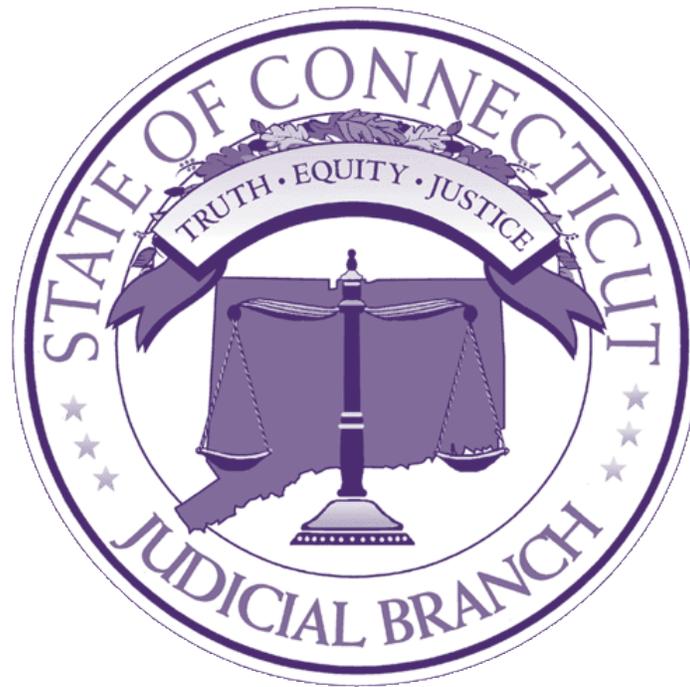


2016



## Foreclosure Mediation Program

Report to the Banking Committee  
of the General Assembly

*Submitted Pursuant to General Statutes §§ 11-4a and 49-31n (d) (2), as amended by Public Acts, Reg. Sess.,  
January 2015, No. 15-124*

*March 1, 2016*

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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

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The following report represents the third in a series of six reports on the Foreclosure Mediation Program (“FMP”) and covers the period July 1, 2013 through December 31, 2015, inclusive.<sup>1</sup> Last year’s FMP report covering the period July 1, 2013 through December 31, 2014 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.<sup>2</sup>

Part 1 of this report presents updated information about the civil docket statewide. Available data is reported by calendar year, from 2007 through 2015, 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, 2015. 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, homeowners in 13,044 cases participated in the FMP. A total of 16,878 premediation meetings and 70,822 mediation sessions were scheduled, of which 9,758 meetings and 33,137 sessions were held. Homeowners in 7,103 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, this results in a settlement rate of 90%.**

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

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<sup>1</sup> General Statutes §49-31n (d) (2), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124

<sup>2</sup> G. Gong & C. Brinton, “Connecticut Judicial Branch Mortgage Foreclosure Mediation Program Evaluation”, State Justice Institute, October 2014.

<sup>3</sup> 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



# 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 I: Cases Added

Calendar Year	Civil Matters	Foreclosures <sup>4</sup>	Mortgage Foreclosures		
	All	All	All <sup>5</sup>	With FMP request <sup>6</sup>	In FMP <sup>7</sup>
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

to request an extension of the mediation period in order to reach a resolution through the mediation process despite court outreach efforts.

<sup>4</sup> Includes actions to foreclose tax, condominium, and judgment liens as well as commercial and residential mortgage foreclosures.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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

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

## 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



## Program Summary

**Funding:** Since its inception on July 1, 2008, the FMP has been funded by appropriations from the state's Banking Fund. The FMP currently is scheduled to terminate when all mediation has concluded with respect to any foreclosure action with a return date prior to July 1, 2019. However, the size of the program depends on available appropriations and the number and need of program participants.<sup>8</sup>

**Staff:** FMP staff includes one program manager, 24 mediation specialists serving the state's 14 judicial districts, 9 designated caseflow coordinators and 16 office clerks. 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 spouses and former spouses who are not borrowers on the mortgage note also may be eligible if they are a defendant in a foreclosure action that has a return date on or after October 1, 2015 and the court can confirm that they qualify as a permitted successor-in-interest<sup>9</sup>.

**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.

**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 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

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<sup>8</sup> General Statutes §49-31v, as amended by Public Acts, Reg. Sess., January 2015, No. 15-124

<sup>9</sup> General Statutes §49-31k (1) and (9), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124

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. Effective July 1, 2015, 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.<sup>10</sup> 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 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

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<sup>10</sup> General Statutes §49-31(c)(4), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124

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, 2015

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	2,666	1,731	65%
Danbury	2,722	1,847	68%
Fairfield-Bridgeport	5,800	3,863	67%
Hartford	6,501	5,278	81%
Litchfield	2,037	1,550	76%
Meriden	289	208	72%
Middlesex	1,722	1,326	77%
New Britain	3,458	2,753	80%
New Haven	5,771	4,262	74%
New London	3,476	3,007	87%
Stamford	3,957	1,997	50%
Tolland	1,364	1,139	84%
Waterbury	3,841	2,934	76%
Windham	1,909	1,668	87%
Statewide	45,513	33,563	74%

**Cases Participating in the FMP:** Between July 1, 2013 and December 31, 2015, a total of 13,044 cases participated in the FMP. Approximately 2,655 were still in the program as of December 31, 2015. Homeowners in 7,612 of the 13,044 cases in mediation had their initial mediation during the period. Tables 6 through 10 report data collected in those cases.

