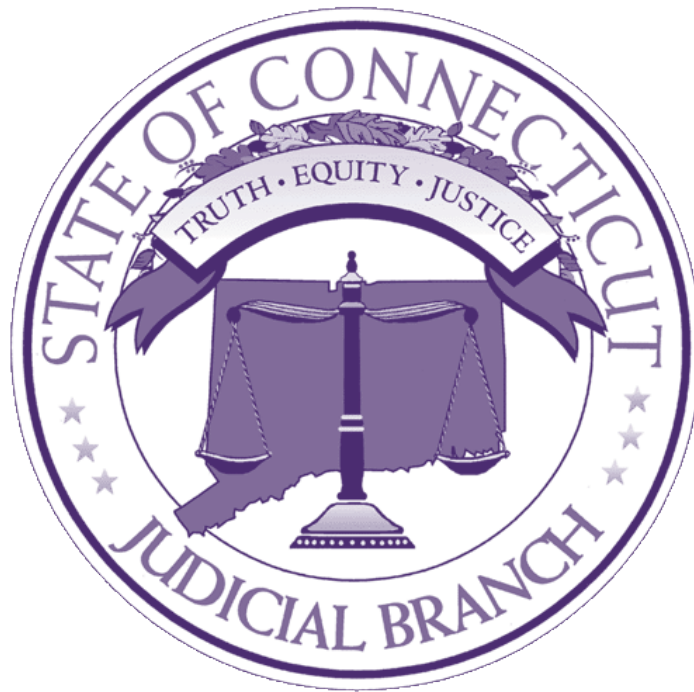


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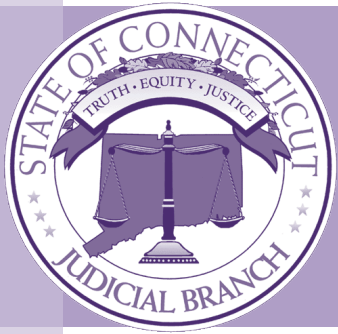
Foreclosure Mediation Program

Report to the Banking Committee
of the General Assembly

Submitted Pursuant to General Statutes §§ 11-4a and 49-31n (d) (2).

March 1, 2019

Office of the Chief Court Administrator
Honorable Patrick L. Carroll, III



The mission of the Connecticut Judicial Branch is to serve the interests of justice and the public by resolving matters brought before it in a fair, timely, efficient and open manner.

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Introduction

The following report represents the sixth in a series of six reports on the Foreclosure Mediation Program (“FMP”) and covers the period July 1, 2013 through December 31, 2018, inclusive.¹ Prior reports can be found on the Judicial Branch website at <http://www.jud.ct.gov/statistics/fmp/> along with a more extensive analysis of the FMP that was conducted by independent consultants pursuant to a grant from the State Justice Institute.²

Part 1 of this report presents updated information about the civil docket statewide. Available data is reported by calendar year, from 2007 through 2018, for (i) all civil cases, (ii) all foreclosures, including non-mortgage and mortgage foreclosures, (iii) all mortgage foreclosures, including commercial and residential mortgage foreclosures, and (iv) eligible mortgage foreclosure cases in the FMP. Additional data concerning the average time to disposition (from case initiation to case completion) is also reported under a number of different scenarios.

Part 2 of this report contains a FMP summary, participant information, and data by judicial district on cases in the FMP between July 1, 2013 and December 31, 2018. This includes premediation and mediation data, requests to extend the mediation period and objections thereto, as well as mediation outcomes.

Data shows that, during this period, a total of 37,677 premediation meetings and 129,348 mediation sessions were scheduled, of which 22,722 meetings and 61,326 sessions were held. Homeowners in 12,888 cases completed mediation and, in 73% of those cases, the parties reached agreements resulting in home retention. In another 17% of cases, agreements were reached allowing homeowners to gracefully exit from the home as a result of a sale, short sale, deed-in-lieu of foreclosure, or negotiated departure date. Taken together, these result in a settlement rate of 90%.

A judicial district map, sample mediator report forms, and FMP settlement data³ for cases completing mediation are attached to the report in Appendices A-E.

¹ General Statutes §49-31n (d) (2)

² G. Gong & C. Brinton, “Connecticut Judicial Branch Mortgage Foreclosure Mediation Program Evaluation”, State Justice Institute, October 2014.

³ Settlement data does not include cases that did not complete mediation either because (i) mediation was terminated by a judge or (ii) voluntarily terminated by the mortgagor by failing to appear at mediation or electing not to request an extension of the mediation period in order to reach a resolution through the mediation process despite court outreach efforts.



Civil Docket Summary

Note: Mortgage foreclosure data is unavailable for 2007 and the first half of 2008 because the Judicial Branch did not differentiate between a mortgage and non-mortgage foreclosure case until July 1, 2008. Accordingly, mortgage foreclosure data for 2008 in tables one, two, and three represent the period July 1, 2008-December 31, 2008.

Caseload Data

Table I: Cases Added

Calendar Year	Civil Matters	Foreclosures ⁴	Mortgage Foreclosures		
	All	All	All ⁵	With FMP request ⁶	In FMP ⁷
2007	62,841	18,001	Not available	Not applicable	Not applicable
2008	72,240	21,769	9,200 (½ year)	3,050 (½ year)	2,737 (½ year)
2009	80,050	27,340	22,151	9,799	8,571
2010	72,494	21,718	16,262	8,459	7,225
2011	66,940	14,781	9,445	4,651	3,891
2012	63,581	19,202	13,117	6,177	4,909
2013	61,244	21,443	16,117	7,619	6,236
2014	55,715	16,079	11,604	5,005	4,164
2015	49,930	10,532	6,620	2,639	2,276
2016	52,088	13,130	10,130	4,086	3,601
2017	55,294	12,628	9,768	3,799	3,289
2018	54,515	10,440	7,817	2,885	2,544

⁴ Includes actions to foreclose tax, condominium, and judgment liens as well as commercial and residential mortgage foreclosures.

⁵ Includes all commercial and residential mortgage foreclosures. Only those residential mortgage foreclosures that meet the statutory eligibility requirements are eligible to participate in the FMP. Commercial foreclosures are ineligible for the FMP.

⁶ Includes any mortgage foreclosure action with a return date on or after July 1, 2008 where the mortgagor has *filed* a Foreclosure Mediation Certificate requesting mediation. Numbers may include cases ultimately determined to be ineligible that would not be referred to the FMP.

⁷ Includes any mortgage foreclosure action where the mortgagor filed a Foreclosure Mediation Certificate, was determined to be eligible for the FMP, and was put in the program. To be eligible, the mortgagor (i) must be a borrower on the note secured by the mortgage being foreclosed, or be a non-borrower spouse or former spouse who qualifies as a permitted successor-in-interest, (ii) must own the property and (iii) occupy it as a primary residence, and (iv) the property must be a 1-4 family residence in Connecticut. Lastly, it must be a mortgage foreclosure with a return date on or after July 1, 2008.

Table 2: Cases Disposed

Calendar Year	Civil Matters	Foreclosures	Mortgage Foreclosures		
	All	All	All	With FMP Request	In FMP
2007	64,399	15,956	Not available	Not applicable	Not applicable
2008	59,754	16,998	1,841 (½ year)	565 (½ year)	432 (½ year)
2009	63,328	17,614	10,072	3,711	3,000
2010	75,324	22,834	15,163	8,454	6,366
2011	73,219	17,734	11,492	7,715	5,817
2012	67,672	17,790	10,540	6,696	4,981
2013	67,642	20,749	13,670	7,787	5,787
2014	67,090	22,914	17,159	9,886	7,206
2015	62,813	18,650	14,966	7,258	6,723
2016	56,476	15,791	11,901	5,522	4,598
2017	57,355	14,521	11,386	4,957	4,198
2018	56,625	14,065	11,066	4,799	4,138

Table 3: Cases Pending at Calendar Year End

Calendar Year	Civil Matters	Foreclosures	Mortgage Foreclosures	
	All	All	All	With FMP Request
2007	69,893	16,565	Data Not Available	Not Applicable
2008	82,340	21,340	7,333 (½ year)	3,093 (½ year)
2009	99,100	31,099	19,474	9,927
2010	96,025	29,897	20,522	11,807
2011	89,748	26,944	18,484	10,499
2012	85,602	28,284	21,021	11,457
2013	79,177	29,049	23,512	12,892
2014	67,881	22,177	17,924	9,935
2015	57,072	15,545	11,878	6,346
2016	56,754	14,384	11,383	5,923
2017	54,262	13,808	10,896	5,668
2018	54,450	11,356	8,660	4,511

Time to Disposition Data

The following table reports, by calendar year, the average number of days it took to dispose of a mortgage foreclosure case both with and without FMP participation.

