

IN THE CIRCUIT COURT OF THE THIRTEENTH JUDICIAL CIRCUIT
GRUNDY COUNTY, ILLINOIS

Plaintiff

Case No. _____

VS.

Defendant

SUMMONS
Residential Foreclosure Mediation

To each defendant:

You are summoned and required to file an *Answer in this cause, or otherwise file your * Appearance in the Office of the Clerk of this Court, *Grundy County Courthouse, 111 E. Washington Street, Morris, IL 60450* within 30 days after service of this summons, not counting the day of service. **IF YOU FAIL TO DO SO, A JUDGMENT OR DECREE BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED IN THE COMPLAINT.**

YOU MAY STILL BE ABLE TO SAVE YOUR HOME. DO NOT IGNORE THIS DOCUMENT.

By order of the Chief Judge of the Circuit Court of the Thirteenth Judicial Circuit, this case is set for Mandatory Mediation on _____, 20____, at 10:00 am in the Law Library at the Grundy County Courthouse, 111 E. Washington St. Morris, IL 60450.

A lender representative will be present along with a court appointed mediator to discuss options that you may have and to pre-screen you for potential mortgage modification. For further information on the mediation process, please see the attached **NOTICE OF MANDATORY MEDIATION**.

YOU MUST APPEAR ON THE MEDIATION DATE GIVEN, OR YOUR RIGHT TO MEDIATION WILL TERMINATE.

IMPORTANT: You have been sued.

- Read all documents attached to this Summons. To participate in the case, you **MUST** file an official document with the court within the time stated on this Summons called an “Appearance” and a document called an “Answer/Response.” If you do not file an *Appearance* and *Answer/Response* on time, the court may decide the case without hearing from you, and you could be held in default and lose the case.
- All documents referred to in this Summons can be found at ilcourts.info/forms. Other documents may be available from your local Circuit Court Clerk’s office or website.
- After you fill out the necessary documents, you need to electronically file (e-file) them with the court. To e-file, you must create an account with an e-filing service provider. For more information, go to ilcourts.info/efiling. If you cannot e-file, you can get an exemption that allows you to file in-person or by mail.
- You may be charged filing fees, but if you cannot pay them, you can file an Application for Waiver of Court Fees.
- It is possible that the court will allow you to attend the first court date in this case in-person or remotely by video or phone. Contact the Circuit Court Clerk’s office or visit the Court’s website to find out whether this is possible and, if so, how to do this.
- Need help? Call or text Illinois Court Help at 833-411-1121 or go to ilcourthelp.gov for information about going to court, including how to fill out and file documents. You can also get free legal information and legal referrals at

illinoislegalaid.org. All documents referred to in this Summons can be found at ilcourts.info/forms. Other documents may be available from your local Circuit Court Clerk's office or website.

- ¿Necesita ayuda? Llame o envíe un mensaje de texto a Illinois Court Help al 833-411-1121, o visite ilcourthelp.gov para obtener información sobre los casos de la corte y cómo completar y presentar formularios.

To the Officer:

This summons must be returned by the officer or other person to whom it was given for service, with endorsement of service and fees, if any, immediately after service. If service cannot be made, this summons shall be returned so endorsed. This summons may not be served later than thirty (30) days after its date.

(Seal of Court)

WITNESS _____, 20____

(Clerk of the Circuit Court)

Attorney or Party, if not represented by an attorney

Name _____

ARDC# _____

Firm Name _____

Attorney for _____

Address _____

City and ZIP _____

Telephone _____

Email Address _____

* The Answer and /or Appearance filing fee is based upon the dollar amount of said case.
Corri Trotter, Circuit Court of Grundy County

NOTICE OF MANDATORY MEDIATION
FREE FORECLOSURE MEDIATION IS AVAILABLE

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

WHAT DOES IT 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 bank 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 of your discussions with the mediator will be kept confidential.

WHERE DOES THE MEDIATION TAKE PLACE?

You **must** appear for your initial mediation court date on the date and time shown in the Summons. Please go to the Grundy County Courthouse, 111 E. Washington St., Morris, IL 60450

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

You must bring the following documents to your initial mediation court date:

- Last two years of tax returns, complete with W-2s
- Last two months of all bank statements
- Last 60 days of paystubs (if employed)
- Current Utility Bills
- Complete and Return the enclosed Questionnaire (all information will be kept confidential).