**Table 6: Hardship Identified by the Mortgagor: July 1, 2013 – December 31, 2015**

Hardship	Responses
Loss of Income	5,096
Divorce	531
Medical	502
Other	422
Increased Expenses/Debt	418
No response	643
Total:	7,612

**Prior Participation in the FMP:** Mortgagors in 878 (12%) of the 7,612 cases where initial information was collected between July 1, 2013 and December 31, 2014 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.

**Table 7: Ethnicity**

Description	Total
Not Hispanic or Latino	4,081
Hispanic or Latino	631
Not Disclosed	66

Table 8: Race

Description	Total
American Indian or Alaska Native	8
Asian	68
Black or African American	709
Native Hawaiian or Other Pacific Islander	16
White	3,732
Not Disclosed	138

Table 9: Gender

Description	Total
Female	2,453
Male	2,316
Not Disclosed	40

Table 10: Loan Type

Loan Type	Cases	
	Conventional <sup>11</sup>	3,299
FHA	1,583	21%
Fannie Mae	1,024	13%
Freddie Mac	526	7%
Ginnie Mae	7	0%
Other	70	1%
USDA	45	1%
VA	69	1%
Not Reported	989	13%
Total:	7,612	100%

**Comment:** Loan type is a major factor in the type of assistance that may be available to a mortgagor. Depending on the loan servicer and investor, most mortgagors with conventional loans are first reviewed for Home Affordable Modification Program (HAMP) eligibility. Mortgagors with Fannie Mae or Freddie Mac insured loans are required to be reviewed first for HAMP eligibility regardless of servicer. Mortgagors with Federal Housing Administration (FHA) and Veteran’s Administration (VA) insured loans may be reviewed for FHA and VA versions of HAMP after being reviewed for other types of loss mitigation assistance.

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<sup>11</sup> The median interest rate for these conventional loans was 5.75% and the average rate was 5.6%. In 46% of the loans, the reported interest rate was 6.0% or higher. An interest rate of 8.0% or higher was reported in 13% of these loans.

## Premediation Data

July 1, 2013 – December 31, 2015

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 16,878 premediation meetings were scheduled and 9,758 were held. Mediators filed 7,315 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 II: Premediation Meetings Not Held as Scheduled

Judicial District	Continued or Did Not Proceed	Action Withdrawn	Case Settled	Moved to Earlier Date	Bankruptcy	Total
Ansonia-Milford	425	1	0	6	0	432
Danbury	263	6	0	1	6	276
Fairfield-Bridgeport	760	14	0	5	9	788
Hartford	1514	19	0	15	6	1554
Litchfield	171	2	0	3	0	176
Meriden	31	1	0	0	0	32
Middlesex	352	5	0	8	2	367
New Britain	416	9	0	7	3	435
New Haven	761	14	0	3	4	782
New London	634	5	0	25	2	666
Stamford	317	5	0	1	3	326
Tolland	319	2	0	0	0	321
Waterbury	224	6	0	2	2	234
Windham	714	9	0	2	6	731
Statewide:	6,901	98	0	78	43	7,120

Tables 12 through 16 summarize the data collected in Premediation Reports that were filed between July 1, 2013 and December 31, 2015. 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	390	66	456
Danbury	303	93	396
Fairfield-Bridgeport	633	161	794
Hartford	856	185	1,041
Litchfield	219	64	283
Meriden	44	9	53
Middlesex	201	115	316
New Britain	473	137	610
New Haven	666	345	1011
New London	508	159	667
Stamford	498	69	567
Tolland	214	66	280
Waterbury	480	51	531
Windham	211	99	310
Statewide	5,696 (78%)	1,619 (22%)	7,315

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	361	95	456
Danbury	311	85	396
Fairfield-Bridgeport	601	193	794
Hartford	814	227	1,041
Litchfield	163	120	283
Meriden	39	14	53
Middlesex	202	114	316
New Britain	409	201	610
New Haven	551	460	1,011
New London	400	267	667
Stamford	455	112	567
Tolland	187	93	280
Waterbury	393	138	531
Windham	236	74	310
Statewide	5,122 (70%)	2,193 (30%)	7,315

**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	223	233	456
Danbury	196	200	396
Fairfield-Bridgeport	520	274	794
Hartford	640	401	1,041
Litchfield	151	132	283
Meriden	32	21	53
Middlesex	164	152	316
New Britain	322	288	610
New Haven	418	593	1,011
New London	379	288	667
Stamford	309	258	567
Tolland	126	154	280
Waterbury	365	166	531
Windham	201	109	310
Statewide	4,046 (55%)	3,269 (45%)	7,315

**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; 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 § 49-31f (c) (4), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124.

