

**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 Conference:    \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_      Final Mediation Conference:    \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
   (Month)      (Day)      (Year)      (Month)      (Day)      (Year)

Total Number of Mediation Conferences: \_\_\_\_\_ Total Hours Spent in Mediation: \_\_\_\_\_

**Case Disposition:**

- |  |  |
|--|--|
| <input type="checkbox"/> Mediation Terminated: | <input type="checkbox"/> Defendant Failed to Appear  |
|  | <input type="checkbox"/> Plaintiff Failed to Appear  |
|  | <input type="checkbox"/> No Agreement                |
| <br>   |  |
| <input type="checkbox"/> Agreement Reached:    | <input type="checkbox"/> Relinquishment / Transition |
|  | <input type="checkbox"/> 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**

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- 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)