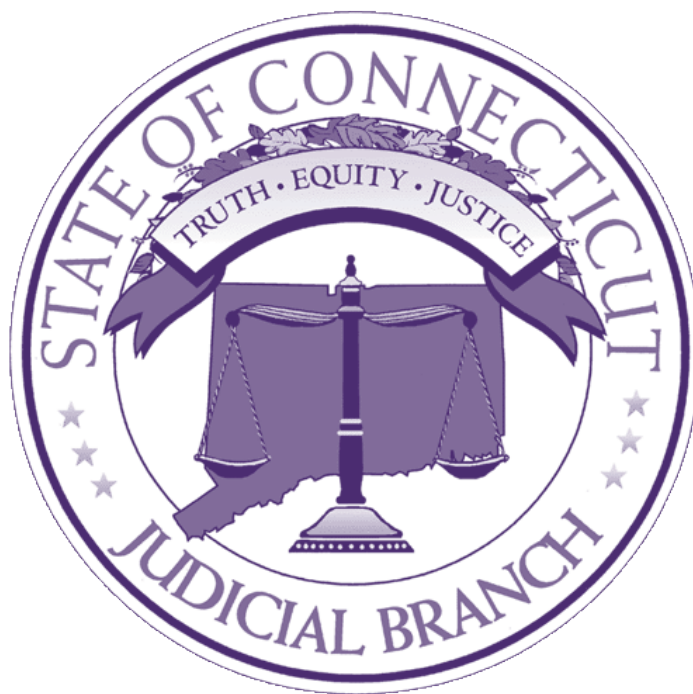


2017



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, 2017

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 fourth in a series of six reports on the Foreclosure Mediation Program ("FMP") and covers the period July 1, 2013 through December 31, 2016, inclusive.¹ Last year's FMP report covering the period July 1, 2013 through December 31, 2015 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, 2016. 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 24,914 premediation meetings and 96,230 mediation sessions were scheduled, of which 14,640 meetings and 46,013 sessions were held. Homeowners in 9,166 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 data³ for cases completing mediation are attached to the report in Appendices A-E.

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 I: 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

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

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

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



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.

This past year, to address budget reductions, the Judicial Branch reduced its workforce by approximately 600 employees. This reduction has resulted in staff shortages throughout the court system, requiring the Branch to develop ways to provide services with significantly fewer staff members. Concurrently, the number of foreclosure cases has been trending downward since 2013. This has provided an opportunity to reassign skilled staff previously assigned exclusively to the FMP to additional court duties. At its peak, the FMP had 51 staff assigned. Based on reduced caseloads, the Branch has transitioned all but 20 FMP staff to additional responsibilities. The Branch has requested for the FY18-FY19 fiscal year that only 20 FMP staff be financed by the Banking Fund. The Judicial Branch concluded that it would not be appropriate for the Banking Fund to pay for employees who did not exclusively do work associated with the FMP.

In FY 2017, the Judicial Branch appropriation from the Banking Fund was \$6.35 million. The Branch anticipates spending only \$3.6 million of this appropriation.

Staff: At its peak, FMP staff included one program manager, 25 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.

As mentioned above, the Judicial Branch began transitioning funding for FMP staff from the Banking Fund to the Judicial Branch's budget in FY 2017. There are currently 51 FMP employees authorized to be paid from the Banking Fund; however, there are currently only 20 FMP employees being paid from the Banking Fund.

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 became 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-interest⁸.

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 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. 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.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

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

⁹ General Statutes §49-31l(c)(4)

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 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.

Recent Legislation: Public Act 16-65 made a number of changes to the Foreclosure Mediation Program effective October 1, 2016 including the following:

The court now 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.

Mediators may now 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.

For cases with return dates between July 1, 2008 and June 30, 2009, a mortgagor who is represented by counsel now does not need to attend the first mediation session in person with counsel. A corresponding amendment was not made for cases with return dates on or after July 1, 2009, although in this situation, the mediator may excuse the mortgagor's attendance if good cause is shown.

Participant Data

Table 5: Self-Represented Mortgagors in Mediation: July 1, 2008 - December 31, 2016

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	2,900	1,884	65%
Danbury	2,953	1,976	67%
Fairfield-Bridgeport	6,329	4,196	66%
Hartford	7,094	5,754	81%
Litchfield	2,197	1,668	76%
Meriden	327	238	73%
Middlesex	1,879	1,454	77%
New Britain	3,768	3,002	80%
New Haven	6,321	4,671	74%
New London	3,761	3,259	87%
Stamford	4,266	2,134	50%
Tolland	1,485	1,250	84%
Waterbury	4,170	3,181	76%
Windham	2,023	1,768	87%
Statewide	49,473	36,435	74%

Cases Participating in the FMP: Between July 1, 2013 and December 31, 2016, a total of 9,991 cases in mediation had their initial mediation. Approximately 2,856 were still in the program as of December 31, 2016. Tables 6 through 10 report data collected in those cases.

