments of Strict Foreclosure	Judgments of Foreclosure by Sale	Miscellaneous Judgment	Total
Ansonia-Milford	Mortgagee	109	200	9	145	49	0	512
	Mortgagor	6	21	3	15	4	0	49
Danbury	Mortgagee	187	220	37	205	35	1	685
	Mortgagor	11	16	3	18	10	1	59
Fairfield-Bridgeport	Mortgagee	153	303	161	303	76	1	997
	Mortgagor	30	40	25	50	24	2	171
Hartford	Mortgagee	151	404	14	327	71	3	970
	Mortgagor	39	22	2	60	22	0	145
Litchfield	Mortgagee	86	155	13	150	39	0	443
	Mortgagor	9	13	1	13	4	0	40
Meriden	Mortgagee	5	8	1	20	5	1	40
	Mortgagor		4	0		4	0	8
Middlesex	Mortgagee	35	64	0	66	7	0	172
	Mortgagor	6	10	0	11	2	1	30
New Britain	Mortgagee	104	170	50	197	41	0	562
	Mortgagor	10	20	8	14	10	0	62
New Haven	Mortgagee	227	398	7	417	56	0	1,105
	Mortgagor	31	40	1	39	4	0	115
New London	Mortgagee	60	141	11	163	26	4	405
	Mortgagor	7	19	2	28	2	2	60
Stamford	Mortgagee	319	441	69	281	25	16	1,151
	Mortgagor	65	56	10	63	7	3	204
Tolland	Mortgagee	13	43	31	68	9	2	166
	Mortgagor	2	4	0	7	2	0	15
Waterbury	Mortgagee	78	216	31	241	28	2	596
	Mortgagor	17	15	2	29	0	1	64
Windham	Mortgagee	59	99	13	97	20	1	289
	Mortgagor	10	10	0	9	1	0	30
Statewide	Mortgagee	1,586	2,862	447	2,680	487	31	8,093
	Mortgagor	243	290	57	356	96	10	1,052

[12] May include pending cases no longer in FMP.

Mediation Outcomes

July 1, 2013 – December 31, 2017

Table 34: Cases Completing Mediation by Judicial District

Judicial District	FMP Terminated by Judge or Mortgagor	FMP Completed		Total
		Cases	Percentage	
Ansonia-Milford	450	717	61%	1,167
Danbury	552	599	52%	1,151
Fairfield-Bridgeport	1,171	1,240	51%	2,411
Hartford	780	1,636	68%	2,416
Litchfield	374	444	54%	818
Meriden	53	65	55%	118
Middlesex	99	533	84%	632
New Britain	652	714	52%	1,366
New Haven	831	1,257	60%	2,088
New London	367	887	71%	1,254
Stamford	1,065	923	46%	1,988
Tolland	134	403	75%	537
Waterbury	730	1,175	62%	1,905
Windham	120	562	82%	682
Statewide	7,378	11,155	60%	18,533

Table 35: Mediation Outcome for Cases Completing Mediation

Judicial District	Loan Modification-Non-HAMP	Loan Modification- HAMP	Loan Modification- DOJ[13]	Partial Claim	Reinstatement	Repayment	Forbearance	Loan Payoff	EMAP	Sale	Short Sale	Deed-in-Lieu	Extended Law Day/Sale Date	Not settled
Ansonia-Milford	336	177	1	1	10	3	1	7	12	18	46	8	21	76
Danbury	276	114			14	5		4	20	16	81	11	18	40
Fairfield-Bridgeport	639	237	1	1	26	2	1	2	18	4	105	18	40	146
Hartford	764	328		5	39	19	2	2	52	14	69	30	149	163
Litchfield	206	83		1	19	11	1	4	11	7	29	15	44	13
Meriden	26	6		1	3	3		0	5		3	4	6	8
Middlesex	163	54		2	12	6	2	1	10	15	35	13	87	133
New Britain	369	133		5	23	11	4	0	22	5	41	14	47	40
New Haven	574	350	3	2	34	9	8	5	22	11	77	12	33	117
New London	377	194	4	7	29	10	1	1	23	17	48	27	57	92
Stamford	462	152	8		36	8	2	7	4	32	70	18	11	113
Tolland	165	42		2	32	12		0	12	10	30	12	44	42
Waterbury	612	129		3	46	13	6	4	28	6	68	27	95	138
Windham	242	76			17	4	2	0	16	4	61	30	107	3
Statewide:	5,211	2,075	17	30	340	116	30	37	255	159	763	239	759	1,124

Comment: Of the 11,155 cases that completed mediation, mortgagors in 8,111 of those cases were able to stay in their homes. This represents a 73% home retention rate.