Table 4: Average Time to Case Disposition with and without Mediation

Calendar Year		Case Withdrawn by Plaintiff	Case Dismissed by the Court For Failure to Prosecute	Judgment of Strict Foreclosure Entered	Judgment of Foreclosure by Sale Entered
		Number of Days to Disposition			
2007	No Mediation	Data Not Available			
	Mediation	Data Not Available			
2008	No Mediation	Data Not Available			
	Mediation	Data Not Available			
2009	No Mediation	148	396	147	329
	Mediation	185	419	218	415
2010	No Mediation	266	392	236	474
	Mediation	310	460	359	563
2011	No Mediation	394	354	354	563
	Mediation	447	531	497	697
2012	No Mediation	399	1,168	397	685
	Mediation	515	1,197	630	802
2013	No Mediation	397	1,081	417	666
	Mediation	518	1,140	757	872
2014	No Mediation	475	1,484	428	676
	Mediation	593	1,446	834	945
2015	No Mediation	450	1,332	454	702
	Mediation	613	1,323	804	1,052
2016	No Mediation	423	1,107	377	617
	Mediation	573	1,162	845	1,008
2017	No Mediation	290	1,044	300	569
	Mediation	508	991	750	957
2018	No Mediation	273	1,021	319	510
	Mediation	513	981	716	875



Program Summary

Funding: Since its inception on July 1, 2008, the FMP has been funded, in whole or in part, by appropriations from the state's Banking Fund. In February 2016, the Judicial Branch began transitioning certain FMP staff from the Banking Fund to the General Fund in order to address the continuing decline in statewide residential foreclosures. FMP staff who were transitioned were assigned court duties in addition to their FMP responsibilities. For FY 2018 and FY 2019, the Banking Fund appropriation for the FMP was \$3,610,565 for each of the fiscal years.

The Foreclosure Mediation Program is scheduled to terminate when all mediation has concluded with respect to any foreclosure action with a return date prior to July 1, 2019. By the end of FY 2019, there will be ten FMP staff supported by the Banking Fund. The Judicial Branch's Current Services Budget for FY 2020 and FY2021 included the transfer of these remaining FMP staff to the General Fund in anticipation of the sunset of the program. As of the date of this report, Senate Bill 823 and House Bill 6996 are being considered which would extend the program's sunset date. If the program is extended, the Judicial Branch would advocate for continued funding from the Banking Fund to cover the cost, including fringe benefits, of the ten FMP staff in order to continue the program's operation.

Staff: As of the date of this report, FMP staff includes one program manager, 17 mediation specialists serving the state's 13 judicial districts, 7 caseload coordinators and 14 office clerks. As previously indicated, most perform additional, non-FMP duties.

Mediation specialists are Judicial Branch employees who are trained in mediation and all relevant aspects of the law. They have substantial knowledge of federal and state assistance programs and their respective guidelines, as well as community-based resources in each district. All are attorneys with many years of foreclosure mediation experience.

Eligibility: Mortgagors are eligible for the FMP if they are a borrower on the note secured by the mortgage being foreclosed, own and occupy the property as their primary residence, and the property is a 1-4 family residence located in Connecticut. The action must be a mortgage foreclosure with a return date on or after July 1, 2008. Effective July 1, 2015, certain non-borrower spouses and former spouses became eligible for the FMP if they qualify as permitted successors-in-interest⁸.

Participation: The FMP has an opt-in model for participation, requiring mortgagors to file an Appearance and Foreclosure Mediation Certificate (request) demonstrating FMP eligibility within

⁸ General Statutes §49-31k (1) and (9)

15 days of the case's return date. However, a judge can refer a mortgagor to the FMP at any time for good cause.

The court must schedule premediation meetings and mediation sessions only with those mortgagors who are *relevant* and *necessary* to the mediation and to any agreement being considered by the parties in connection with the mediation.

Mediators are authorized to excuse any mortgagor from attending a mediation meeting or session if good cause is shown why the mortgagor should not have to appear. Good cause includes, but is not limited to, the fact that the mortgagor (i) no longer owns the home as a result of divorce and related deed transfer, (ii) no longer lives in the home, or (iii) is not a necessary party to the agreement being contemplated in mediation.

In addition, a mortgagor who is represented by counsel may not need to attend the first mediation session in person with counsel.

Mediation Period: The mediation period concludes on the earlier of 7 months from the case's return date or 3 mediation sessions, although the period can be extended by a judge on motion of either a party or the mediator in certain circumstances.

Objectives of the Mediation Program: The FMP's objectives are to determine if the parties can reach an agreement that will either avoid the foreclosure through loss mitigation, or expedite or otherwise facilitate the foreclosure. The parties are expected to pursue these objectives with reasonable speed and efficiency and in good faith without unreasonable and unnecessary delays. Mortgagees are expected to respond with a decision on a mortgagor's request for assistance within 35 days of receipt of a complete financial package. If the decision is a denial, the mortgagee must explain the denial. If additional information is requested or if the package is incomplete, the mortgagee is required to request the missing or additional information in writing within a reasonable period of time, and the 35 day decision time is extended for a reasonable time.

Scope: Mediation addresses all issues of the foreclosure, including dispositions of the property by sale, short sale, and deeds-in-lieu of foreclosure.

Premediation Process: All cases entering the FMP that have a return date on or after October 1, 2013 are required to participate in the following premediation process.

Mortgagees must provide the mediator and the mortgagor with certain information, including financial forms and a list of requested documentation that are needed for loss mitigation review, within 35 days of the case's return date.

Upon receipt, the mortgagor is given approximately two weeks to complete the financial forms and gather the documentation prior to meeting with the mediator assigned to the case. One or more meetings may be scheduled during the 35 day premediation period, which concludes 84

days from the case's return date. The court may extend the premediation period at the request of the mediator for good cause shown for up to 35 days from the date the court rules on the request.⁹ At the meeting(s), the mediator reviews the mortgagor's completed forms and documentation, or assists with their completion. The mediator may ask the mortgagor to make corrections to the forms, or provide additional documentation or explanations to the mortgagee. The mediator also may refer the mortgagor to appropriate community assistance programs. At the conclusion of premediation, the mediator facilitates the delivery of the mortgagor's completed financial package to the mortgagee or its attorney, and files a Premediation Report indicating whether mediation with the mortgagee will be scheduled. If mediation is not scheduled, participation in the FMP terminates, however the mortgagor is permitted to petition the court for reinclusion in the program. A sample Premediation Report (JD-CV-134) is attached to this report in Appendix B.

Mediator Reports: If a case is scheduled for mediation with the mortgagee, mediators must file a report within 3 business days after each mediation session that is held. Any party may file supplemental information in response to a mediator's report. All reports and supplemental information become part of the public court file and may be considered by a judge in ruling on motions to extend or shorten the mediation period, or in determining whether sanctions should issue. A sample Mediator's Report (JD-CV-89) is attached to this report in Appendix C.

Extensions of the Mediation Period: A judge must review all motions by a party or requests by a mediator to extend the mediation period and rule on the motion or request within 20 days. The mediation period may be extended if the court finds either that (i) a party engaged in a pattern or practice of conduct contrary to the objectives of the Program or (ii) it is highly probable that the parties will reach an agreement through mediation. The court may also grant extension requests that are by agreement of the parties.

Sanctions: A judge may impose sanctions on a party or a party's counsel who engages in intentional, or a pattern or practice of, conduct contrary to the objectives of the Program. Sanctions include terminating mediation, ordering the personal appearance of a party, imposing fines, and awarding or disallowing attorneys' fees. Data is not available regarding the frequency or type of sanctions issued against a party or its counsel because it would require a manual review of each case.