Table 6: Hardship Identified by the Mortgagor: July 1, 2013 – December 31, 2016

Hardship	Responses
Loss of Income	6,670
Divorce	706
Medical	660
Other	528
Increased Expenses/Debt	569
No response	858
Total:	9,991

Prior Participation in the FMP: Mortgagors in 1,219 (12%) of the 9,991 cases where initial information was collected between July 1, 2013 and December 31, 2016 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	4,961
Hispanic or Latino	782
Not Disclosed	85

Table 8: Race

Description	Total
American Indian or Alaska Native	9
Asian	85
Black or African American	899
Native Hawaiian or Other Pacific Islander	22
White	4,560
Not Disclosed	146

Table 9: Gender

Description	Total
Female	3,004
Male	2,820
Not Disclosed	55

Table 10: Loan Type

Loan Type	Cases	
Conventional ¹⁰	4,377	44%
FHA	2,136	21%
Fannie Mae	1,244	12%
Freddie Mac	646	6%
Ginnie Mae	8	<1%
Other	113	1%
USDA	62	1%
VA	95	1%
Not Reported	1,310	13%
Total:	9,991	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.

¹⁰ Of the interest rates reported, the median interest rate for these conventional loans was 5.5% and the average rate was 5.4%. In 42% of the loans, the reported interest rate was 6.0% or higher. An interest rate of 8.0% or higher was reported in 12% of these loans.

Premediation Data

July 1, 2013 – December 31, 2016

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 24,914 premediation meetings were scheduled and 14,640 were held. Mediators filed 10,983 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 ¹¹	Case Settled	Moved to Earlier Date	Bankruptcy	Total
Ansonia-Milford	704	5	5	8	1	723
Danbury	369	11	0	1	8	389
Fairfield-Bridgeport	1,047	21	6	7	10	1,091
Hartford	2,094	27	5	26	7	2,159
Litchfield	246	3	0	4		253
Meriden	45	2	0			47
Middlesex	497	8	5	13	2	525
New Britain	598	10	5	11	5	629
New Haven	1,175	19	1	4	11	1,210
New London	947	7	0	30	2	986
Stamford	463	8	2	3	3	479
Tolland	465	2	1	1	1	470
Waterbury	326	6	0	2	3	337
Windham	941	15	11	3	6	976
Statewide:	9,917	138	41	113	59	10,274

¹¹ Action Withdrawn includes six 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, 2016. 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	579	98	677
Danbury	443	169	612
Fairfield-Bridgeport	1,041	263	1,304
Hartford	1,310	277	1,587
Litchfield	302	101	403
Meriden	68	16	84
Middlesex	289	166	455
New Britain	726	192	918
New Haven	987	554	1,541
New London	692	246	938
Stamford	739	99	838
Tolland	306	90	396
Waterbury	701	91	792
Windham	289	149	438
Statewide	8,472 (77%)	2,511 (23%)	10,983

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	538	139	677
Danbury	474	138	612
Fairfield-Bridgeport	997	307	1,304
Hartford	1,239	348	1,587
Litchfield	212	191	403
Meriden	60	24	84
Middlesex	275	180	455
New Britain	612	306	918
New Haven	855	686	1,541
New London	570	368	938
Stamford	672	166	838
Tolland	264	132	396
Waterbury	589	203	792
Windham	325	113	438
Statewide	7,682 (70%)	3,301 (30%)	10,983

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	391	286	677
Danbury	373	239	612
Fairfield-Bridgeport	923	381	1,304
Hartford	1,091	496	1,587
Litchfield	251	152	403
Meriden	56	28	84
Middlesex	267	188	455
New Britain	579	339	918
New Haven	746	795	1,541
New London	597	341	938
Stamford	534	304	838
Tolland	217	179	396
Waterbury	588	204	792
Windham	317	121	438
Statewide	6,930 (63%)	4,053 (37%)	10,983

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)

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	150	527	677
Danbury	286	326	612
Fairfield-Bridgeport	378	926	1,304
Hartford	1,061	526	1,587
Litchfield	185	218	403
Meriden	53	31	84
Middlesex	5	450	455
New Britain	534	384	918
New Haven	418	1,123	1,541
New London	333	605	938
Stamford	530	308	838
Tolland	209	187	396
Waterbury	296	496	792
Windham	317	121	438
Statewide	4,755 (43%)	6,228 (57%)	10,983

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	594	79	673
Danbury	531	78	609
Fairfield-Bridgeport	1,071	220	1,291
Hartford	1,341	228	1,569
Litchfield	350	54	404
Meriden	75	9	84
Middlesex	362	91	453
New Britain	788	128	916
New Haven	1,017	514	1,531
New London	705	225	930
Stamford	754	81	835
Tolland	327	69	396
Waterbury	705	47	752
Windham	358	76	434
Statewide	8,979 (83%)	1,899 (17%)	10,877 ¹²

¹² In the 10,983 Premediation Reports filed, the mediators responded to this question in 10,877 cases. In 106 reports, no response was given as to whether mediation would be scheduled or terminated.