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	118	338	456
Danbury	137	259	396
Fairfield-Bridgeport	240	554	794
Hartford	636	405	1,041
Litchfield	91	192	283
Meriden	29	24	53
Middlesex	5	311	316
New Britain	296	314	610
New Haven	246	765	1,011
New London	223	444	667
Stamford	307	260	567
Tolland	123	157	280
Waterbury	228	303	531
Windham	201	109	310
Statewide	2,880 (39%)	4,435 (61%)	7,315

**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	399	55	454
Danbury	343	51	394
Fairfield-Bridgeport	634	149	783
Hartford	866	159	1,025
Litchfield	255	29	284
Meriden	48	5	53
Middlesex	246	69	315
New Britain	520	88	608
New Haven	648	358	1,006
New London	496	163	659
Stamford	506	60	566
Tolland	226	54	280
Waterbury	469	30	499
Windham	249	57	306
Statewide	5,905 (82%)	1,327 (18%)	7,232 <sup>12</sup>

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<sup>12</sup> In the 7,315 Premediation Reports filed, the mediators responded to this question in 7,232 cases. In 83 reports, no response was given as to whether mediation would be scheduled or terminated.

## Mediation Data

July 1, 2013 – December 31, 2015

A total of 70,822 mediation sessions were scheduled and 33,137 sessions were held during the reporting period. Mediators filed a total of 29,224 Mediator Reports for which data can be captured between August 16, 2013 and December 31, 2015. 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	37	468	770	308	609	247	147	39	15
Danbury	23	596	627	148	407	218	108	17	10
Fairfield-Bridgeport	94	858	851	588	1,092	416	92	47	19
Hartford	81	733	1,739	575	2,587	449	189	91	29
Litchfield		370	466	239	353	176	10	23	9
Meriden	9	35	154	12	53	36	6	1	3
Middlesex	55	147	462	169	451	163	31	20	8
New Britain	123	448	980	208	748	271	95	41	14
New Haven	1	460	616	330	1,172	517	44	6	29
New London	137	422	1,177	180	668	274	77	86	18
Stamford	11	980	1,198	380	1,048	328	118	23	12
Tolland	6	186	297	144	271	88	82	16	7
Waterbury		620	700	257	697	324	5	15	25
Windham	7	248	546	205	678	163	43	5	10
Statewide:	584	6,571	10,583	3,743	10,834	3,670	1,047	430	208

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	1,929	101	1,981	49
Danbury	2,071	149	2,068	152
Fairfield-Bridgeport	3,676	235	3,630	281
Hartford	3,589	258	3,685	162
Litchfield	1,214	56	1,221	49
Meriden	110	11	107	14
Middlesex	800	129	827	102
New Britain	1,575	267	1,673	169
New Haven	3,042	464	3,069	437
New London	1,435	298	1,570	163
Stamford	2,737	400	2,876	261
Tolland	569	129	606	92
Waterbury	3,033	212	3,008	237
Windham	540	195	679	56
Statewide	26,320 (90%)	2,904 (10%)	27,000 (92%)	2,224 (8%)

**Comment:** General Statutes §49-31k (7), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124, 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	1,968	62	2,010	20
Danbury	2,145	75	2,128	92
Fairfield-Bridgeport	3,817	94	3,834	77
Hartford	3,641	206	3,742	105
Litchfield	1,172	98	1,201	69
Meriden	108	13	113	8
Middlesex	836	93	868	61
New Britain	1,616	226	1,715	127
New Haven	3,128	378	3,283	223
New London	1,527	206	1,618	115
Stamford	2,887	250	2,833	304
Tolland	562	136	661	37
Waterbury	3,070	175	3,050	195
Windham	638	97	721	14
Statewide	27,115 (93%)	2,109 (7%)	27,777 (95%)	1,447 (5%)

**Comment:** General Statutes §49-31k (8), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124, 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), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124] ...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	1,611	419
Danbury	1,529	691
Fairfield-Bridgeport	2,687	1,224
Hartford	2,578	1,269
Litchfield	741	529
Meriden	69	52
Middlesex	698	231
New Britain	947	895
New Haven	2,162	1,344
New London	1,134	599
Stamford	2,347	790
Tolland	451	247
Waterbury	2,234	1,011
Windham	528	207
Statewide	19,716 (67%)	9,508 (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	1,743	55	29	170	20	3	10
Danbury	1,572	124	43	288	68	21	104
Fairfield-Bridgeport	3,169	84	52	472	55	18	61
Hartford	3,109	86	42	427	79	20	84
Litchfield	934	30	9	146	39	15	97
Meriden	83	4	3	14	9	1	7
Middlesex	702	9	12	124	22	17	43
New Britain	1,455	39	31	198	43	17	59
New Haven	2,932	37	31	331	69	10	96
New London	1,338	34	11	155	46	9	140
Stamford	2,629	35	34	263	40	7	129
Tolland	538	13	6	92	33	5	11
Waterbury	2,629	94	31	294	73	14	110
Windham	589	1	4	84	40	8	9
Statewide:	23,422 (80%)	645 (2%)	338 (1%)	3,058 (10%)	636 (2%)	165 (1%)	960 (3%)