⁹ General Statutes §49-31(c)(4)

Participant Data

Table 5: Self-Represented Mortgagors in Mediation: July 1, 2008 - December 31, 2018

Judicial District	Cases in FMP	FMP Cases with at Least One Self-Represented Party	Percentage of Cases with at Least One Self-Represented Party
Ansonia-Milford	3,245	2,136	66%
Danbury	3,319	2,212	67%
Fairfield-Bridgeport	7,270	4,762	65%
Hartford	8,075	6,576	81%
Litchfield	2,506	1,906	76%
Meriden	402	290	72%
Middlesex	2,168	1,671	77%
New Britain	4,277	3,409	80%
New Haven	7,244	5,341	74%
New London	4,251	3,684	87%
Stamford	4,881	2,381	49%
Tolland	1,724	1,448	84%
Waterbury	4,749	3,627	76%
Windham	2,279	1,992	87%
Statewide	56,390	41,435	73%

Comment: In almost three-quarters of all cases in FMP, there was at least one self-represented homeowner. In some districts, it was as high as 87%.

Cases Participating in the FMP: Between July 1, 2013 and December 31, 2018, a total of 13,903 cases in mediation had their initial mediation. Tables 6 through 10 report data collected in those cases.

Table 6: Hardship Identified by the Mortgagor: July 1, 2013 – December 31, 2018

Hardship	Responses
Loss of Income	9,103
Divorce	955
Medical	938
Other	705
Increased Expenses/Debt	867
No response	1,335
Total:	13,903

Prior Participation in the FMP: Mortgagors in 1,779 (13%) of the 13,903 cases where initial information was collected between July 1, 2013 and December 31, 2018 had participated previously in the FMP.

Demographic Information Disclosed: Beginning April 2013, mediators began to collect voluntarily reported demographic information about FMP participants. The following tables report the responses of those who chose to respond to each question during the reporting period. Individual cases may have more than one participant that responded.

Table 7: Ethnicity

Description	Total
Not Hispanic or Latino	6,594
Hispanic or Latino	1,005
Not Disclosed	115

Table 8: Race

Description	Total
American Indian or Alaska Native	12
Asian	107
Black or African American	1,189
Native Hawaiian or Other Pacific Islander	25
White	6,097
Not Disclosed	176

Table 9: Gender

Description	Total
Female	3,991
Male	3,731
Not Disclosed	79

Table 10: Loan Type

Loan Type	Cases	
	Conventional	6,138
FHA	2,923	21%
Fannie Mae	1,611	12%
Freddie Mac	763	5%
Ginnie Mae	12	0%
Other	181	1%
USDA	94	1%
VA	134	1%
Not Reported	2,047	15%
Total:	13,903	100%

Premediation Data

July 1, 2013 – December 31, 2018

Any case assigned to the FMP with a return date on or after October 1, 2013 participated in the premediation process previously described in the “Program Summary” section of this report. At the conclusion of the premediation period, mediators filed a Premediation Report in each case, on the form attached in Appendix B. Cases with return dates prior to October 1, 2013 that were in the FMP during this reporting period did not participate in the premediation process. Accordingly, no Premediation Report would have been filed in these cases.

During the premediation eligibility period, a total of 37,677 premediation meetings were scheduled and 22,722 were held. Mediators filed 17,065 premediation reports at the conclusion of the premediation period. The difference in the number of meetings held and the number of reports filed indicates that, in many cases, more than one premediation meeting was held.

Table 11: Premediation Meetings Not Held as Scheduled

Judicial District	Continued or Did Not Proceed	Action Withdrawn ¹⁰	Case Settled	Moved to Earlier Date	Bankruptcy	Total
Ansonia-Milford	1,001	13	5	13	4	1,036
Danbury	498	15	1	2	10	526
Fairfield-Bridgeport	1,385	32	8	15	13	1,453
Hartford	3,031	47	5	46	8	3,137
Litchfield	375	8	-	4	-	387
Meriden	98	6	-	-	-	104
Middlesex	791	19	6	16	2	834
New Britain	916	18	5	11	6	956
New Haven	1,696	42	3	10	15	1,766
New London	1,457	17	-	39	4	1,517
Stamford	762	19	2	11	5	799
Tolland	671	5	1	4	1	682
Waterbury	431	8	-	6	3	448
Windham	1,255	27	13	6	9	1,310
Statewide:	14,367	276	49	183	80	14,955

¹⁰ Action Withdrawn includes 11 cases disposed before event

Tables 12 through 16 summarize the data collected in Premediation Reports that were filed between July 1, 2013 and December 31, 2018. Not all cases in the FMP during this period would have a Premediation Report filed during the period since only those cases with return dates on or after October 1, 2013 would participate in premediation.

Table 12: Did the Mortgagor(s) Attend the Meeting(s) Scheduled with the Mediator?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	842	127	24	993
Danbury	677	219	40	936
Fairfield-Bridgeport	1,771	370	24	2,165
Hartford	2,015	401	29	2,445
Litchfield	454	83	89	626
Meriden	117	31	4	152
Middlesex	460	264	4	728
New Britain	1,084	192	114	1,390
New Haven	1,567	787	32	2,386
New London	959	207	237	1,403
Stamford	1,173	159	4	1,336
Tolland	483	130	1	614
Waterbury	1,087	109	29	1,225
Windham	422	243	1	666
Statewide	13,111 (77%)	3,322 (19%)	632 (4%)	17,065

Table 13: Did the Mortgagor(s) Fully or Substantially Complete the Forms and Furnish the Documentation Requested by the Mortgagee?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	777	177	39	993
Danbury	700	56	180	936
Fairfield-Bridgeport	1,622	487	56	2,165
Hartford	1,851	557	37	2,445
Litchfield	303	29	294	626
Meriden	107	14	31	152
Middlesex	403	318	7	728
New Britain	894	145	351	1,390
New Haven	1,359	704	323	2,386
New London	867	439	97	1,403
Stamford	1,048	229	59	1,336
Tolland	410	203	1	614
Waterbury	950	151	124	1,225
Windham	499	157	10	666
Statewide	11,790 (69%)	3,666 (22%)	1,609 (9%)	17,065

Comment: “No Response” includes cases where the homeowner provided documents prior to the start of mediation or provided them without the assistance of the mediator.

Table 14: Did the Mortgagee Timely Supply the Forms, Required Documentation and Information to the Mediator?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	616	371	6	993
Danbury	595	333	8	936
Fairfield-Bridgeport	1,613	518	34	2,165
Hartford	1,757	638	50	2,445
Litchfield	419	204	3	626
Meriden	104	46	2	152
Middlesex	450	255	23	728
New Britain	929	444	17	1,390
New Haven	1,239	1,130	17	2,386
New London	928	434	41	1,403
Stamford	887	433	16	1,336
Tolland	363	247	4	614
Waterbury	885	278	62	1,225
Windham	478	177	11	666
Statewide	11,263 (66%)	5,508 (32%)	294 (2%)	17,065

Comment: The mortgagee is required to provide the mediator and the mortgagor with the following documents and information within 35 days of the case’s return date: (a) loan payment history for the immediately preceding 12 month period, along with an itemization of the amount needed to reinstate the loan, all in plain English; (b) contact information (mail, email, fax, phone) for someone able to respond with reasonable adequacy and promptness regarding the information provided by the mortgagee, with updates thereto; (c) current versions of all forms and a list of documentation reasonably necessary for the mortgagee to evaluate the mortgagor for foreclosure alternatives available through the mortgagee; (d) a copy of the note and mortgage, including any modifications thereto; (e) status of any pending foreclosure avoidance efforts; (f) a copy of the loss mitigation affidavit filed with the court, if any; and (g) at the mortgagee’s option (i) the history of foreclosure avoidance efforts, (ii) information regarding the condition of the property, and (iii) other information the mortgagee deems relevant to the objectives of the FMP. The mortgagee is required to provide this information to the mediator electronically via designated email addresses at each Judicial District court created by the Judicial Branch for this purpose. General Statutes § 49-31l (c) (4)

Table 15: Did the Mortgagee Timely Supply the Forms, Required Documentation and Information to the Mortgagor(s)?

Judicial District	Yes	No	No Response	Total Reports Filed
Ansonia-Milford	274	205	514	993
Danbury	478	350	108	936
Fairfield-Bridgeport	487	199	1,479	2,165
Hartford	1,687	610	148	2,445
Litchfield	353	184	89	626
Meriden	103	31	18	152
Middlesex	7	74	647	728
New Britain	841	392	157	1,390
New Haven	730	757	899	2,386
New London	521	246	636	1,403
Stamford	879	429	28	1,336
Tolland	352	250	12	614
Waterbury	296	122	807	1,225
Windham	477	175	14	666
Statewide	7,485	4,024	5,556	17,065

Comment: The mortgagee is required to provide this information to the mortgagor by first class, priority or overnight mail. Data reported in Table 15 is based on information reported by the mortgagor to the mediator.