Mediation Data

July 1, 2013 – December 31, 2016

A total of 96,230 mediation sessions were scheduled and 46,013 sessions were held during the reporting period. Mediators filed a total of 36,364 Mediator Reports for which data can be captured between August 16, 2013 and December 31, 2016. 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	79	566	969	379	1,093	321	166	53	21
Danbury	23	762	928	192	584	288	132	20	15
Fairfield-Bridgeport	105	1,068	1,091	632	1,592	588	117	57	26
Hartford	150	980	2,357	769	3,595	625	245	129	37
Litchfield		470	642	265	489	241	10	31	9
Meriden	12	42	182	12	84	41	6	1	3
Middlesex	74	176	622	201	604	205	39	28	8
New Britain	174	567	1,305	237	1,122	358	117	54	19
New Haven	1	569	922	420	1,862	674	51	10	37
New London	174	526	1,532	205	918	367	93	102	25
Stamford	12	1,142	1,529	400	1,349	402	132	27	17
Tolland	11	220	409	165	403	122	108	18	11
Waterbury		716	935	298	981	413	5	18	28
Windham	30	383	689	269	992	207	60	9	15
Statewide:	845	8,187	14,112	4,444	15,668	4,852	1,281	557	271

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	2,358	112	2,408	62
Danbury	2,626	171	2,630	167
Fairfield-Bridgeport	4,792	249	4,708	333
Hartford	4,475	286	4,574	187
Litchfield	1,520	97	1,546	71
Meriden	146	13	143	16
Middlesex	1,043	149	1,058	134
New Britain	2,015	301	2,124	192
New Haven	3,789	580	3,854	515
New London	1,768	351	1,902	217
Stamford	3,340	495	3,498	337
Tolland	691	145	725	111
Waterbury	3,739	234	3,674	299
Windham	669	208	814	63
Statewide	32,971 (91%)	3,391 (9%)	33,658 (93%)	2,704 (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	2,401	69	2,441	29
Danbury	2,704	93	2,688	109
Fairfield-Bridgeport	4,942	99	4,952	89
Hartford	4,519	242	4,627	134
Litchfield	1,449	168	1,492	125
Meriden	145	14	151	8
Middlesex	1,085	107	1,096	96
New Britain	2,048	268	2,162	154
New Haven	3,921	448	4,135	234
New London	1,874	245	1,963	156
Stamford	3,515	320	3,409	426
Tolland	674	162	786	50
Waterbury	3,784	189	3,743	230
Windham	771	106	862	15
Statewide	33,832 (93%)	2,530 (7%)	34,507 (95%)	1,855 (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	1,923	547
Danbury	1,968	829
Fairfield-Bridgeport	3,517	1,524
Hartford	3,175	1,586
Litchfield	904	713
Meriden	83	76
Middlesex	887	305
New Britain	1,178	1,138
New Haven	2,719	1,650
New London	1,384	735
Stamford	2,834	1,001
Tolland	551	285
Waterbury	2,747	1,226
Windham	638	239
Statewide	24,508 (67%)	11,854 (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	2,068	68	50	234	30	5	15
Danbury	1,923	179	59	381	82	31	142
Fairfield-Bridgeport	4,034	109	79	626	82	31	80
Hartford	3,789	121	86	537	96	28	104
Litchfield	1,185	55	14	190	51	17	105
Meriden	106	6	3	21	13	1	9
Middlesex	870	22	18	148	31	40	63
New Britain	1,788	61	56	244	58	24	85
New Haven	3,586	52	49	448	77	16	141
New London	1,597	50	19	207	59	12	175
Stamford	3,199	43	55	319	49	11	159
Tolland	636	15	7	114	37	6	21
Waterbury	3,260	120	39	324	88	17	125
Windham	679	3	7	119	50	9	10
Statewide:	28,720 (79%)	904 (2%)	541 (1%)	3,912 (11%)	803 (2%)	248 (1%)	1,234 (3%)

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

Judicial District	Yes	No
Ansonia-Milford	479 (19%)	1,991 (81%)
Danbury	630 (23%)	2,167 (77%)
Fairfield-Bridgeport	747 (15%)	4,294 (85%)
Hartford	811 (17%)	3,950 (83%)
Litchfield	554 (34%)	1,063 (66%)
Meriden	77 (48%)	82 (52%)
Middlesex	286 (24%)	906 (76%)
New Britain	926 (40%)	1,390 (60%)
New Haven	1,408 (32%)	2,961 (68%)
New London	718 (34%)	1401 (66%)
Stamford	1,376 (36%)	2,459 (64%)
Tolland	168 (20%)	668 (80%)
Waterbury	922 (23%)	3,051 (77%)
Windham	325 (37%)	552 (63%)
Statewide	9,427 (26%)	26,935 (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	137	351	479
Danbury	380	256	630
Fairfield-Bridgeport	201	544	747
Hartford	199	660	811
Litchfield	299	277	554
Meriden	52	28	77
Middlesex	145	195	286
New Britain	629	377	926
New Haven	745	783	1408
New London	422	387	718
Stamford	501	971	1,376
Tolland	74	117	168
Waterbury	521	388	922
Windham	325	282	325
Statewide:	4,630 (49%)	5,616 (60%)	9,427

