



State of Illinois
Circuit Court of Cook County

Chambers of
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Chief Judge Evans announces program offering free services to homeowners in foreclosure

Chicago, IL. [April 20, 2010] – Circuit Court of Cook County Chief Judge Timothy C. Evans today announced the launch of the Cook County Mortgage Foreclosure Mediation Program, which will provide free housing counseling and legal services to Cook County homeowners and families in foreclosure. The program is aimed at helping homeowners resolve their mortgage cases in the most timely and respectful manner possible.

“The Circuit Court established the Cook County Mortgage Foreclosure Mediation Program in response to the recent economic recession and related mortgage crisis to help families in foreclosure throughout Cook County,” said Chief Judge Evans. “The program’s goal is to deliver critical services to homeowners as early as possible once the foreclosure process begins. In this way, homeowners in crisis are assured of receiving the support and information they need to explore fully their options either to stay in their homes or to negotiate a respectable exit.”

Funded by the Cook County Board and administered by the Circuit Court’s Chancery Division, the program is an unprecedented partnership between the Circuit Court of Cook County and several state and local organizations. Together, the Circuit Court and partner organizations, including the Illinois Housing Development Authority, The Chicago Bar Foundation and The Chicago Community Trust, are working with attorneys and mediators from the Center for Conflict Resolution, the Chicago Legal Clinic and Chicago Volunteer Legal Services to provide access to free assistance to homeowners who have received a summons to appear in court.

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 who have received a summons can call a toll-free help line **(877.895.2444, or 312.836.5222 TDD)** to schedule a free meeting with a housing counselor – the first step in the mediation process. 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.

Homeowners who are 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 for a list of available resources.

Chief Judge Evans praised Judge Dorothy Kirie Kinnaird, Presiding Judge of the Chancery Division, for her role in making the mediation program a reality. “This critical program would not be possible without the leadership of Judge Dorothy Kirie Kinnaird and the women and men who served on the Chancery Division's Case Management Advisory Committee,” said Chief Judge Evans. "Thanks to the Advisory Committee and its four subcommittees, which included representatives from the judiciary, the Office of the Illinois Attorney General, the Office of the Clerk of the Court, the Office of the Public Guardian, mortgage lenders, borrowers’ counsel, the private bar, neighborhood housing groups and our program partners, we have a blueprint for a mortgage foreclosure mediation program unlike any in the country. I would also like to thank First Deputy Commissioner Ellen K. Sahli of the City of Chicago's Department of Community Development, who chaired the Mediation and Housing Counseling Subcommittee, and Marilyn Smith, Executive Director of the Center for Conflict Resolution, who conducted a study of foreclosure mediation programs throughout the country."

The Circuit Court’s partners each expressed optimism about the program, as well.

“The Cook County Mortgage Foreclosure Mediation Program will ensure that homeowners in the hardest hit area of the state have the support and information they need to make sound decisions,” said Gloria L. Materre, IHDA Executive Director. “Program counselors who are trained to negotiate with lenders and servicers will help guide struggling homeowners through their next steps.”

“Legal advice and assistance is critical for homeowners facing foreclosure to understand and protect their legal rights and make informed decisions in the court process,” said Bob Glaves, Executive Director of The Chicago Bar Foundation. “We commend the County Board and the Circuit Court for their leadership in establishing this program to help the growing number of people facing foreclosure to more effectively reach a fair resolution of their cases.”

"The Cook County Mortgage Foreclosure Mediation Program can truly make a difference for thousands of our community residents at risk of losing their homes,” said Roberto Requejo, program officer of The Chicago Community Trust. “Dealing with a foreclosure filing on your home is a very intimidating experience. Thanks to the program, more homeowners will access the Court knowing that they are not alone, but surrounded by a strong network of resources including housing counselors, legal aid providers and mediators, all of them available at no cost to homeowners.”

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For more information, please visit: www.CookCountyForeclosureHelp.org