Table 16: Premediation Outcomes

Judicial District	Mediation Scheduled	Mediation Terminated	Premediation Outcome Responses
Ansonia-Milford	870	119	989
Danbury	812	118	930
Fairfield-Bridgeport	1,807	344	2,151
Hartford	2,076	346	2,422
Litchfield	529	97	626
Meriden	130	22	152
Middlesex	588	137	725
New Britain	1,192	194	1,386
New Haven	1,630	742	2,372
New London	1,075	314	1,389
Stamford	1,196	136	1,332
Tolland	514	99	613
Waterbury	1,121	47	1,168
Windham	556	106	662
Statewide	14,096	2,821	16,917 ¹¹

¹¹ In the 17,065 Premediation Reports filed, the mediators responded to this question in 16,917 cases. In 148 reports, no response was given as to whether mediation would be scheduled or terminated.

Mediation Data

July 1, 2013 – December 31, 2018

A total of 129,348 mediation sessions were scheduled and 61,326 sessions were held during the reporting period. Mediators filed a total of 49,766 Mediator Reports for which data can be captured between August 16, 2013 and December 31, 2018. No Mediator Reports were required to be filed from July 1, 2013 to July 15, 2013 (the effective date of Public Act 13-136), and Mediator Reports were filed on paper from July 15, 2013 through August 15, 2013 for which data cannot be captured. Table 17 summarizes the reported reasons why mediation sessions were not held as scheduled.

Table 17: Mediation Sessions Not Held as Scheduled

Judicial District	Continued By				Did Not Proceed	Action Withdrawn	Case Settled	Moved to Earlier Date	Bankruptcy
	Party Unspecified	Mortgagor	Mortgagee	Court					
Ansonia-Milford	120	757	1,372	421	1,502	462	198	83	32
Danbury	24	1,004	1,338	228	783	437	156	26	20
Fairfield-Bridgeport	112	1,446	1,598	756	1,992	758	182	80	35
Hartford	286	1,474	3,472	850	4,705	929	324	179	51
Litchfield	-	662	895	333	716	323	11	44	12
Meriden	15	66	304	22	117	59	11	4	6
Middlesex	101	234	903	247	763	305	47	40	9
New Britain	208	744	1,769	279	1,453	495	154	73	24
New Haven	2	814	1,324	574	2,372	973	77	16	46
New London	209	709	2,230	225	1,247	574	113	119	30
Stamford	16	1,419	2,047	469	1,671	554	149	41	23
Tolland	13	298	656	200	540	173	149	22	11
Waterbury	1	880	1,294	401	1,390	569	5	38	33
Windham	49	608	1,004	328	1,134	322	76	17	19
Statewide:	1,156	11,115	20,206	5,333	20,385	6,933	1,652	782	351

Tables 18 through 30 summarize the data by judicial district captured in Mediator Reports filed during the reporting period. A sample Mediator’s Report (JD-CV-89) is attached in Appendix C.

Table 18a: Did the Parties Engage in Conduct Consistent with the Objectives of the Mediation Program?

Judicial District	Mortgagee			Mortgagor		
	Yes	No	No Response	Yes	No	No Response
Ansonia-Milford	3,114	121	10	3,172	64	9
Danbury	3,624	135	51	3,580	188	42
Fairfield-Bridgeport	7,169	292	9	7,057	399	14
Hartford	6,337	305	34	6,455	192	29
Litchfield	2,016	105	27	2,051	79	18
Meriden	282	14	1	277	20	-
Middlesex	1,505	154	7	1,506	155	5
New Britain	2,822	301	18	2,921	206	14
New Haven	5,000	714	42	5,051	657	48
New London	2,441	419	4	2,541	320	3
Stamford	4,560	487	96	4,719	327	97
Tolland	913	167	3	941	135	7
Waterbury	5,108	195	45	5,015	273	60
Windham	905	213	1	1,054	63	2
Statewide	45,796 (92%)	3,622 (7%)	348 (1%)	46,340 (93%)	3,078 (6%)	348 (1%)

Comment: General Statutes §49-31k (7) defines the objectives of the mediation program as “(A)...a determination as to whether or not the parties can reach an agreement that will (i) avoid foreclosure by means that may include consideration of any loss mitigation options available through the mortgagee, or (ii) expedite or facilitate the foreclosure in a manner acceptable to the parties, and (B) includes an expectation that all parties shall endeavor to reach such determination with reasonable speed and efficiency by participating in the mediation process in good faith, but without unreasonable and unnecessary delays...”

Table 18b. Did The Parties Possess The Ability To Mediate?

Judicial District	Mortgagee			Mortgagor		
	Yes	No	No Response	Yes	No	No Response
Ansonia-Milford	3,163	76	6	3,211	25	9
Danbury	3,693	84	33	3,683	82	45
Fairfield-Bridgeport	7,350	114	6	7,347	88	35
Hartford	6,385	246	45	6,508	121	47
Litchfield	1,914	222	12	1,965	164	19
Meriden	281	16	-	289	8	-
Middlesex	1,549	111	6	1,533	106	27
New Britain	2,838	284	19	2,953	168	20
New Haven	5,239	506	11	5,507	227	22
New London	2,597	254	13	2,685	163	16
Stamford	4,748	297	98	4,564	471	108
Tolland	888	181	14	1,021	46	16
Waterbury	5,150	138	60	5,108	125	115
Windham	1,008	110	1	1,103	14	2
Statewide	46,803 (94%)	2,639 (5%)	324 (1%)	47,477 (95%)	1,808 (4%)	481 (1%)

Comment: General Statutes §49-31k (8) defines ability to mediate as “...an exhibition on the part of the relevant person of a willingness, including a reasonable ability, to participate in the mediation process in a manner consistent with the objectives of the mediation program and in conformity with any obligations imposed ...[by §49-31n (b) (2) and (c) (2), ...including , but not limited to, a willingness and reasonable ability to respond to questions and specify or estimate when particular decisions will be made or particular information will be furnished and, with respect to the mortgagee, a reasonable familiarity with the loan file, any loss mitigation options that are available to the mortgagor and the material issues raised in prior mediation sessions....”

Table 19: Did the Mortgagor Submit a Complete Financial Package?

Judicial District	Yes	No	No Response
Ansonia-Milford	2,474	523	248
Danbury	2,624	650	536
Fairfield-Bridgeport	5,322	2,009	139
Hartford	4,233	2,379	64
Litchfield	1,111	247	790
Meriden	142	133	22
Middlesex	1,256	398	12
New Britain	1,561	1,138	442
New Haven	3,537	1,340	879
New London	1,848	994	22
Stamford	3,703	1,264	176
Tolland	731	339	13
Waterbury	3,732	1,248	368
Windham	813	252	54
Statewide	33,087 (66%)	12,914 (26%)	3,765 (8%)

Table 20: What Foreclosure Alternative has the Mortgagor Requested?

Judicial District	Loan modification	Reinstatement	Repayment Plan	Short sale	Deed-in-Lieu of foreclosure	Modified law day/sale date	Alternative Not Identified
Ansonia-Milford	2,631	118	73	326	45	13	39
Danbury	2,519	260	87	561	99	51	233
Fairfield-Bridgeport	5,706	259	174	1,029	112	53	137
Hartford	5,079	259	152	810	127	65	184
Litchfield	1,558	97	25	258	68	19	123
Meriden	212	13	7	33	15	1	16
Middlesex	1,210	38	48	179	37	77	77
New Britain	2,391	118	72	317	79	31	133
New Haven	4,636	89	74	601	93	26	237
New London	2,067	86	38	284	73	15	301
Stamford	4,209	82	109	398	60	21	264
Tolland	804	27	10	156	46	7	33
Waterbury	4,390	189	58	425	98	20	168
Windham	840	13	11	164	60	11	20
Statewide:	38,252 (77%)	1,648 (3%)	938 (2%)	5,541 (11%)	1,012 (2%)	410 (1%)	1,965 (4%)

Table 21a: Has the Mortgagor been Previously Evaluated for a Similar Request?

