



# Circuit Court of Cook County

## MORTGAGE FORECLOSURE MEDIATION PROGRAM

### Helping Homeowners and Families in Foreclosure

The Cook County Mortgage Foreclosure Mediation Program provides **free assistance to Cook County homeowners in foreclosure**. An unprecedented partnership between the Circuit Court of Cook County and several state and local organizations, the program helps homeowners resolve their mortgage foreclosure cases in the most timely and respectful manner possible.

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### Why the Program was Created

- The program was established in response to the recent economic recession and related mortgage crisis as an effort to assist Cook County families in foreclosure. The Cook County Board approved \$3.5 million in funding for the program, which officially started on April 12, 2010.
  - Understanding that the legal and financial aspects of mortgage foreclosure can be an overwhelming and emotional experience, the program was designed to provide homeowners critical support and to help them explore their options to either stay in their homes or negotiate a respectable exit as early as possible once the foreclosure process begins.
  - For more information about why the program was created, please see General Administrative Order No. 2010-01, issued by Presiding Judge of the Chancery Division, the Honorable Dorothy Kirie Kinnaird, on April 8, 2010.
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### How the Foreclosure Mediation Program Works

- Homeowners who have received a foreclosure summons should **call the toll-free help line at 877.895.2444 (or 312.836.5222 TDD) to schedule a free meeting with a housing counselor** – the first step in the mediation process. Housing counselors are centralized on-site at 69 W. Washington and in Room 1303 of the Richard J. Daley Center. Walk-in appointments are not available.
  - After meeting with a housing counselor, homeowners will have the opportunity to meet with an on-site attorney to discuss the housing counselor's recommendations and prepare for a court date that will determine whether the foreclosure case can be mediated with the lender.
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### Who can Participate

In order to participate in the mediation program, homeowners must:

- ✓ be residents of Cook County
- ✓ have received a foreclosure summons from the Cook County Court
- ✓ live in the building in foreclosure – which may be a single-family home, single-family condominium or apartment building with four or fewer units.

\*Homeowners concerned about their mortgages, but who have not received a summons from the court and are not currently in foreclosure, should consult [www.CookCountyForeclosureHelp.org](http://www.CookCountyForeclosureHelp.org) for a list of available resources.

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### Program Partners

Program assistance is provided by the Chicago Bar Foundation, Illinois Housing Development Authority, The Chicago Community Trust, The Center for Conflict Resolution, the Chicago Legal Clinic and Chicago Volunteer Legal Services.