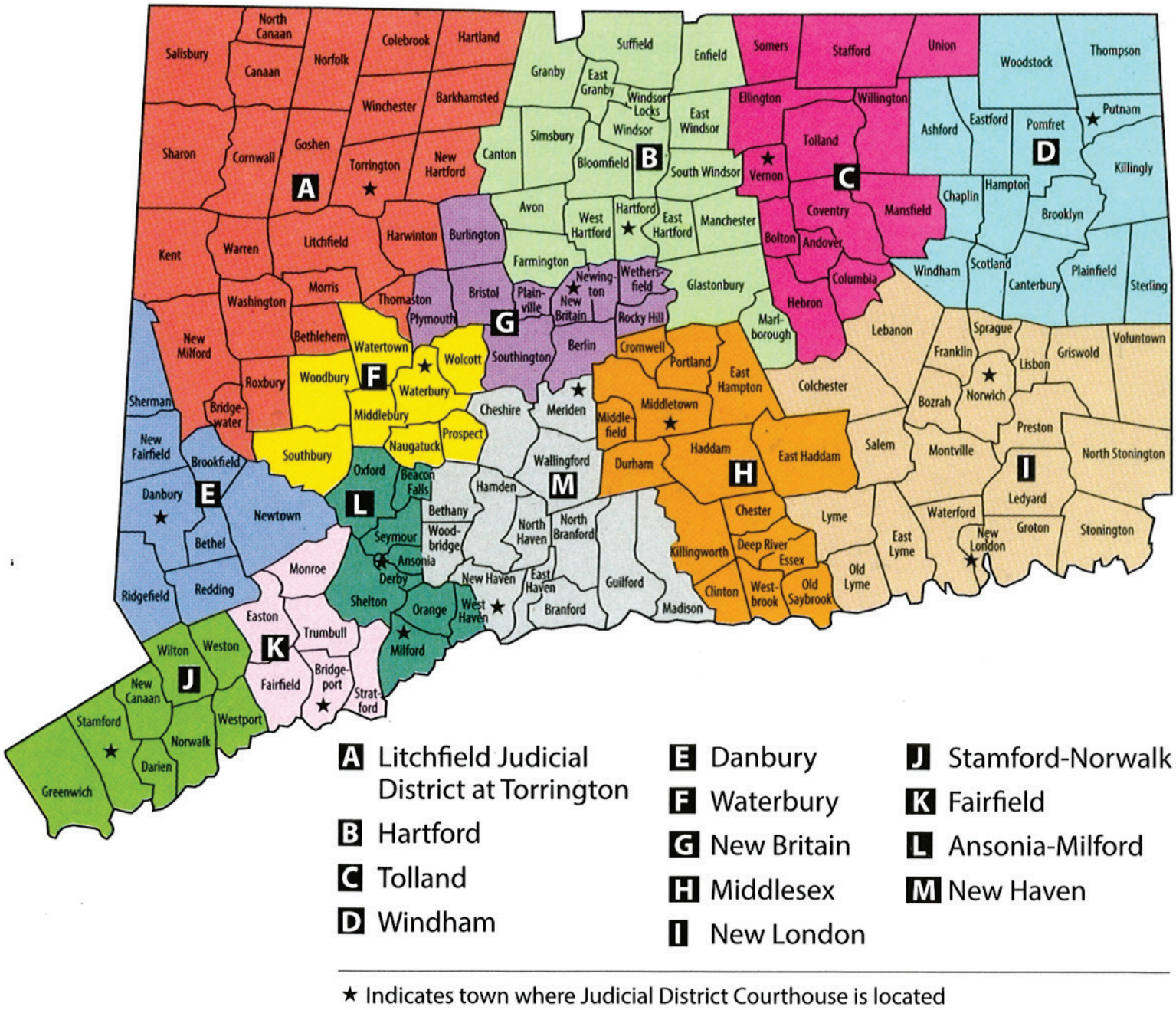
[13] Indicates a Department of Justice loan modification pursuant to the 2012 National Mortgage Settlement with Bank of America, N.A.; CitiMortgage, Inc.; JP Morgan Chase Bank, N.A.; Residential Capital LLC and affiliates (formerly GMAC); and Wells Fargo & Company/Wells Fargo Bank, N.A. These modifications are no longer available.