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

Judicial District	Yes	No	Not Applicable
Ansonia-Milford	1,307	621	530
Danbury	1,753	99	350
Fairfield-Bridgeport	2,391	1,019	1,612
Hartford	1,863	1,223	1,623
Litchfield	506	245	801
Meriden	72	52	35
Middlesex	550	413	220
New Britain	796	674	833
New Haven	1,452	1,301	1,543
New London	827	738	543
Stamford	2,842	459	483
Tolland	287	357	189
Waterbury	1,016	1,254	1,574
Windham	306	105	461
Statewide	15,968 (45%)	8,560 (24%)	10,797 (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	354	346	607
Danbury	182	232	1,339
Fairfield-Bridgeport	698	560	1,133
Hartford	619	733	511
Litchfield	187	161	158
Meriden	32	24	16
Middlesex	301	228	21
New Britain	383	293	120
New Haven	838	573	41
New London	441	386	0
Stamford	481	681	1,680
Tolland	111	159	17
Waterbury	620	396	0
Windham	164	136	6
Statewide	5,411	4,908	5,649

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

Judicial District	Yes	No
Ansonia-Milford	145	1,236
Danbury	41	2,196
Fairfield-Bridgeport	199	2,288
Hartford	320	2,446
Litchfield	22	225
Meriden	1	64
Middlesex	36	1051
New Britain	70	768
New Haven	159	1,295
New London	91	684
Stamford	314	2,759
Tolland	44	309
Waterbury	53	573
Windham	92	220
Statewide	1,587 (9%)	16,114 (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	293	15	2,154
Danbury	194	14	2,467
Fairfield-Bridgeport	690	62	4,256
Hartford	754	132	3,788
Litchfield	192	6	1,375
Meriden	27	7	124
Middlesex	264	84	841
New Britain	304	68	1,921
New Haven	712	150	3,380
New London	273	96	1,718
Stamford	415	87	3,267
Tolland	146	32	655
Waterbury	988	81	2,730
Windham	204	28	629
Statewide	5,456 (15%)	862 (2%)	29,305 (82%)

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

Judicial District	Yes	No
Ansonia-Milford	1,332	1,138
Danbury	1,352	1,445
Fairfield-Bridgeport	2,940	2,101
Hartford	2,893	1,868
Litchfield	908	709
Meriden	94	65
Middlesex	470	722
New Britain	1,393	923
New Haven	2,182	2,187
New London	1,030	1,089
Stamford	2,315	1,520
Tolland	528	308
Waterbury	2,028	1,945
Windham	471	406
Statewide	19,936 (55%)	16,426 (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	1,830	77	527
Danbury	1,829	93	775
Fairfield-Bridgeport	3,375	449	1,167
Hartford	2,891	307	1,497
Litchfield	667	21	869
Meriden	77	22	53
Middlesex	154	135	895
New Britain	938	180	1,164
New Haven	1,955	563	1,699
New London	1,056	267	752
Stamford	2,566	292	919
Tolland	391	105	321
Waterbury	2,049	337	1,349
Windham	126	86	629
Statewide	19,904 (56%)	2,934 (8%)	12,616 (36%)

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

Judicial District	Yes	No
Ansonia-Milford	1,765	705
Danbury	1,377	1,420
Fairfield-Bridgeport	3,146	1,895
Hartford	2,950	1,811
Litchfield	603	1,014
Meriden	64	95
Middlesex	625	567
New Britain	880	1,436
New Haven	1,726	2,643
New London	996	1,123
Stamford	2,152	1,683
Tolland	468	368
Waterbury	1,977	1,996
Windham	539	338
Statewide	19,268 (53%)	17,094 (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	360	23	2,078
Danbury	249	42	2,447
Fairfield-Bridgeport	499	20	4,497
Hartford	742	146	3,838
Litchfield	122	4	1,393
Meriden	37	2	119
Middlesex	39	146	1,001
New Britain	379	22	1,900
New Haven	578	73	3,651
New London	341	59	1,708
Stamford	713	40	3,031
Tolland	179	30	623
Waterbury	388	50	3,408
Windham	13	23	834
Statewide	4,639 (13%)	680 (2%)	30,528 (85%)

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

Judicial District	Yes	No
Ansonia-Milford	93	2,377
Danbury	26	2,771
Fairfield-Bridgeport	84	4,957
Hartford	286	4,475
Litchfield	7	1,610
Meriden	1	158
Middlesex	8	1,184
New Britain	35	2,281
New Haven	93	4,276
New London	69	2,050
Stamford	93	3,742
Tolland	52	784
Waterbury	20	3,953
Windham	16	861
Statewide	883 (2%)	35,479 (98%)

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

Judicial District	Yes	No
Ansonia-Milford	2,126	344
Danbury	1,044	1,753
Fairfield-Bridgeport	3,919	1,122
Hartford	4,235	526
Litchfield	714	903
Meriden	120	39
Middlesex	970	222
New Britain	1,146	1,170
New Haven	1,494	2,875
New London	1,016	1,103
Stamford	2,838	997
Tolland	583	253
Waterbury	3,182	791
Windham	211	666
Statewide	23,598 (65%)	12,764 (35%)