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

Judicial District	Yes	No
Ansonia-Milford	412 (20%)	1,618 (80%)
Danbury	455 (20%)	1,765 (80%)
Fairfield-Bridgeport	642 (16%)	3,269 (84%)
Hartford	657 (17%)	3,190 (83%)
Litchfield	439 (35%)	831 (65%)
Meriden	58 (48%)	63 (52%)
Middlesex	212 (23%)	717 (77%)
New Britain	715 (39%)	1,127 (61%)
New Haven	1,151 (33%)	2,355 (67%)
New London	582 (34%)	1,151 (66%)
Stamford	1,098 (35%)	2,039 (65%)
Tolland	146 (21%)	552 (79%)
Waterbury	756 (23%)	2,489 (77%)
Windham	269 (37%)	466 (63%)
Statewide	7,592 (26%)	21,632 (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	121	301	412
Danbury	261	199	455
Fairfield-Bridgeport	189	456	642
Hartford	179	519	657
Litchfield	249	207	439
Meriden	39	22	58
Middlesex	115	139	212
New Britain	470	302	715
New Haven	631	631	1,151
New London	348	298	582
Stamford	398	780	1,098
Tolland	60	102	146
Waterbury	393	338	756
Windham	269	227	269
Statewide:	3,722 (49%)	4,521 (60%)	7,592

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

Judicial District	Yes	No	Not Applicable
Ansonia-Milford	1,016	579	425
Danbury	1,489	86	243
Fairfield-Bridgeport	1,925	777	1,192
Hartford	1,480	1,009	1,311
Litchfield	418	243	547
Meriden	53	44	24
Middlesex	421	343	158
New Britain	601	581	650
New Haven	1,123	1,085	1,236
New London	656	612	457
Stamford	2,262	419	411
Tolland	227	315	153
Waterbury	828	1,010	1,301
Windham	258	100	372
Statewide	12,757 (45%)	7,203 (25%)	8,480 (30%)

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	298	274	444
Danbury	143	179	1,167
Fairfield-Bridgeport	494	436	995
Hartford	502	565	413
Litchfield	141	124	153
Meriden	28	19	6
Middlesex	219	184	18
New Britain	308	245	48
New Haven	651	439	33
New London	361	294	1
Stamford	379	550	1,333
Tolland	89	125	13
Waterbury	505	323	0
Windham	146	106	6
Statewide	4,264	3,863	4,630

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

Judicial District	Yes	No
Ansonia-Milford	120	952
Danbury	29	1,768
Fairfield-Bridgeport	179	1,812
Hartford	279	1,926
Litchfield	19	136
Meriden	1	49
Middlesex	32	808
New Britain	65	598
New Haven	128	995
New London	80	528
Stamford	283	2,184
Tolland	40	254
Waterbury	47	475
Windham	74	190
Statewide	1,376 (10%)	12,675 (90%)

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

Judicial District	Yes	No	Not Applicable
Ansonia-Milford	242	12	1,769
Danbury	153	12	1,972
Fairfield-Bridgeport	501	43	3,339
Hartford	629	111	3,033
Litchfield	176	6	1,046
Meriden	23	5	92
Middlesex	192	69	666
New Britain	230	53	1,542
New Haven	547	125	2,740
New London	225	76	1,409
Stamford	319	72	2,696
Tolland	117	29	550
Waterbury	845	72	2,182
Windham	165	26	529
Statewide	4,364 (15%)	711 (2%)	23,565 (82%)

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

Judicial District	Yes	No
Ansonia-Milford	1,136	894
Danbury	1,063	1,157
Fairfield-Bridgeport	2,332	1,579
Hartford	2,364	1,483
Litchfield	738	532
Meriden	71	50
Middlesex	384	545
New Britain	1,125	717
New Haven	1,735	1,771
New London	829	904
Stamford	1,900	1,237
Tolland	441	257
Waterbury	1,616	1,629
Windham	388	347
Statewide	16,122 (55%)	13,102 (45%)

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	1,528	62	410
Danbury	1,477	79	590
Fairfield-Bridgeport	2,633	372	868
Hartford	2,264	258	1,275
Litchfield	628	17	569
Meriden	56	17	44
Middlesex	126	124	675
New Britain	708	147	959
New Haven	1,571	471	1,352
New London	855	222	623
Stamford	2,120	244	721
Tolland	330	87	267
Waterbury	1,651	274	1,116
Windham	70	59	574
Statewide	16,017 (56%)	2,433 (9%)	10,043 (35%)

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

Judicial District	Yes	No
Ansonia-Milford	1,459	571
Danbury	1,112	1,108
Fairfield-Bridgeport	2,373	1,538
Hartford	2,358	1,489
Litchfield	523	747
Meriden	48	73
Middlesex	476	453
New Britain	664	1,178
New Haven	1,403	2,103
New London	794	939
Stamford	1,782	1,355
Tolland	384	314
Waterbury	1,615	1,630
Windham	454	281
Statewide	15,445 (53%)	13,779 (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	272	20	1,730
Danbury	183	29	1,963
Fairfield-Bridgeport	398	20	3,476
Hartford	567	124	3,124
Litchfield	87	3	1,084
Meriden	28	2	90
Middlesex	34	119	772
New Britain	293	21	1,517
New Haven	435	56	2,952
New London	255	52	1,421
Stamford	569	34	2,489
Tolland	141	28	526
Waterbury	312	45	2,781
Windham	11	17	700
Statewide	3,585 (12%)	570 (2%)	24,625 (86%)