Appendices

A *through* E

Appendix A

Connecticut Judicial Districts



Appendix B

Premediation Report JD-CV-134

FORECLOSURE MEDIATOR'S PREMEDIATION REPORT
JD-CV-134 New 8-13
C.G.S. § 49-31l(c)(4); P.A. 13-136

STATE OF CONNECTICUT
SUPERIOR COURT
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FMPRE

Name of Case		
Docket Number	Return Date	Judicial District
Name of Mediator		Date(s) of premediation meeting(s)

The following is a report of the premediation meeting(s):

1. Did the mortgagor(s) attend the scheduled meeting(s) with the mediator? Explain ☐ Yes ☐ No

2. Did the mortgagor(s) fully or substantially complete the forms and furnish the documentation requested by the mortgagee? Explain: ☐ Yes ☐ No

3. Did the mortgagee timely supply the forms, required documentation and information:

   to the mediator? ☐ Yes ☐ No Date supplied: _____

   to the mortgagor(s)? ☐ Yes ☐ No Date supplied: _____

4. Other information relevant to the objectives of the mediation program:

☐ Mediation with the mortgagee will be scheduled.

☐ Mediation with the mortgagee will not be scheduled; mediation is terminated.

> Note: *Any mortgagor wishing to contest such determination shall petition the court and show good cause for reinclusion in the mediation program, including but not limited to a material change in financial circumstances or a mistake or misunderstanding of the facts by the mediator.*

This report was delivered to all parties on _____

Mediator's signature	Date

Print Form Reset Form

Sample

Appendix C

Mediator's Report JD-CV-89 (Page 1)

FORECLOSURE MEDIATOR'S REPORT
JD-CV-89 Rev. 7-13
C.G.S. § 49-31n; P.A. 13-136

STATE OF CONNECTICUT
SUPERIOR COURT
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Name of Case	Docket Number	Return Date

Judicial District	Name of Mediator	Date Mediation Held

1. Did the parties engage in conduct consistent with the objectives of the mediation program?
   Plaintiff ☐ Yes ☐ No If no, explain: _____
   Defendant ☐ Yes ☐ No If no, explain: _____
   Did the parties possess the ability to mediate?
   Plaintiff ☐ Yes ☐ No If no, explain: _____
   Defendant ☐ Yes ☐ No If no, explain: _____
2. Did the mortgagor submit a complete financial package to the mortgagee? ☐ Yes ☐ No
   If no, explain: _____
3. What foreclosure alternative has the mortgagor requested?
   ☐ Loan modification ☐ Repayment ☐ Reinstatement
   ☐ Short Sale ☐ Deed in lieu ☐ Modification of sale date/law day
4. Has the mortgagor been previously evaluated for a similar request? ☐ Yes ☐ No
   If yes, prior to mediation ☐ In mediation ☐
   If yes, has there been a change in circumstances since that evaluation? ☐ Yes ☐ No
   If yes, explain: _____
5. Has the mortgagee responded to the mortgagor's request? ☐ Yes ☐ No ☐ Not Applicable
   Description of the response: ☐ Approval ☐ Denial
   Explain: _____
   Is the mediator aware of any material reason to disagree with that response? ☐ Yes ☐ No
   If yes, explain: _____
6. Has the mortgagor responded to the mortgagee's offer on a reasonably timely basis? ☐ Yes ☐ No ☐ Not Applicable
   Explain: _____
7. Has the mortgagee requested additional information from the mortgagor? ☐ Yes ☐ No
   If yes, what are the stated reasons for the request and by what date must the information be submitted so that all financials will remain current?
   _____

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Sample

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Docket Number _____

8. Has the mortgagor supplied, on a reasonably timely basis, additional information reasonably requested by the mortgagee? ☐ Yes ☐ No ☐ Not Applicable

   If no, reason: _____

9. Is information provided by the mortgagor still current for the mortgagee's review? ☐ Yes ☐ No

   If no, list the out-of date information and the reason it is no longer current: _____

10. Has the mortgagee provided a reasonable explanation of a denial for the foreclosure alternative requested? ☐ Yes ☐ No ☐ Not Applicable

    Is the mediator aware of any material reasons to disagree with the denial? ☐ Yes ☐ No