You Should Contact A Housing Counselor Prior to Your Mediation Court Date.

For more information about HUD-certified housing counselors, you may call the toll-free telephone number 1.800.569.4287 and ask for the name of a housing counselor in your area or you may contact one of the following organizations:

Will County Center for Community Concerns

www.wccccc.net

Tel: (815) 722-0722

Community Service Council of Northern Will County

www.thecsc.org

Tel: (815) 886-5000 or (630) 759-9494

Institute for Consumer Credit Education

www.icceillinois.org

Tel: (708) 633-6355

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

You may be eligible for free legal assistance.

To apply, contact Prairie State Legal Services, Inc. at (888)-966-7757

CAUTION

During the mediation, the court will not enter a judgment of foreclosure against you, but the court cannot guarantee that you and your bank will reach an agreement. If you dispute your bank's claims, you should consult an Illinois licensed attorney and/or file an answer to the complaint.

For more information about the Grundy County Foreclosure Mandatory Mediation Program, please visit www.grundyco.org and click on the Mandatory Mediation tab.

(*Please note-if you require a translator, the Office of the Chief Judge has a list of translators that you may employ at your cost.)

CORRI TROTTER, CLERK OF THE CIRCUIT COURT OF GRUNDY COUNTY

Circuit Court for 13th Judicial Circuit, Grundy County

Residential Foreclosure Mediation Questionnaire

You have been named as a party in a foreclosure case. This case may result in the loss of your home. Court sponsored mediation may be available in your case. Mediation is a free, confidential, and voluntary process through which you and the lender that is seeking foreclosure of your home may discuss ways to resolve this case including reinstatement of the loan and re-negotiation of the loan terms. **THIS IS NOT AN EVICTION.**

*Una version en Espanol de esta forma, Initial Questionnaire Form, es disponible en el siguiente sitio web, www.grundyco.org, o en el departamento de Circuit Clerk, Grundy County Courthouse, 111 E. Washington St., Morris, IL 60450. Usted ha sido nombrado/a como parte en una ejecucion hipotecaria. Esto puede resultar en la perdida de propiedad. **ESTO NO ES UN DESALOJO.***

Please fill in the information on this form and bring it with you to the Foreclosure Mediation Pre-screening meeting. The date and location of that meeting is contained in the **Notice to Homeowners** you received with your summons.

The information provided will be used by the Court Mediator to make an initial determination if this case is suitable for mediation. **This information will not be shared with anyone, unless you agree and then only with a representative of your mortgage lender.**

Name: _____

Case Number: _____

Address: _____

Daytime Phone: _____

1. What is the total amount of your scheduled monthly payment to you lender?
2. If your property tax and property insurance are not included to the payment to your lender, what is the amount of your monthly property taxes and property insurance?
3. How many payments have you missed?
4. What are your monthly expenses not including the above monthly payments to your lender and any payments for property taxes and insurance?
5. What is your monthly income? Gross (before withholding) _____; Net Take-Home pay (after all deductions) _____.

6. Do you have any money saved? (CIRCLE ONE)

YES How much? _____

NO

7. Do you have any other real property other than the property that is being foreclosed? (CIRCLE ONE)

YES If so, what is the difference between the value of the property and any mortgage or lien on the property? _____

NO

8. Check all items that have caused you to miss payments:

Injury or Illness

Adjustable Interest Rate/Balloon Payment

Loss of Employment

My expenses Exceed my income

Other: _____

9. If you marked Injury or Illness in question 8, are you now well?

Yes

No

10. If you marked "Loss of Employment" in Question 8, have you found a new job?

Yes

No

11. Do you desire to keep the property that is the subject of this case?

Yes

No

12. If your answer to question 11 was No, would you consider the following? (Check all that apply.)

Deeding Property to Lender

Selling Property to third party

Consenting to Foreclosure (No deficiency judgment)

13. Is there information that would be helpful in determining whether your case would be suitable for mediation? If so, please describe:

Property Owner's Signature

Co-Property Owner's Signature

I consent to disclosure information to lender representative _____

Initials