

NOTICE OF MANDATORY MEDIATION
IT MAY BE POSSIBLE TO SAVE YOUR HOME
FREE FORECLOSURE MEDIATION IS AVAILABLE

You have been served with a foreclosure complaint that could cause you to lose your home. The Macon County Circuit Court created a Mandatory Mediation Program to help homeowners in foreclosure. This program is available to all homeowners *free of charge*.

WHAT DOES THIS MEAN?

Foreclosure mediation is a process where a neutral third person ("mediator") assists lender and borrowers in trying to reach a voluntary and mutual agreement to resolve a loan delinquency. If you and the lender cannot agree to change the loan terms, the mediator will discuss other options, such as short sale or giving the bank your house in exchange for the lender forgiving your mortgage debt. All of your discussions with the mediator will be kept confidential.

WHERE DOES THE MEDIATION TAKE PLACE?

You **must** attend your initial mediation on the date and time shown in the Summons. Please go to the Macon County Office Building located at 141 S. Main Street, Room #719, Decatur, IL 62523.

IF YOU DO NOT SHOW UP MEDIATION ENDS AND YOUR CASE WILL GO TO THE JUDGE FOR A POSSIBLE JUDGMENT AGAINST YOU.

You should Contact a Free Housing Counselor and /or Free Legal Services Prior to Your Mediation Date.

**COMMUNITY INVESTMENT
CORPORATION OF DECATUR**

2121 S. Imboden Court
Decatur, IL 62521

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**LAND OF LINCOLN LEGAL
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Toll-free: (800) 252-8629

Fax: (217) 529-8411

Website: <http://lollaf.org/>

You should bring the following documents to our initial mediation session:

- Most recent bills and statements for all expenses including utility bills
- Last 60 days of pay stubs (if employed)
- Last two years of tax returns and W-2's/1099 (Please bring **signed and dated** tax returns)
- Last two months of all current bank statements

*Your housing counselor or attorney may also attend the mediation with you.

If you need a translator, please contact the Law Librarian at 217-424-1372 at least a week prior to your session.

CAUTION: While no court action will be taken against you during the mediation process, there is no guarantee that an agreement can be reached between you and your lender. If you dispute your lender's claims, you should consult an attorney and fully participate in the foreclosure litigation.