

**THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT
 MACON COUNTY, ILLINOIS
 FORECLOSURE MEDIATION PROGRAM
 FINAL MEDIATION REPORT**

Plaintiff(s): _____ Defendant(s): _____

Case Number: _____ Mediator: _____

Parties Present: Plaintiff: Not Present Loan Servicer Servicer's Counsel
 Loan Holder Holder's Counsel
 Other: _____ By Agreement

 Defendant: Not Present In Person Borrower's Counsel
 Other: _____ By Agreement

Case Timeline:

Initial Mediation _____ - _____ - _____ Final Mediation _____ - _____ - _____
 Conference: (Month) (Day) (Year) Conference: (Month) (Day) (Year)

Total Number of Mediation Conferences: _____ Total Hours Spent in Mediation: _____

Case Disposition:

- Mediation Terminated: Defendant Failed to Appear
- Plaintiff Failed to Appear
- No Agreement

- Agreement Reached: Relinquishment / Transition
- Retention

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RELINQUISHMENT: SUMMARY OF AGREEMENT

Relinquishment / Transition:

By agreement, Defendant will relinquish the home to the Plaintiff by the following method(s):

- In rem foreclosure / consent judgment
- Short sale
- Deed in lieu of foreclosure
- Other: _____

Details:

Date of relinquishment: _____ - _____ - _____
(Month) (Day) (Year)

Relocation assistance expenses of \$ _____ to be paid on _____ - _____ - _____
(Amount) (Month) (Day) (Year)

Conditions: _____

Other: _____

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RETENTION: SUMMARY OF AGREEMENT

Retention:

By agreement, Defendant will retain possession of the home by the following method(s):

- Repayment / Reinstatement (attach or describe terms of agreement):
 - Terms of agreement attached
 - Terms of agreement described (see page 5)

- Forbearance (attach or describe terms of agreement):
 - Terms of agreement attached
 - Terms of agreement described (see page 5)

- Refinance (new loan) (attach or describe terms of agreement):
 - Terms of agreement attached
 - Terms of agreement described (see page 5)

- Short payoff (attach or describe terms of agreement):
 - Terms of agreement attached
 - Terms of agreement described (see page 5)

- Loan modification (existing loan) (attach modification documents or describe terms):
 - Loan modification documents attached
 - Terms of agreement described (see page 4)

- Temporary change in terms (attach modification documents or describe terms):
 - Loan modification documents attached
 - The temporary period for the described different loans terms begins ____ - ____ - ____ and ends ____ - ____ - ____
 - The temporary interest rate is ____ % per annum
 - The temporary monthly payment for principal and interest is \$ _____
 - Other temporary different terms (described on page 5)

- Other (attach or describe terms of agreement):
 - Terms of agreement attached
 - Terms of agreement described (see page 5)

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LOAN MODIFICATION: DESCRIPTION OF TERMS

Loan Balance (check only if modified)

Lump sum modification: \$ _____ as of ____ - ____ - ____

Lump sum includes a total amount of \$ _____ which includes (identify all fees/costs and the amount for each item):

Total waiver of \$ _____ which includes (identify all fees/costs and the amount for each item):

Other (describe terms of agreement on page 5)

Principal Reduction (check only if applicable)

Principal forgiveness: principal in the amount of \$ _____ is forgiven and the principal balance is reduced to \$ _____

Principal forbearance: principal in the amount of \$ _____ shall be waived for a period of ____ months; equal installments of \$ _____ (interest free) shall be paid beginning on ____ - ____ - ____

Interest Rate (check only if modified)

Permanently modified to ____ % effective on ____ - ____ - ____

Shall become fixed for a period of ____ months

The interest rate is adjustable (describe key terms on page 5)

Other (describe key terms on page 5)

Loan Term (check only if modified)

____ monthly payments remaining as of ____ - ____ - ____

Other (describe key terms on page 5)

Payment (check only if modified)

Resulting initial monthly payments of \$ _____ (P&I); \$ _____ (Escrow);
\$ _____ (Total)

Other (describe key terms on page 5)

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ADDITIONAL COMMENTS

- The agreement shall include a provision waiving any deficiency resulting from recovery by the Plaintiff of less than the full amount the Plaintiff claims now to be due on the loan

- The Plaintiff will do that which it is legally required to do with respect to taxes and reporting to the IRS and the Plaintiff cannot and will not provide any tax advice or information to the Defendant

- This agreement is contingent upon the signing of: _____

- Motion to dismiss to be filed by Plaintiff on or before _____ - _____ - _____

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SIGNATURE BLOCK

IN WITNESS THEREOF, each of the participants in this mediation session agrees with the foregoing Final Mediation Report, understands that no further mediation is scheduled in this matter, and has executed any agreement summarized herein on the date set forth below, opposite the participant's name, and is fully bound to the terms set forth in such agreement, subject to any reservations expressly made herein.

Signed by: _____ **Date:** _____, _____
(Defendant) (Month) (Day) (Year)

Signed by: _____ **Date:** _____, _____
(Defendant) (Month) (Day) (Year)

Signed by: _____ **Date:** _____, _____
(Defendant's Counsel) (Month) (Day) (Year)

Signed by: _____ **Date:** _____, _____
(Plaintiff) (Month) (Day) (Year)

Signed by: _____ **Date:** _____, _____
(Plaintiff's Counsel) (Month) (Day) (Year)

Signed by: _____ **Date:** _____, _____
(Month) (Day) (Year)

Signed by: _____ **Date:** _____, _____
(Month) (Day) (Year)