    If yes, explain: _____

11. Has the mortgagee complied with the statutory time frames for responding to requests for decisions? ☐ Yes ☐ No

    If no, explain: _____

12. Did the parties satisfy the expectations set forth in the previous report?

    Plaintiff ☐ Yes ☐ No ☐ Not Applicable

    Defendant(s) ☐ Yes ☐ No ☐ Not Applicable

    If no, explain: _____

    Is a subsequent mediation session expected to occur? ☐ Yes ☐ No ☐ Don't Know

    Describe the expectations for each party both prior to and for the next mediation session, if applicable:

    _____

13. Will the parties benefit from further mediation? ☐ Yes ☐ No

Additional comments:

_____

This report was delivered to each party to the mediation on: _____ *(Date)*

_____ Mediator's Signature _____ *(Date)*

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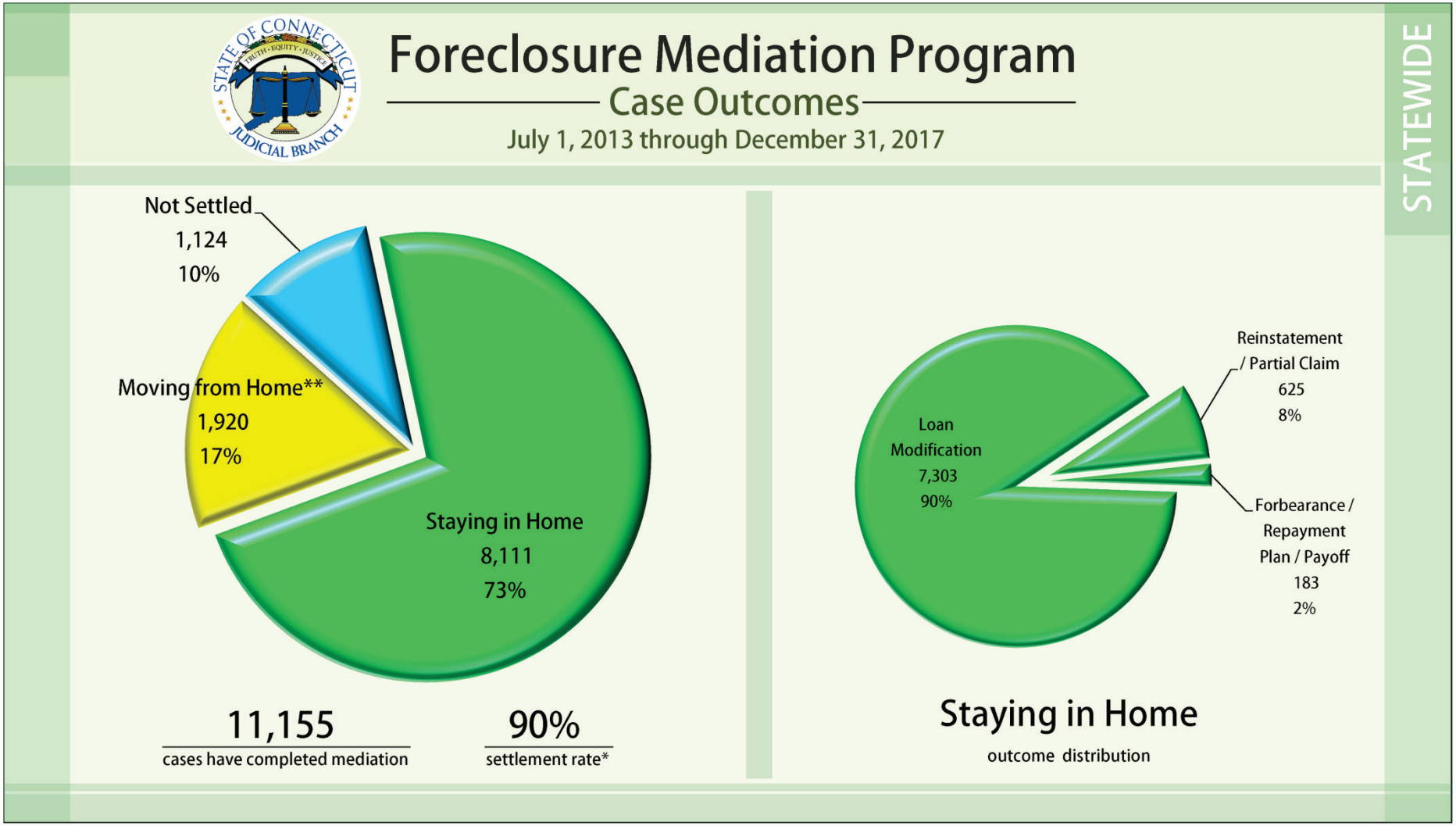
Sample