Judicial District	Yes	No	Unknown
Ansonia-Milford	559 (17%)	2,674 (82%)	12 (0%)
Danbury	973 (26%)	2,637 (69%)	200 (5%)
Fairfield-Bridgeport	1,055 (14%)	6,342 (85%)	73 (1%)
Hartford	1,069 (16%)	5,529 (83%)	78 (1%)
Litchfield	756 (35%)	1,088 (51%)	304 (14%)
Meriden	156 (53%)	126 (42%)	15 (5%)
Middlesex	403 (24%)	1,245 (75%)	18 (1%)
New Britain	1,315 (42%)	1,679 (53%)	147 (5%)
New Haven	1,796 (31%)	3,703 (64%)	257 (4%)
New London	888 (31%)	1,717 (60%)	259 (9%)
Stamford	1,851 (36%)	2,510 (49%)	782 (15%)
Tolland	215 (20%)	855 (79%)	13 (1%)
Waterbury	1,186 (22%)	2,479 (46%)	1,683 (31%)
Windham	426 (38%)	680 (61%)	13 (1%)
Statewide	12,648 (25%)	33,264 (67%)	3,854 (8%)

Table 21b: If the Answer in 21a was Yes, When was the Mortgagor Previously Evaluated?

Judicial District	Evaluated prior to mediation	Evaluated while in mediation	Total Previously Evaluated (21a)
Ansonia-Milford	147	423	559
Danbury	657	354	973
Fairfield-Bridgeport	301	769	1,055
Hartford	234	876	1,069
Litchfield	428	376	756
Meriden	115	53	156
Middlesex	203	291	403
New Britain	927	522	1,315
New Haven	933	1,006	1,796
New London	492	510	888
Stamford	699	1,300	1,851
Tolland	85	152	215
Waterbury	735	490	1,186
Windham	425	378	426
Statewide:	6,381	7,500	12,648

Comment: In some cases a homeowner was evaluated both prior to and while in mediation.

Table 22a: Has the Mortgagee Responded to the Mortgagor's Request?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	1,811	665	755	14
Danbury	2,117	114	512	1,067
Fairfield-Bridgeport	3,324	1,468	2,647	31
Hartford	2,567	1,582	2,463	64
Litchfield	641	248	1,188	71
Meriden	163	56	76	2
Middlesex	798	550	305	13
New Britain	1,268	696	1,154	23
New Haven	1,978	1,655	2,032	91
New London	1,114	957	773	20
Stamford	3,885	536	650	72
Tolland	385	450	245	3
Waterbury	1,370	1,901	1,920	157
Windham	390	117	607	5
Statewide	21,811 (44%)	10,995 (22%)	15,327 (31%)	1,633 (3%)

Table 22b: If Yes in 22a, What was the Mortgagee’s Response to the Mortgagor’s Request?

Judicial District	Request Approved	Request Denied	Request for Additional Documents
Ansonia-Milford	474	496	841
Danbury	263	333	1,521
Fairfield-Bridgeport	1,071	947	1,306
Hartford	878	1,031	658
Litchfield	257	226	158
Meriden	55	40	68
Middlesex	421	351	26
New Britain	487	423	358
New Haven	1,072	845	61
New London	570	544	-
Stamford	630	1,007	2,248
Tolland	153	210	22
Waterbury	827	543	-
Windham	197	186	7
Statewide	7,355	7,182	7,274

Table 22c: Is the Mediator Aware of any Reason to Disagree with the Mortgagee's Response?

Judicial District	Yes	No
Ansonia-Milford	185	1,692
Danbury	56	2,950
Fairfield-Bridgeport	282	3,158
Hartford	366	3,391
Litchfield	25	359
Meriden	4	135
Middlesex	52	1,483
New Britain	81	1,207
New Haven	227	1,777
New London	110	939
Stamford	383	3,764
Tolland	61	389
Waterbury	57	672
Windham	107	280
Statewide	1,996 (8%)	22,196 (92%)

Table 23: Has the Mortgagor Responded to the Mortgagee's Offer on a Reasonably Timely Basis?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	484	17	2,733	11
Danbury	262	16	3,345	187
Fairfield-Bridgeport	1,126	89	6,203	52
Hartford	1,029	157	5,384	106
Litchfield	229	6	1,864	49
Meriden	51	9	235	2
Middlesex	392	95	1,172	7
New Britain	400	97	2,614	30
New Haven	934	188	4,483	151
New London	335	126	2,337	66
Stamford	571	116	4,361	95
Tolland	193	35	850	5
Waterbury	1,192	104	3,824	228
Windham	275	30	795	19
Statewide	7,473 (15%)	1,085 (2%)	40,200 (81%)	1,008 (2%)

Table 24: Has the Mortgagee Requested Additional Information from the Mortgagor?

Judicial District	Yes	No	No Response
Ansonia-Milford	1,668	1,548	29
Danbury	1,766	1,258	786
Fairfield-Bridgeport	4,048	3,306	116
Hartford	3,843	2,746	87
Litchfield	1,125	680	343
Meriden	162	117	18
Middlesex	649	979	38
New Britain	1,802	1,172	167
New Haven	2,775	1,957	1,024
New London	1,312	1,461	91
Stamford	3,044	1,974	125
Tolland	682	387	14
Waterbury	2,807	1,881	660
Windham	597	500	22
Statewide	26,280 (53%)	19,966 (40%)	3,520 (7%)

Table 25: Has the Mortgagor Supplied, on a Reasonably Timely Basis, Additional Information Reasonably Requested by the Mortgagee?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	2,360	112	720	53
Danbury	2,334	150	1,188	138
Fairfield-Bridgeport	5,064	605	1,732	69
Hartford	4,032	368	2,174	102
Litchfield	696	25	1,362	65
Meriden	141	40	104	12
Middlesex	192	144	1,319	11
New Britain	1,243	241	1,607	50
New Haven	2,501	707	2,328	220
New London	1,287	352	1,150	75
Stamford	3,381	384	1,286	92
Tolland	487	138	432	26
Waterbury	2,955	455	1,630	308
Windham	220	148	706	45
Statewide	26,893 (54%)	3,869 (8%)	17,738 (36%)	1,266 (2%)

Table 26: Is the Information Provided by the Mortgagor Still Current for the Mortgagee's Review?

Judicial District	Yes	No	No Response
Ansonia-Milford	2,277	726	242
Danbury	1,753	511	1,546
Fairfield-Bridgeport	4,462	1,923	1,085
Hartford	4,064	2,109	503
Litchfield	712	311	1,125
Meriden	115	117	65
Middlesex	883	514	269
New Britain	1,163	927	1,051
New Haven	2,127	1,185	2,444
New London	1,250	930	684
Stamford	2,862	774	1,507
Tolland	628	342	113
Waterbury	2,732	1,103	1,513
Windham	660	324	135
Statewide	25,688 (52%)	11,796 (24%)	12,282 (24%)

Table 27a. Has the Mortgagee Provided a Reasonable Explanation of a Denial for the Foreclosure Alternative Requested?

Judicial District	Yes	No	Not Applicable	No Response
Ansonia-Milford	512	24	2,697	12
Danbury	364	54	3,292	100
Fairfield-Bridgeport	805	28	6,602	35
Hartford	1,046	165	5,416	49
Litchfield	184	6	1,856	102
Meriden	63	3	229	2
Middlesex	47	198	1,413	8
New Britain	548	22	2,552	19
New Haven	874	103	4,683	96
New London	482	79	2,281	22
Stamford	1,049	41	3,975	78
Tolland	243	36	800	4
Waterbury	565	58	4,553	172
Windham	22	27	1,056	14
Statewide	6,804 (14%)	844 (2%)	41,405 (83%)	713 (1%)

Table 27b: Is the Mediator Aware of any Material Reason to Disagree with the Denial?

Judicial District	Yes	No	Not Applicable or No Response
Ansonia-Milford	116	421	2,708
Danbury	37	382	3,391
Fairfield-Bridgeport	97	700	6,673
Hartford	327	2,794	3,555
Litchfield	8	140	2,000
Meriden	3	59	235
Middlesex	14	1,462	190
New Britain	38	515	2,588
New Haven	139	764	4,853
New London	88	460	2,316
Stamford	110	958	4,075
Tolland	70	275	738
Waterbury	24	64	5,260
Windham	17	19	1,083
Statewide	1,088 (2%)	9,013 (18%)	39,665 (80%)

Table 28: Has the Mortgagee Complied with the Statutory Time Frame for Responding to Requests for Decisions?

