

**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 Champaign County Circuit Court created a Mandatory Mediation Program to help homeowners in foreclosure. This program is available to all homeowners and *is free of charge*.

**WHAT DOES THIS MEAN?**

Foreclosure mediation is a process where a neutral third person ("mediator") assists lenders 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 a short sale or giving the bank your house in exchange for the lender forgiving your mortgage debt. All 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 Self Help Center at the Champaign County Courthouse located on the first floor at 101 E. Main Street, Urbana, IL.

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 Free Legal Services and/or A Free Housing Counselor  
Prior To Your Mediation Date.**

LAND OF LINCOLN LEGAL ASSISTANCE  
302 N 1<sup>st</sup> Street  
Champaign, IL 61820  
Phone: (217) 356-1351  
Toll-free: (855) 601-9474  
Website: [www.lollaf.org](http://www.lollaf.org)

NAVICORE SOLUTIONS  
416 Main Street, Suite 800  
Peoria, IL 61602  
Phone: (309) 611-1007  
Toll-free: (877) 611-1007  
Website: [www.navicoresolutions.org](http://www.navicoresolutions.org)

NEIGHBORHOOD WORKS AMERICA  
Toll-Free: (888) 995-4673  
Website: [www.neighborworks.org/Homes-Finances/Foreclosure/Foreclosure-Tips-and-Help](http://www.neighborworks.org/Homes-Finances/Foreclosure/Foreclosure-Tips-and-Help)

You **MUST** bring the following documents to your initial mediation session:

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

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

If you need a translator, please contact Jennifer Carlton at (217) 239-5788 at least a week before 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.