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

Judicial District	Yes	No
Ansonia-Milford	75	1,955
Danbury	10	2,210
Fairfield-Bridgeport	78	3,833
Hartford	242	3,605
Litchfield	5	1,265
Meriden	1	120
Middlesex	8	921
New Britain	33	1,809
New Haven	71	3,435
New London	61	1,672
Stamford	81	3,056
Tolland	47	651
Waterbury	20	3,225
Windham	14	721
Statewide	746 (3%)	28,478 (97%)

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

Judicial District	Yes	No
Ansonia-Milford	1,788	242
Danbury	833	1,387
Fairfield-Bridgeport	2,858	1,053
Hartford	3,372	475
Litchfield	685	585
Meriden	89	32
Middlesex	742	187
New Britain	854	988
New Haven	1,022	2,484
New London	802	931
Stamford	2,235	902
Tolland	469	229
Waterbury	2,598	647
Windham	151	584
Statewide	18,498 (63%)	10,726 (37%)

**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), as amended by Public Acts, Reg. Sess., January 2015, No. 15-124.

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	1,425	61	535	1,421	68	531
Danbury	347	1,038	815	320	1,054	813
Fairfield-Bridgeport	2,696	133	1,070	2,451	365	1,062
Hartford	2,451	144	1,220	2,263	335	1,206
Litchfield	727	18	500	756	31	461
Meriden	56	7	56	52	15	52
Middlesex	410	64	450	432	61	430
New Britain	925	101	807	893	155	784
New Haven	1,831	344	1,296	1,683	663	1,115
New London	776	219	734	802	216	705
Stamford	2,152	189	751	2,027	308	753
Tolland	372	146	180	399	119	173
Waterbury	1,929	137	1,085	1,787	252	1,080
Windham	151	138	443	232	105	391
Statewide	16,248 (56%)	2,739 (9%)	9,942 (34%)	15,518 (54%)	3,747 (13%)	9,556 (33%)

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

Judicial District	Yes	No	Don't Know
Ansonia-Milford	1,421	68	531
Danbury	320	1,054	813
Fairfield-Bridgeport	2,451	365	1,062
Hartford	2,263	335	1,206
Litchfield	756	31	461
Meriden	52	15	52
Middlesex	432	61	430
New Britain	893	155	784
New Haven	1,683	663	1,115
New London	802	216	705
Stamford	2,027	308	753
Tolland	399	119	173
Waterbury	1,787	252	1,080
Windham	232	105	391
Statewide	15,518 (54%)	3,747 (13%)	9,556 (33%)

Table 30: Will the Parties Benefit from Further Mediation?

Judicial District	Yes	No
Ansonia-Milford	1,864	166
Danbury	2,057	163
Fairfield-Bridgeport	3,602	309
Hartford	3,516	331
Litchfield	1,104	166
Meriden	109	12
Middlesex	718	211
New Britain	1,689	153
New Haven	3,070	436
New London	1,404	329
Stamford	2,776	361
Tolland	647	51
Waterbury	2,919	326
Windham	688	47
Statewide	26,163 (90%)	3,061 (10%)

## Supplemental Information by Party

July 1, 2013 – December 31, 2015

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	1	5	6
Danbury	9	1	10
Fairfield-Bridgeport	11	7	18
Hartford	22	15	37
Litchfield		3	3
Meriden	1		1
Middlesex	7	1	8
New Britain	18	6	24
New Haven	10	23	33
New London	18	6	24
Stamford	11	15	26
Tolland	18	3	21
Waterbury	6	3	9
Windham	20	2	22
Statewide:	152	90	242

## Requests to Extend the Mediation Period

July 1, 2013 – December 31, 2015

Table 32: Requests to Extend the Mediation Period

Judicial District	By Mortgagee	By Mortgagor	By Mediator	Total
Ansonia-Milford	659	1,628	293	2,580
Danbury	535	1,163	306	2,004
Fairfield-Bridgeport	757	2,916	143	3,816
Hartford	1,537	1,101	3,756	6,394
Litchfield	454	731	732	1,917
Meriden	140	65	4	209
Middlesex	379	159	4	542
New Britain	870	1,115	83	2,068
New Haven	715	3,132	484	4,331
New London	1,010	1,225	146	2,381
Stamford	832	1,755	116	2,703
Tolland	298	249	150	697
Waterbury	690	923	675	2,288
Windham	481	534	177	1,192
Statewide:	9,357 (28%)	16,696 (50%)	7,069 (21%)	33,122