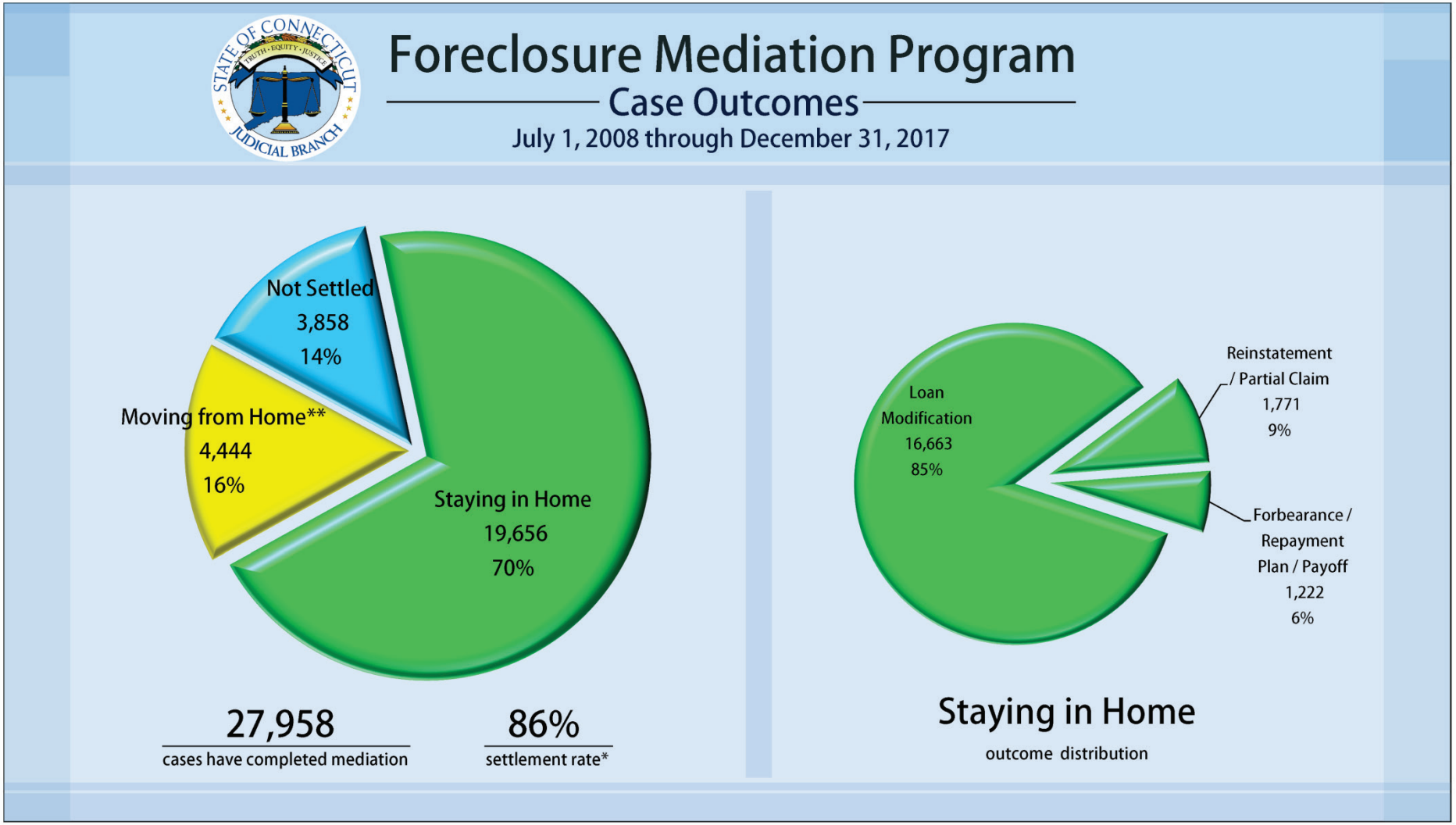
Appendix D



* Settlement Rate is "Moving from Home" plus "Staying in Home" divided by cases that have completed mediation.

** "Moving from Home" includes: Agreements for a Short Sale, a Deed In Lieu, or Extension of the Law Day or Sale Date.

Appendix E



* Settlement Rate is "Moving from Home" plus "Staying in Home" divided by cases that have completed mediation.

** "Moving from Home" includes: Agreements for a Short Sale, a Deed In Lieu, or Extension of the Law Day or Sale Date.