Judicial District	Yes	No	No Response
Ansonia-Milford	2,802	69	374
Danbury	1,743	79	1,988
Fairfield-Bridgeport	5,915	232	1,323
Hartford	6,026	339	311
Litchfield	759	19	1,370
Meriden	220	11	66
Middlesex	1,396	133	137
New Britain	1,629	157	1,355
New Haven	2,325	451	2,980
New London	1,293	410	1,161
Stamford	3,985	241	917
Tolland	806	178	99
Waterbury	4,512	77	759
Windham	334	114	671
Statewide	33,745 (68%)	2,510 (5%)	13,511 (27%)

Comment: The mortgagee is required to respond with a decision on a complete financial package submitted by the mortgagor within 35 days. If the package is incomplete or if additional information is necessary to underwrite the request, the 35 day deadline is extended for a reasonable time. General Statutes §§49-31n (b) (2) and (c) (2).

Table 29a: Did the Parties Satisfy the Expectations Set Forth in the Previous Report?

Judicial District	Mortgagee				Mortgagor			
	Yes	No	N/A	No Response	Yes	No	N/A	No Response
Ansonia-Milford	2,196	84	949	16	2,189	92	944	20
Danbury	600	1,525	1,638	47	559	1,553	1,626	72
Fairfield-Bridgeport	5,062	172	2,215	21	4,606	607	2,206	51
Hartford	4,047	170	2,410	49	3,726	494	2,386	70
Litchfield	966	30	1,123	29	1,019	71	1,032	26
Meriden	98	8	188	3	110	28	156	3
Middlesex	782	75	803	6	778	88	773	27
New Britain	1,228	112	1,787	14	1,279	209	1,636	17
New Haven	2,839	473	2,364	80	2,709	947	2,000	100
New London	1,295	266	1,291	12	1,295	354	1,195	20
Stamford	3,339	274	1,454	76	3,105	502	1,450	86
Tolland	610	180	290	3	623	173	279	8
Waterbury	3,252	164	1,802	130	2,949	418	1,798	183
Windham	262	157	694	6	334	162	611	12
Statewide	26,576 (53%)	3,690 (8%)	19,008 (38%)	492 (1%)	25,281 (51%)	5,698 (12%)	18,092 (36%)	695 (1%)

Table 29b: Is a Subsequent Mediation Expected to Occur?

Judicial District	Yes	No	Unknown	No Response
Ansonia-Milford	2,385	162	691	7
Danbury	2,645	145	994	26
Fairfield-Bridgeport	5,464	574	1,382	50
Hartford	5,052	427	1,073	124
Litchfield	1,483	197	425	43
Meriden	208	24	64	1
Middlesex	1,229	260	157	20
New Britain	2,150	274	700	17
New Haven	4,010	314	1,350	82
New London	2,129	330	386	19
Stamford	3,005	123	1,910	105
Tolland	825	41	212	5
Waterbury	4,810	175	155	208
Windham	976	78	59	6
Statewide	36,371 (73%)	3,124 (6%)	9,558 (19%)	713 (2%)

Table 30: Will the Parties Benefit from Further Mediation?

Judicial District	Yes	No	No Response
Ansonia-Milford	3,022	102	121
Danbury	3,452	157	201
Fairfield-Bridgeport	6,823	559	88
Hartford	5,935	520	221
Litchfield	1,827	153	168
Meriden	270	22	5
Middlesex	1,280	329	57
New Britain	2,837	228	76
New Haven	5,075	486	195
New London	2,281	356	227
Stamford	4,517	519	107
Tolland	1,003	61	19
Waterbury	4,906	212	230
Windham	1,030	78	11
Statewide	44,258 (89%)	3,782 (8%)	1,726 (3%)

Supplemental Information by Party

July 1, 2013 – December 31, 2018

If a party disagrees with anything contained in a Mediator's Report or wishes to provide additional information about a mediation session, a party is permitted to file supplemental information which becomes part of the court's file.

Table 31: Supplemental Information Filed by Party

Judicial District	By Mortgagee	By Mortgagor	Total
Ansonia-Milford	4	5	9
Danbury	13	3	16
Fairfield-Bridgeport	16	10	26
Hartford	33	22	55
Litchfield	3	3	6
Meriden	1	-	1
Middlesex	9	1	10
New Britain	22	7	29
New Haven	22	31	53
New London	25	8	33
Stamford	12	16	28
Tolland	26	4	30
Waterbury	7	4	11
Windham	25	2	27
Statewide:	218	116	334

Requests to Extend the Mediation Period

July 1, 2013 – December 31, 2018

Table 32: Requests to Extend the Mediation Period

Judicial District	By Mortgagee	By Mortgagor	By Mediator	Total
Ansonia-Milford	1,121	2,424	467	4,012
Danbury	1,068	1,941	508	3,517
Fairfield-Bridgeport	1,331	4,900	241	6,472
Hartford	2,777	1,939	5,144	9,860
Litchfield	800	1,402	789	2,991
Meriden	206	168	9	383
Middlesex	661	239	6	906
New Britain	1,418	1,801	173	3,392
New Haven	1,353	4,839	769	6,961
New London	1,788	1,875	190	3,853
Stamford	1,496	2,788	129	4,413
Tolland	597	426	215	1,238
Waterbury	1,136	1,168	1,068	3,372
Windham	872	964	421	2,257
Statewide:	16,624 (31%)	26,874 (50%)	10,129 (19%)	53,627

Mediation Objections Filed

July 1, 2013 – December 31, 2018

Table 33: Mediation Objections Filed by Party with Case Outcome

Judicial District	Party	Pending Cases ¹²	Cases Withdrawn	Cases Dismissed by the Court	Judgments of Strict Foreclosure	Judgments of Foreclosure by Sale	Miscellaneous Judgment	Total
Ansonia-Milford	Mortgagee	89	248	10	197	71	1	616
	Mortgagor	5	27	3	20	5	-	60
Danbury	Mortgagee	199	281	37	267	52	1	837
	Mortgagor	10	20	3	32	14	1	80
Fairfield-Bridgeport	Mortgagee	119	370	197	418	130	11	1,245
	Mortgagor	22	50	36	75	36	6	225
Hartford	Mortgagee	133	471	19	398	90	3	1,114
	Mortgagor	24	30	3	73	32	1	163
Litchfield	Mortgagee	68	192	13	185	46	-	504
	Mortgagor	8	17	1	16	5	-	47
Meriden	Mortgagee	14	10	1	23	6	2	56
	Mortgagor	1	4	-	-	4	-	9
Middlesex	Mortgagee	19	76	2	87	14	-	198
	Mortgagor	2	12	1	14	4	1	34
New Britain	Mortgagee	64	201	66	232	64	-	627
	Mortgagor	3	22	15	16	14	-	70
New Haven	Mortgagee	200	482	10	499	75	2	1,268
	Mortgagor	25	47	1	47	9	2	131
New London	Mortgagee	48	177	11	187	35	4	462
	Mortgagor	9	23	2	30	4	-	68
Stamford	Mortgagee	325	541	69	384	36	17	1,372
	Mortgagor	79	66	11	87	10	5	258
Tolland	Mortgagee	28	49	33	80	13	2	205
	Mortgagor	2	5	-	12	5	-	24
Waterbury	Mortgagee	56	255	38	278	35	6	668
	Mortgagor	4	19	5	33	5	1	67
Windham	Mortgagee	41	119	13	118	33	-	324
	Mortgagor	11	12	-	16	1	-	40
Statewide	Mortgagee	1,403	3,472	519	3,353	700	49	9,496
	Mortgagor	205	354	81	471	148	17	1,276

¹² May include pending cases no longer in FMP.