## Mediation Objections Filed

July 1, 2013 – December 31, 2015

Table 33: Mediation Objections Filed by Party with Case Outcome

Judicial District	Party	Pending Cases <sup>13</sup>	Cases Withdrawn	Cases Dismissed by the Court	Judgments of Strict Foreclosure	Judgments of Foreclosure by Sale	Total
Ansonia-Milford	Mortgagee	116	102	7	71	4	300
	Mortgagor	4	14	3	8	2	31
Danbury	Mortgagee	170	90	30	115	13	418
	Mortgagor	11	8	3	11	2	35
Fairfield-Bridgeport	Mortgagee	183	145	55	181	25	589
	Mortgagor	24	21	11	15	7	78
Hartford	Mortgagee	254	209	10	190	30	693
	Mortgagor	29	12	3	35	7	86
Litchfield	Mortgagee	93	68	13	74	19	267
	Mortgagor	8	4	1	6	2	21
Meriden	Mortgagee	3	6	0	12	4	25
	Mortgagor	2	1	0	0	0	3
Middlesex	Mortgagee	21	40	0	53	4	118
	Mortgagor	3	8	0	6	0	17
New Britain	Mortgagee	147	87	14	117	9	374
	Mortgagor	19	12	4	7	0	42
New Haven	Mortgagee	277	169	6	213	13	678
	Mortgagor	17	25	2	20	2	66
New London	Mortgagee	80	76	7	81	14	258
	Mortgagor	8	12	1	13	2	36
Stamford	Mortgagee	310	192	55	154	15	726
	Mortgagor	56	21	7	49	4	137
Tolland	Mortgagee	38	17	20	44	1	120
	Mortgagor	2	2	0	2	0	6
Waterbury	Mortgagee	167	120	3	161	7	458
	Mortgagor	16	7	0	21	0	44
Windham	Mortgagee	53	57	7	38	13	168
	Mortgagor	7	9	0	4	1	21
Statewide	Mortgagee	1,912	1,378	227	1,504	171	5,192
	Mortgagor	206	156	35	197	29	623

<sup>13</sup> May include pending cases no longer in FMP.

## Mediation Outcomes

July 1, 2013 – December 31, 2015

Table 34: Cases Completing Mediation by Judicial District

Judicial District	FMP Terminated by Judge or Mortgagor	FMP Completed		Total
		Cases	Percentage	
Ansonia-Milford	289	498	63%	787
Danbury	353	387	52%	740
Fairfield-Bridgeport	663	765	54%	1,428
Hartford	452	1,016	69%	1,468
Litchfield	214	263	55%	477
Meriden	26	47	64%	73
Middlesex	70	313	82%	383
New Britain	352	458	57%	810
New Haven	534	772	59%	1,306
New London	252	569	69%	821
Stamford	621	657	51%	1,278
Tolland	97	241	71%	338
Waterbury	489	753	61%	1,242
Windham	73	364	83%	437
Statewide	4,485	7,103	61%	11,588

Table 35: Mediation Outcome for Cases Completing Mediation

Judicial District	Loan Modification-Non-HAMP	Loan Modification- HAMP	Loan Modification- DOJ <sup>14</sup>	Partial Claim	Reinstatement	Repayment	Forbearance	Loan Payoff	EMAP	Sale	Short Sale	Deed-in-Lieu	Extended Law Day/Sale Date	Not settled
Ansonia-Milford	237	119	1	1	5	2		5	9	7	21	5	11	75
Danbury	175	84			7	1		4	13	9	56	6	9	23
Fairfield-Bridgeport	392	155	1	1	13	1	1	1	14	3	66	7	17	93
Hartford	490	208		5	20	11		1	41	9	41	19	87	84
Litchfield	114	42		1	10	5	1	2	6	4	22	11	32	13
Meriden	19	5		1	2	2		0	5		2	1	5	5
Middlesex	96	43		2	7	1	1	1	4	3	27	6	42	80
New Britain	246	78		2	13	6	2	0	17	3	29	10	28	24
New Haven	366	208	3	2	15	5	7	1	15	5	40	8	13	84
New London	233	146	4	5	18	5	1	0	23	7	29	18	45	35
Stamford	303	109	8		21	6		0	4	17	63	12	2	112
Tolland	103	29		2	14	7		0	10	7	14	11	19	25
Waterbury	355	117		2	18	7	5	3	17	4	49	20	71	85
Windham	159	52			9	1	2	0	16	1	40	19	64	1
Statewide:	3,288	1,395	17	24	172	60	20	18	194	79	499	153	445	739

**Comment:** Of the 7,103 cases that completed mediation, mortgageors in 5,188 of those cases were able to stay in their homes. This represents a 73% home retention rate.

<sup>14</sup> 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.