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	1,707	72	681	1,701	79	676
Danbury	460	1,277	1,027	427	1,297	1,024
Fairfield-Bridgeport	3,414	138	1,473	3,103	434	1,465
Hartford	2,949	150	1,625	2,692	412	1,604
Litchfield	828	25	737	871	51	671
Meriden	62	7	88	63	18	76
Middlesex	522	67	597	536	68	570
New Britain	1,029	107	1,169	1,024	172	1,108
New Haven	2,224	406	1,690	2,086	771	1,449
New London	919	241	952	954	277	875
Stamford	2,547	215	1,022	2,386	371	1,022
Tolland	438	160	238	460	140	228
Waterbury	2,416	150	1,295	2,195	334	1,294
Windham	194	146	533	274	126	468
Statewide	19,709 (55%)	3,161 (9%)	13,127 (36%)	18,772 (52%)	4,550 (13%)	12,530 (35%)

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

Judicial District	Yes	No	Don't Know
Ansonia-Milford	1,872	137	456
Danbury	2,046	99	629
Fairfield-Bridgeport	3,913	359	731
Hartford	3,730	251	683
Litchfield	1,135	128	317
Meriden	125	12	21
Middlesex	873	185	118
New Britain	1,657	189	457
New Haven	3,235	245	831
New London	1,604	259	240
Stamford	2,380	103	1,274
Tolland	645	35	152
Waterbury	3,492	172	154
Windham	769	55	48
Statewide	27,476 (77%)	2,229 (6%)	6,111 (17%)

Table 30: Will the Parties Benefit from Further Mediation?

Judicial District	Yes	No
Ansonia-Milford	2,274	196
Danbury	2,594	203
Fairfield-Bridgeport	4,615	426
Hartford	4,333	428
Litchfield	1,407	210
Meriden	145	14
Middlesex	909	283
New Britain	2,117	199
New Haven	3,836	533
New London	1,704	415
Stamford	3,383	452
Tolland	771	65
Waterbury	3,572	401
Windham	812	65
Statewide	32,472 (89%)	3,890 (11%)

Supplemental Information by Party

July 1, 2013 – December 31, 2016

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	3	5	8
Danbury	11	1	12
Fairfield-Bridgeport	14	8	22
Hartford	27	16	43
Litchfield	2	3	5
Meriden	1		1
Middlesex	7	1	8
New Britain	21	6	27
New Haven	16	29	45
New London	18	6	24
Stamford	11	16	27
Tolland	22	4	26
Waterbury	7	3	10
Windham	23	2	25
Statewide:	183	100	283

Requests to Extend the Mediation Period

July 1, 2013 – December 31, 2016

Table 32: Requests to Extend the Mediation Period

Judicial District	By Mortgagee	By Mortgagor	By Mediator	Total
Ansonia-Milford	815	1,918	340	3,073
Danbury	754	1,451	399	2,604
Fairfield-Bridgeport	948	3,516	178	4,642
Hartford	1,998	1,357	4,263	7,618
Litchfield	601	988	768	2,357
Meriden	155	85	6	246
Middlesex	491	188	5	684
New Britain	1,087	1,383	119	2,589
New Haven	993	3,728	606	5,327
New London	1,249	1,415	173	2,837
Stamford	1,102	2,074	116	3,292
Tolland	391	293	178	862
Waterbury	868	1,031	791	2,690
Windham	604	714	254	1,572
Statewide:	12,056 (30%)	20,141 (50%)	8,196 (20%)	40,393

Mediation Objections Filed

July 1, 2013 – December 31, 2016

Table 33: Mediation Objections Filed by Party with Case Outcome

Judicial District	Party	Pending Cases ¹³	Cases Withdrawn	Cases Dismissed by the Court	Judgments of Strict Foreclosure	Judgments of Foreclosure by Sale	Total
Ansonia-Milford	Mortgagee	111	138	8	116	22	395
	Mortgagor	6	17	3	11	2	39
Danbury	Mortgagee	167	178	31	145	17	538
	Mortgagor	13	13	3	14	2	45
Fairfield-Bridgeport	Mortgagee	104	238	118	260	42	762
	Mortgagor	20	31	15	32	13	111
Hartford	Mortgagee	188	309	12	266	47	822
	Mortgagor	34	16	3	51	18	122
Litchfield	Mortgagee	70	123	13	114	37	357
	Mortgagor	9	7	1	10	3	30
Meriden	Mortgagee	2	8	0	18	4	32
	Mortgagor	2	2	0		4	8
Middlesex	Mortgagee	27	54	0	64	5	150
	Mortgagor	4	9	0	9	2	24
New Britain	Mortgagee	118	144	24	161	19	466
	Mortgagor	14	15	5	14	4	52
New Haven	Mortgagee	235	296	5	313	35	884
	Mortgagor	25	34	1	26	3	89
New London	Mortgagee	77	112	6	99	18	312
	Mortgagor	15	14	1	13	2	45
Stamford	Mortgagee	289	310	67	216	18	900
	Mortgagor	47	42	10	55	5	159
Tolland	Mortgagee	25	34	25	54	5	143
	Mortgagor	1	3	0	4	1	9
Waterbury	Mortgagee	71	180	36	214	18	519
	Mortgagor	12	13	4	23	0	52
Windham	Mortgagee	62	78	13	74	19	246
	Mortgagor	5	10	0	7	1	23
Statewide	Mortgagee	1,546	2,202	358	2,114	306	6,526
	Mortgagor	207	226	46	269	60	808

¹³ May include pending cases no longer in FMP.