Mediation Outcomes

July 1, 2013 – December 31, 2018

Table 34: Cases Completing Mediation by Judicial District

Judicial District	FMP Terminated by Judge or Mortgagor	FMP Completed		Total
		Cases	Percentage	
Ansonia-Milford	525	805	61%	1,330
Danbury	639	724	53%	1,363
Fairfield-Bridgeport	1,407	1,427	50%	2,834
Hartford	963	1,911	66%	2,874
Litchfield	446	519	54%	965
Meriden	72	85	54%	157
Middlesex	102	635	86%	737
New Britain	769	812	51%	1,581
New Haven	1,012	1,412	58%	2,424
New London	426	1,031	71%	1,457
Stamford	1,237	1,033	46%	2,270
Tolland	155	482	76%	637
Waterbury	877	1,351	61%	2,228
Windham	146	661	82%	807
Statewide	8,776	12,888	59%	21,664

Table 35: Mediation Outcome for Cases Completing Mediation

Judicial District	Loan Modification-Non-HAMP	Loan Modification- HAMP	Loan Modification- DOJ ¹³	Partial Claim	Reinstatement	Repayment	Forbearance	Loan Payoff	EMAP	Sale	Short Sale	Deed-in-Lieu	Extended Law Day/Sale Date	Not settled
Ansonia-Milford	386	194	1	1	19	3	1	7	12	21	51	11	22	76
Danbury	342	117	-	-	21	7	-	5	20	18	95	13	23	63
Fairfield-Bridgeport	756	251	1	1	29	2	1	3	19	6	122	23	58	155
Hartford	925	344	-	5	48	22	3	2	53	16	89	34	175	195
Litchfield	248	91	-	1	31	11	1	4	11	11	36	16	45	13
Meriden	38	12	-	1	3	3	-	-	5	1	3	4	6	9
Middlesex	198	58	-	2	18	6	3	2	10	19	41	14	108	156
New Britain	426	149	-	5	36	13	5	-	22	6	43	16	51	40
New Haven	672	369	3	2	42	10	8	7	22	13	89	15	38	122
New London	472	204	4	7	33	10	2	2	23	20	58	30	61	105
Stamford	521	162	8	-	46	13	2	9	5	43	77	20	13	114
Tolland	209	44	-	2	39	12	1	-	12	11	34	15	52	51
Waterbury	734	129	-	3	52	16	8	4	28	6	77	27	107	160
Windham	301	76	-	-	25	4	2	1	16	8	68	33	124	3
Statewide:	6,228	2,200	17	30	442	132	37	46	258	199	883	271	883	1,262

Comment: Of the 12,888 cases that completed mediation, mortgagors in 9,390 of those cases were able to stay in their homes. This represents a 73% home retention rate.

¹³ Indicates a Department of Justice loan modification pursuant to the 2012 National Mortgage Settlement with Bank of America, N.A.; CitiMortgage, Inc.; JP Morgan Chase Bank, N.A.; Residential Capital LLC and affiliates (formerly GMAC); and Wells Fargo & Company/Wells Fargo Bank, N.A. These modifications are no longer available.

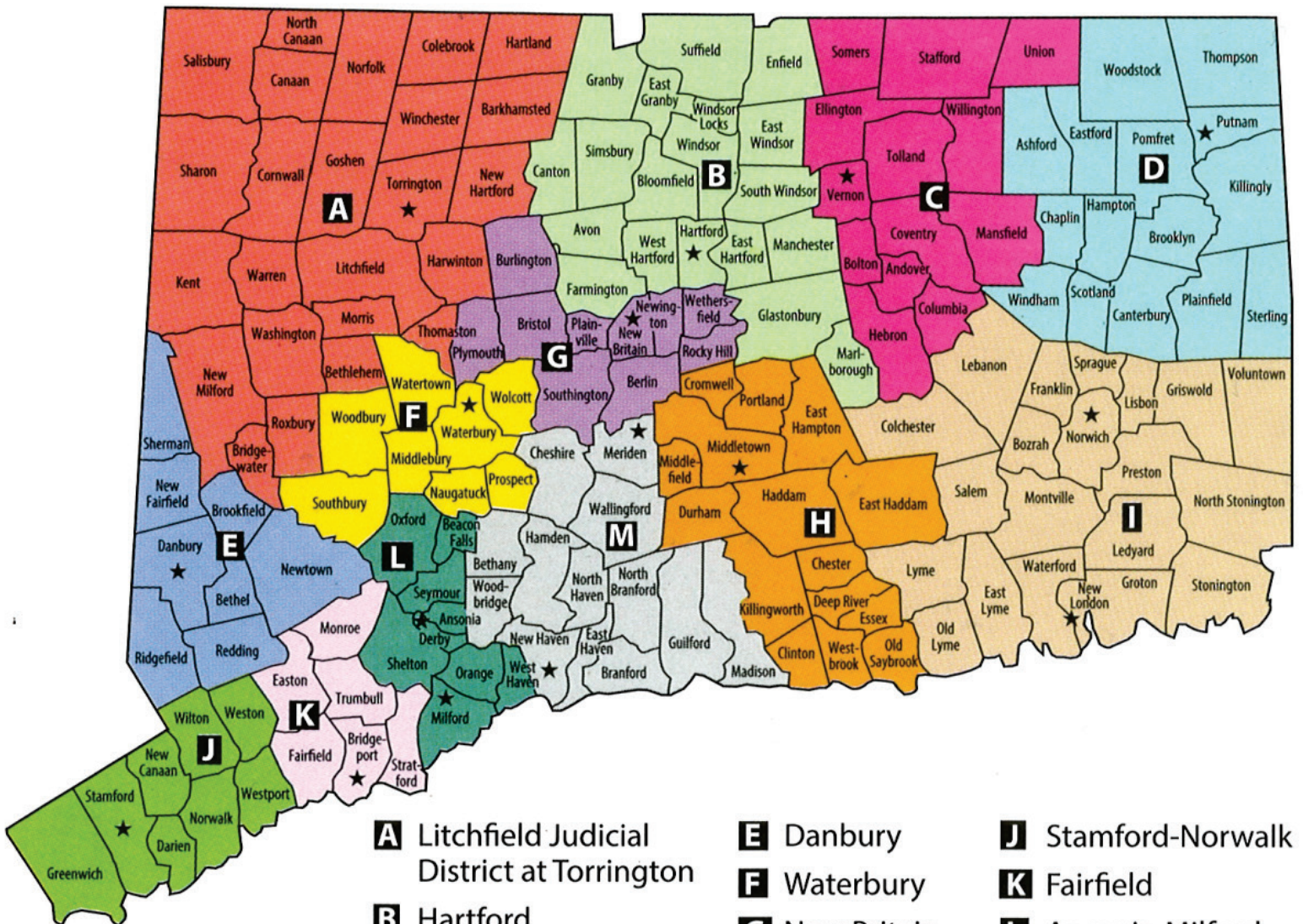


Appendices

A through E

Appendix A

Connecticut Judicial Districts



- | | | |
|---|----------------------|---------------------------|
| A Litchfield Judicial District at Torrington | E Danbury | J Stamford-Norwalk |
| B Hartford | F Waterbury | K Fairfield |
| C Tolland | G New Britain | L Ansonia-Milford |
| D Windham | H Middlesex | M New Haven |
| | I New London | |

★ Indicates town where Judicial District Courthouse is located

Appendix B

Premediation Report JD-CV-134

**FORECLOSURE MEDIATOR'S
PREMEDIATION REPORT**

JD-CV-134 New 8-13
C.G.S. § 49-31(c)(4); P.A. 13-136

STATE OF CONNECTICUT
SUPERIOR COURT
www.jud.ct.gov

COURT USE ONLY

FMPRE



Name of Case

Docket Number

Return Date

Judicial District

Name of Mediator

Date(s) of premediation meeting(s)

The following is a report of the premediation meeting(s):

1. Did the mortgagor(s) attend the scheduled meeting(s) with the mediator? Explain Yes No

.....
.....

2. Did the mortgagor(s) fully or substantially complete the forms and furnish the documentation requested by the mortgagee? Explain: Yes No

.....
.....

3. Did the mortgagee timely supply the forms, required documentation and information:

to the mediator? Yes No Date supplied: _____

to the mortgagor(s)? Yes No Date supplied: _____

4. Other information relevant to the objectives of the mediation program:

.....
.....
.....
.....
.....

Mediation with the mortgagee will be scheduled.

Mediation with the mortgagee will not be scheduled; mediation is terminated.

Note: Any mortgagor wishing to contest such determination shall petition the court and show good cause for reinclusion in the mediation program, including but not limited to a material change in financial circumstances or a mistake or misunderstanding of the facts by the mediator.

This report was delivered to all parties on _____

Mediator's signature

Date

Print Form

Reset Form

Appendix C

Mediator's Report JD-CV-89 (Page 1)

FORECLOSURE MEDIATOR'S REPORT

JD-CV-89 Rev. 7-13
C.G.S. § 49-31n; P.A. 13-136

STATE OF CONNECTICUT
SUPERIOR COURT
www.jud.ct.gov

COURT USE ONLY

FMRPT



Name of Case		Docket Number	Return Date
Judicial District	Name of Mediator		Date Mediation Held

1. Did the parties engage in conduct consistent with the objectives of the mediation program?

Plaintiff Yes No If no, explain: _____

Defendant Yes No If no, explain: _____

Did the parties possess the ability to mediate?