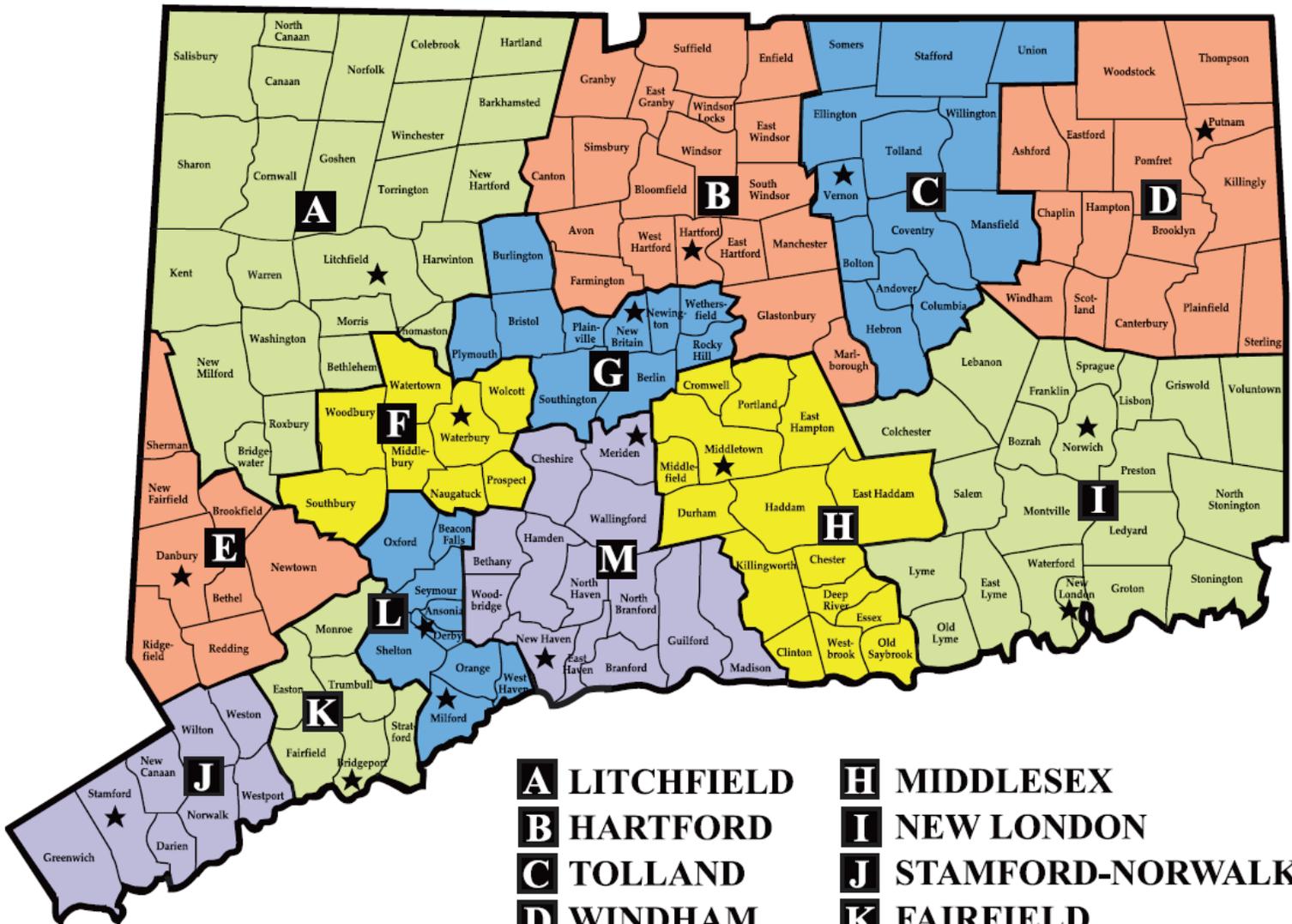


# Appendices

A *through* E

# Appendix A

## Connecticut Judicial Districts



★ *Indicates town where  
Judicial District  
courthouse is located*

- A** LITCHFIELD
- B** HARTFORD
- C** TOLLAND
- D** WINDHAM
- E** DANBURY
- F** WATERBURY
- G** NEW BRITAIN
- H** MIDDLESEX
- I** NEW LONDON
- J** STAMFORD-NORWALK
- K** FAIRFIELD
- L** ANSONIA-MILFORD
- M** NEW HAVEN

# Appendix B

## Premediation Report JD-CV-134

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

STATE OF CONNECTICUT  
**SUPERIOR COURT**  
www.jud.ct.gov

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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 purposes 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

# 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       Second-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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Print Form

Reset Form

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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:

\_\_\_\_\_

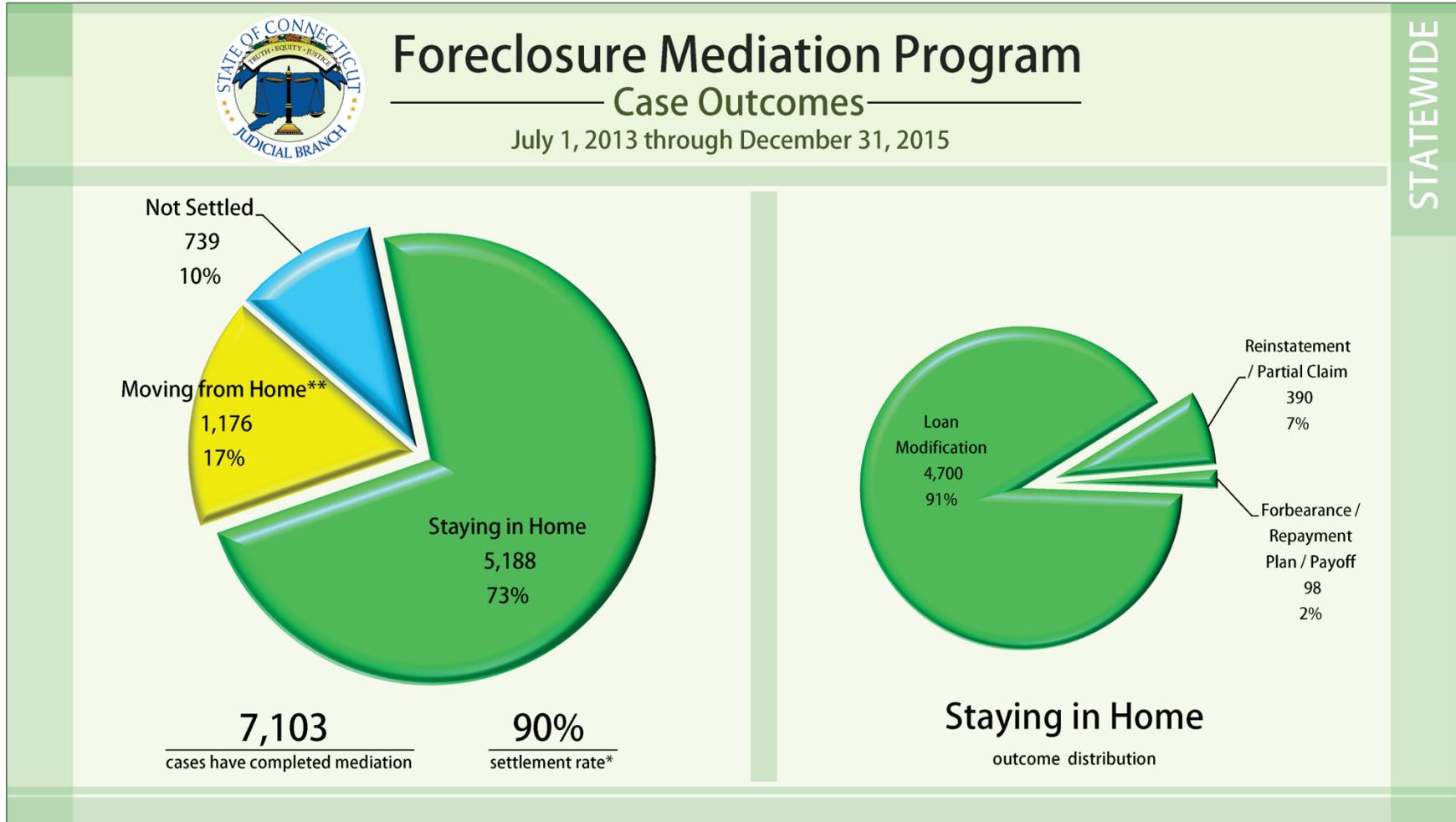
\_\_\_\_\_

\_\_\_\_\_

This report was delivered to each party to the mediation on: \_\_\_\_\_  
(Date)

\_\_\_\_\_  
Mediator's Signature (Date)

## 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.

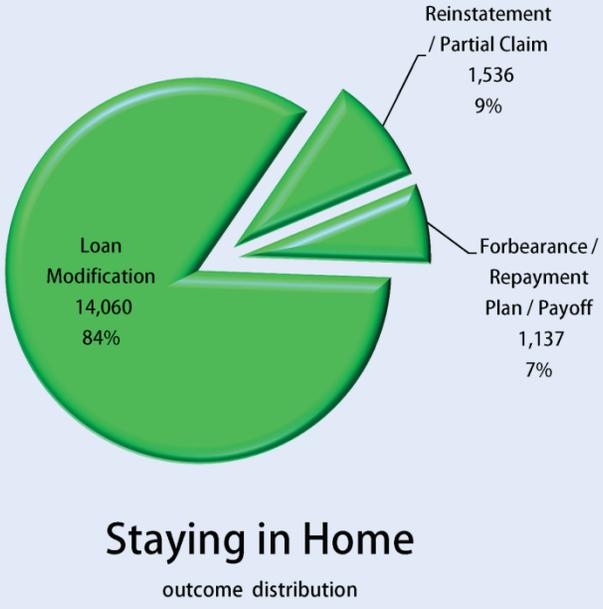
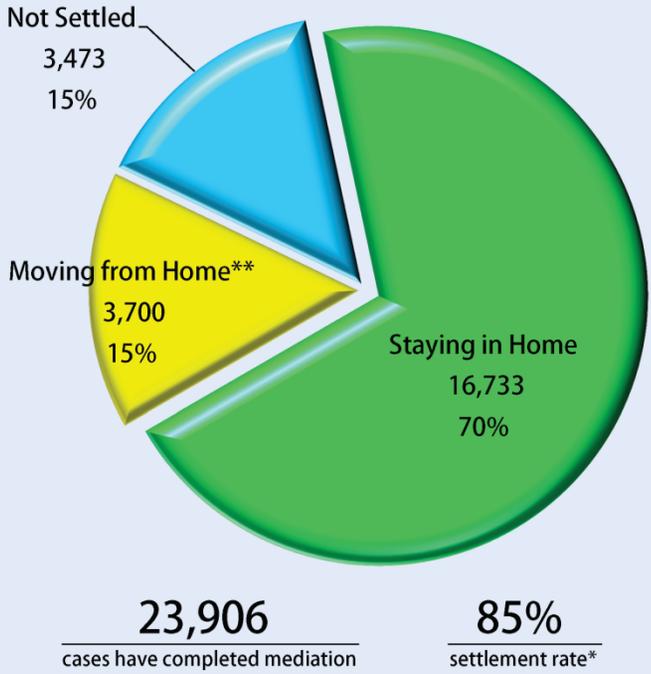
# Appendix E



## Foreclosure Mediation Program Case Outcomes

July 1, 2008 through December 31, 2015

STATEWIDE



\* 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.