Mediation Outcomes

July 1, 2013 – December 31, 2016

Table 34: Cases Completing Mediation by Judicial District

Judicial District	FMP Terminated by Judge or Mortgagor	FMP Completed		Total
		Cases	Percentage	
Ansonia-Milford	368	602	62%	970
Danbury	431	484	53%	915
Fairfield-Bridgeport	899	1,012	53%	1,911
Hartford	590	1,320	69%	1,910
Litchfield	292	364	55%	656
Meriden	34	55	62%	89
Middlesex	90	405	82%	495
New Britain	483	599	55%	1,082
New Haven	674	1,052	61%	1,726
New London	303	734	71%	1,037
Stamford	825	790	49%	1,615
Tolland	109	329	75%	438
Waterbury	584	948	62%	1,532
Windham	92	472	84%	564
Statewide	5,774	9,166	61%	14,940

Table 35: Mediation Outcome for Cases Completing Mediation

Judicial District	Loan Modification-Non-HAMP	Loan Modification- HAMP	Loan Modification- DOJ ¹⁴	Partial Claim	Reinstatement	Repayment	Forbearance	Loan Payoff	EMAP	Sale	Short Sale	Deed-in-Lieu	Extended Law Day/Sale Date	Not settled
Ansonia-Milford	275	160	1	1	7	2	1	6	10	9	31	7	17	75
Danbury	219	103			10	1		4	18	13	65	8	13	30
Fairfield-Bridgeport	505	219	1	1	14	1	1	1	16	4	84	12	28	125
Hartford	619	289		5	27	13	1	2	46	11	52	22	113	120
Litchfield	157	74		1	14	7	1	3	9	7	25	14	39	13
Meriden	22	6		1	2	2		0	5		2	2	6	7
Middlesex	122	52		2	9	2	1	1	6	6	33	11	63	97
New Britain	310	108		4	19	9	2	0	21	5	36	11	38	36
New Haven	479	306	3	2	27	8	7	1	19	7	58	12	20	103
New London	302	179	4	6	24	8	1	0	23	12	38	25	51	61
Stamford	383	137	8		29	7	1	1	4	23	65	14	6	112
Tolland	135	37		2	22	7		0	11	10	25	12	32	36
Waterbury	467	126		3	28	10	5	3	21	4	56	24	82	119
Windham	193	74			15	3	2	0	16	2	50	25	90	2
Statewide:	4,188	1,870	17	28	247	80	23	22	225	113	620	199	598	936

Comment: Of the 9,166 cases that completed mediation, mortgagors in 6,700 of those cases were able to stay in their homes. This represents a 73% home retention rate.

¹⁴ 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.