Plaintiff Yes No If no, explain: _____

Defendant Yes No If no, explain: _____

2. Did the mortgagor submit a complete financial package to the mortgagee? Yes No

If no, explain: _____

3. What foreclosure alternative has the mortgagor requested?

- Loan modification Repayment Reinstatement
 Short Sale Deed in lieu Modification of sale date/law day

4. Has the mortgagor been previously evaluated for a similar request? Yes No

If yes, prior to mediation In mediation

If yes, has there been a change in circumstances since that evaluation? Yes No

If yes, explain: _____

5. Has the mortgagee responded to the mortgagor's request? Yes No Not Applicable

Description of the response: Approval Denial

Explain: _____

Is the mediator aware of any material reason to disagree with that response? Yes No

If yes, explain: _____

6. Has the mortgagor responded to the mortgagee's offer on a reasonably timely basis? Yes No Not Applicable

Explain: _____

7. Has the mortgagee requested additional information from the mortgagor? Yes No

If yes, what are the stated reasons for the request and by what date must the information be submitted so that all financials will remain current?

Page 1 of 2

Print Form

Reset Form

Mediator's Report JD-CV-89 (Page 2)

Docket Number _____

8. Has the mortgagor supplied, on a reasonably timely basis, additional information reasonably requested by the mortgagee? Yes No Not Applicable

If no, reason: _____

9. Is information provided by the mortgagor still current for the mortgagee's review? Yes No

If no, list the out-of date information and the reason it is no longer current: _____

10. Has the mortgagee provided a reasonable explanation of a denial for the foreclosure alternative requested? Yes No Not Applicable

Is the mediator aware of any material reasons to disagree with the denial? Yes No

If yes, explain: _____

11. Has the mortgagee complied with the statutory time frames for responding to requests for decisions? Yes No

If no, explain: _____

12. Did the parties satisfy the expectations set forth in the previous report?

Plaintiff Yes No Not Applicable

Defendant(s) Yes No Not Applicable

If no, explain: _____

Is a subsequent mediation session expected to occur? Yes No Don't Know

Describe the expectations for each party both prior to and for the next mediation session, if applicable: _____

13. Will the parties benefit from further mediation? Yes No

Additional comments: _____

This report was delivered to each party to the mediation on: _____
(Date)

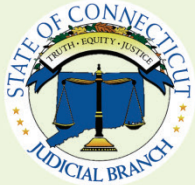
Mediator's Signature (Date)

JD-CV-89 Rev. 7-13 (Back/page 2)

[Print Form](#)

[Reset Form](#)

Appendix D

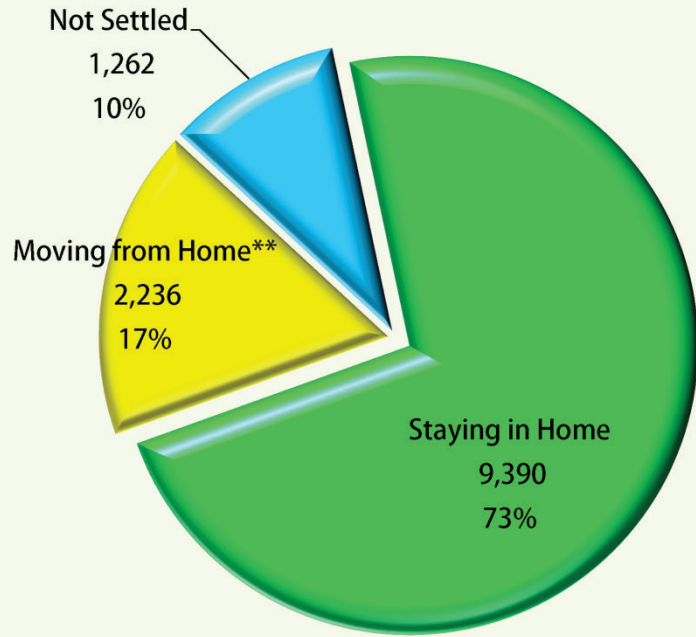


Foreclosure Mediation Program

Case Outcomes

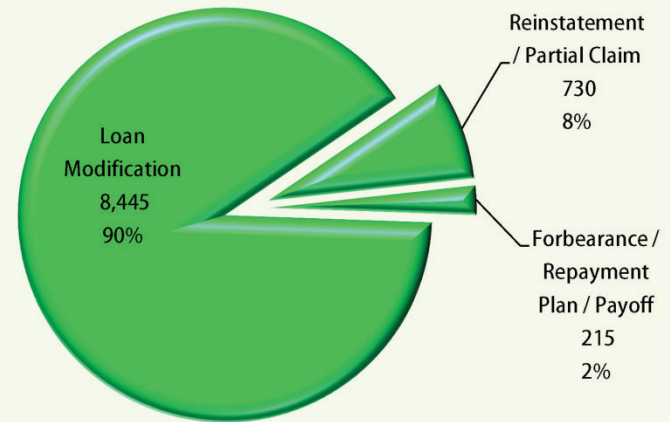
July 1, 2013 through December 31, 2018

STATEWIDE



12,888
cases have completed mediation

90%
settlement rate*

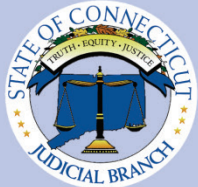


Staying in Home
outcome distribution

* Settlement Rate is "Moving from Home" plus "Staying in Home" divided by cases that have completed mediation.

** "Moving from Home" includes: Agreements for a Short Sale, a Deed In Lieu, or Extension of the Law Day or Sale Date.

Appendix E

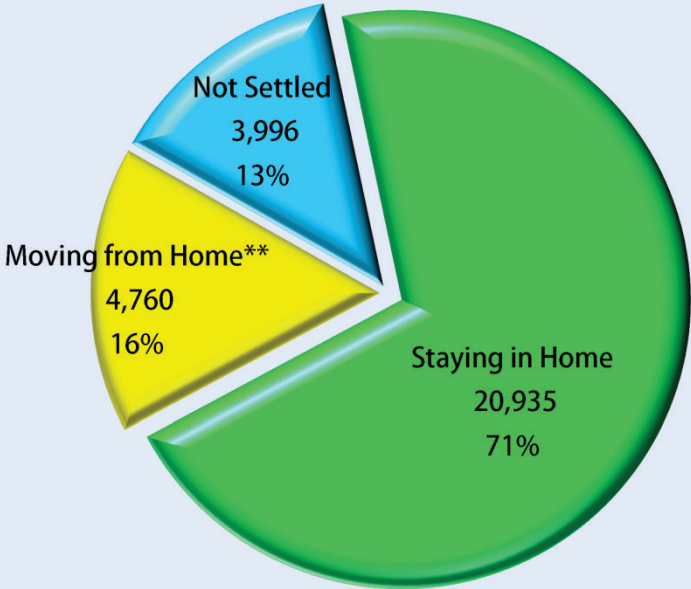


Foreclosure Mediation Program

Case Outcomes

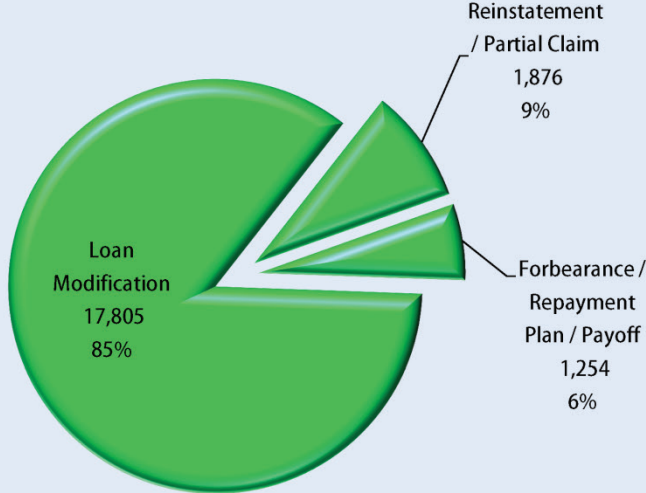
July 1, 2008 through December 31, 2018

STATEWIDE



29,691
cases have completed mediation

87%
settlement rate*



Staying in Home
outcome distribution

* Settlement Rate is "Moving from Home" plus "Staying in Home" divided by cases that have completed mediation.
 ** "Moving from Home" includes: Agreements for a Short Sale, a Deed In Lieu, or Extension of the Law Day or Sale Date.