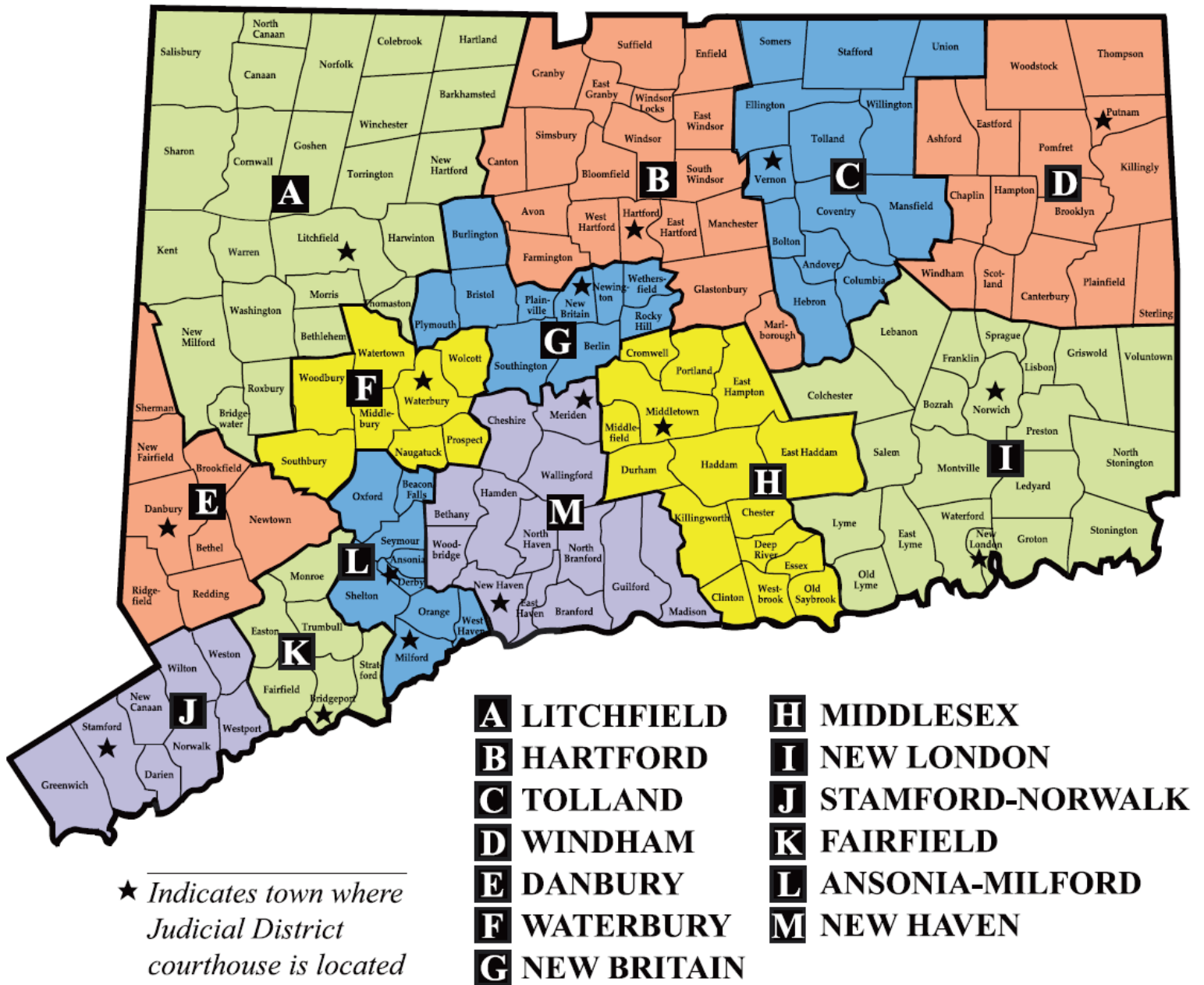


Appendices

_____ **A** *through* **E** _____

Appendix A

Connecticut Judicial Districts



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 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. 13-136STATE 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?

- | | | |
|--|--------------------------------------|--|
| <input type="checkbox"/> Loan modification | <input type="checkbox"/> Repayment | <input type="checkbox"/> Reinstatement |
| <input type="checkbox"/> Short Sale | <input type="checkbox"/> Second Lien | <input type="checkbox"/> Modification of sale date/law day |

4. Has the mortgagor been previously evaluated for a similar request? ☐ Yes ☐ NoIf 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 ApplicableDescription 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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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: _____

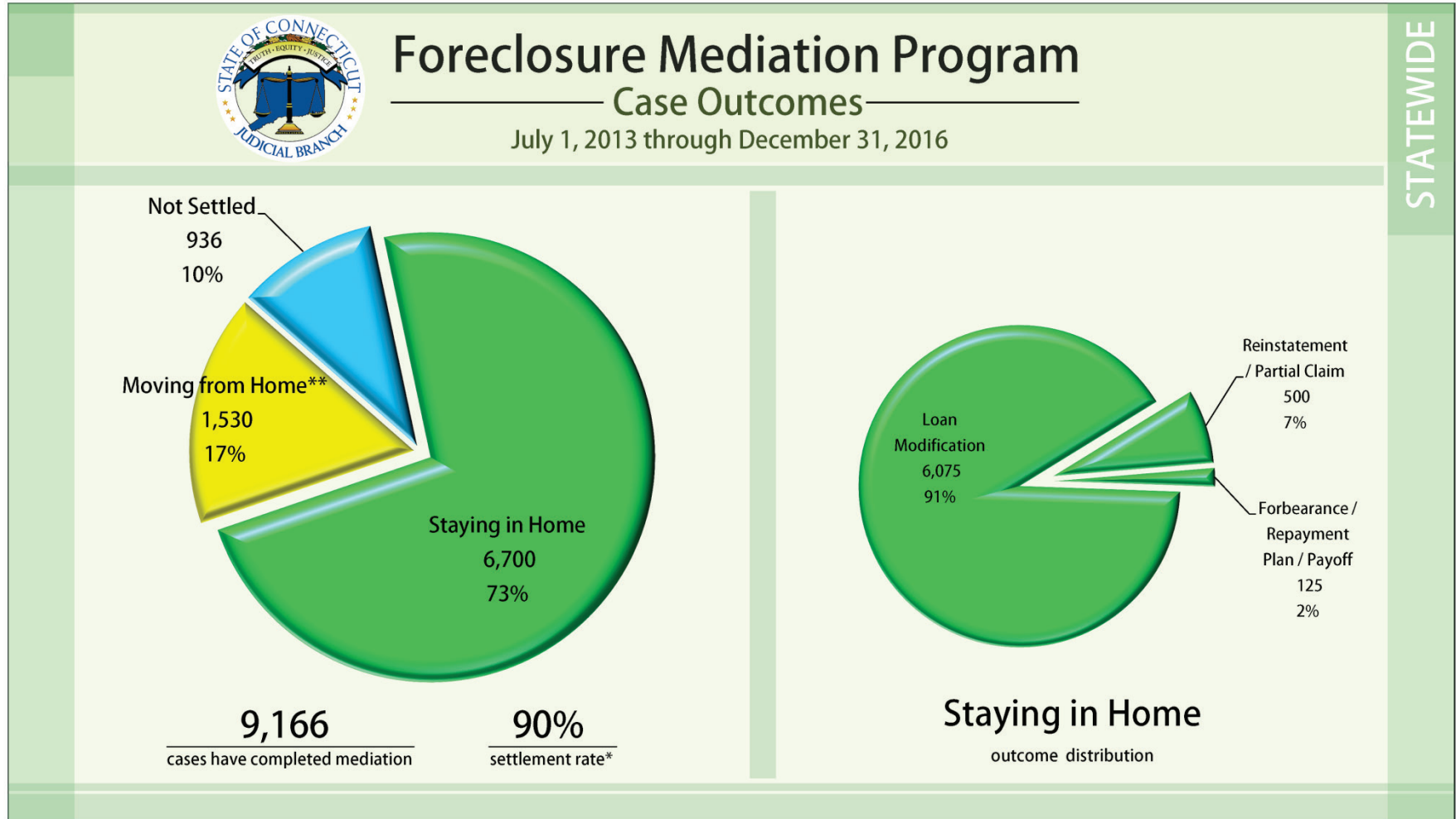
13. Will the parties benefit from further mediation? ☐ Yes ☐ No

Additional comments: _____

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

Mediator's Signature (Date)

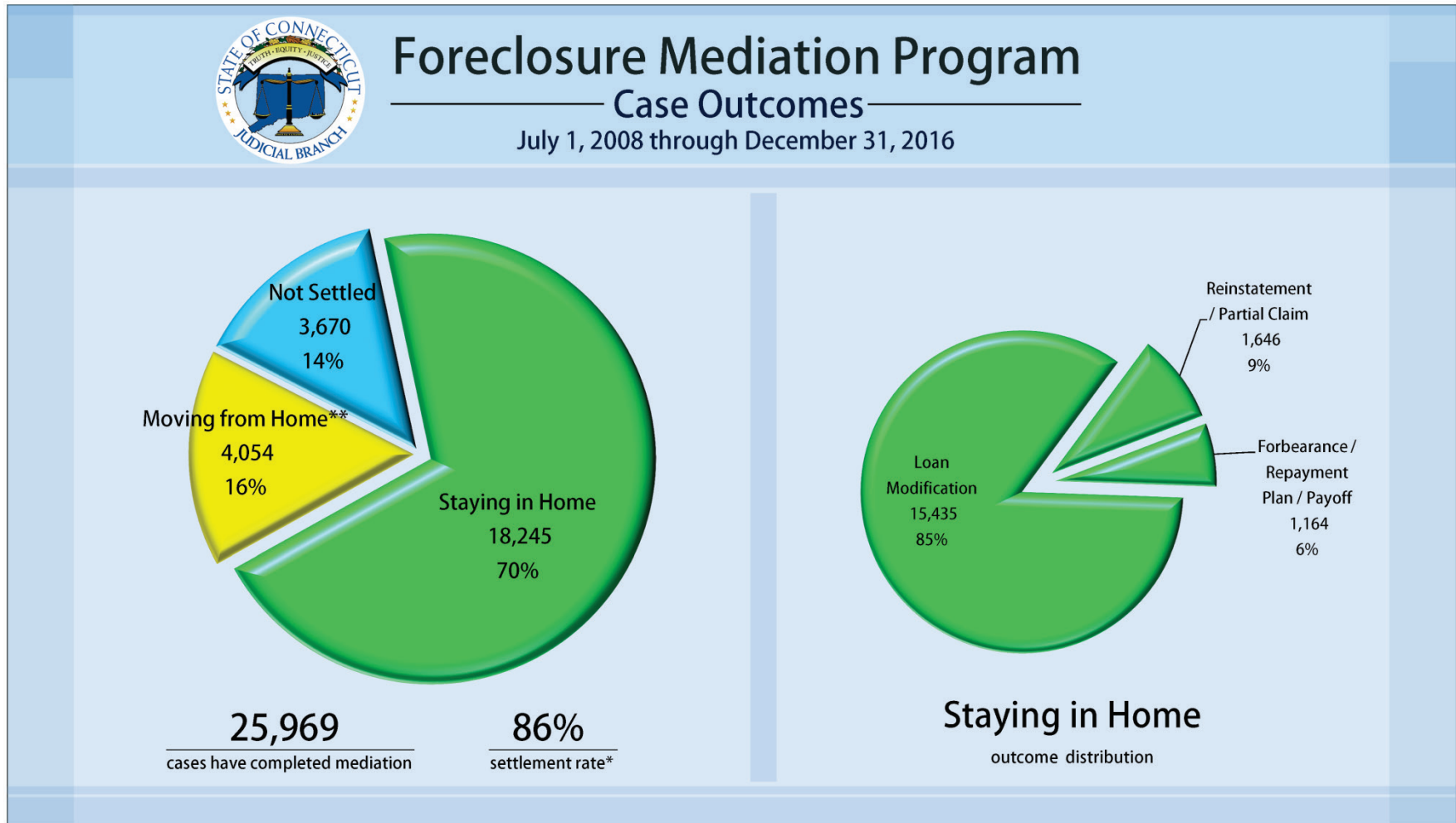
Appendix D



* 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



* 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.