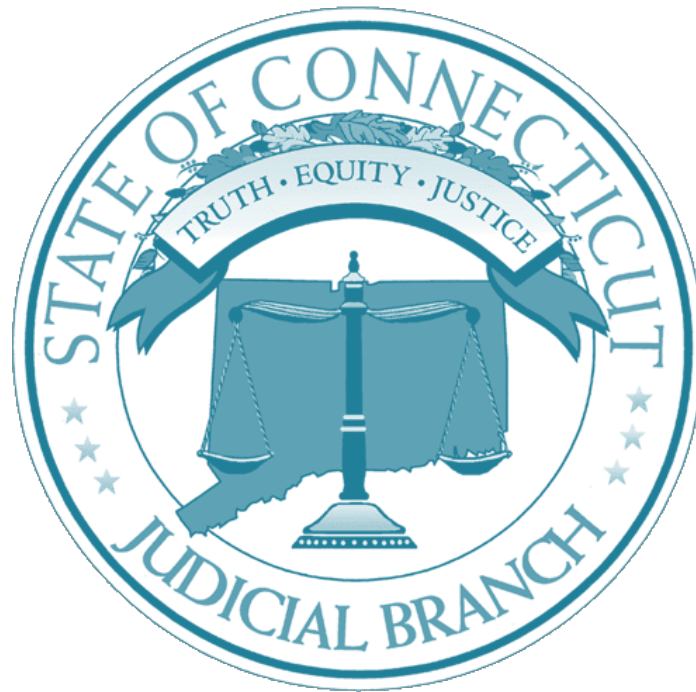


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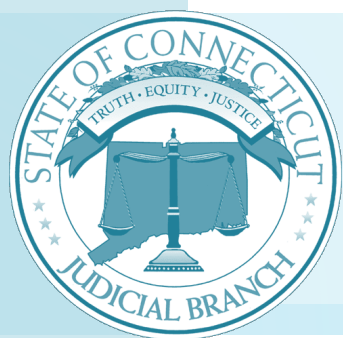
Foreclosure Mediation Program

*Report to the Banks Committee
of the General Assembly*

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

February 14, 2015

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.

Table of Contents

| | |
|--|-----------|
| Introduction | 4 |
| Civil Docket Summary | 5 |
| Caseload Data | 5 |
| Time to Disposition Data | 7 |
| Foreclosure Mediation Program 7/1/13 through 12/31/14 | 8 |
| Program Summary..... | 8 |
| Participant Data..... | 10 |
| Premediation Data..... | 13 |
| Mediation Data..... | 20 |
| Supplemental Information by Party..... | 40 |
| Requests to Extend the Mediation Period..... | 41 |
| Mediation Objections..... | 42 |
| Mediation Outcomes..... | 43 |
| Appendices | 45 |
| Appendix A: Connecticut Judicial District Map..... | 46 |
| Appendix B: Premediation Report (JD-CV-134) | 47 |
| Appendix C: Mediator’s Report (JD-CV-89)..... | 48 |
| Appendix D: FMP Statistics 7/1/13 through 12/31/14..... | 49 |
| Appendix E: FMP Statistics 7/1/08 through 12/31/14 | 51 |

The following report concerning the Foreclosure Mediation Program is submitted pursuant to General Statutes §§ 11-4a and 49-31n(d)(2).



Introduction

On February 14, 2014, the Office of the Chief Court Administrator submitted the first of two reports on the Foreclosure Mediation Program (“FMP”) to the Banks Committee of the General Assembly. The report summarized information required by General Statutes (Supp. 2014) §49-31n(d)(1) for the period July 1, 2013 through December 31, 2013, inclusive.

On August 8, 2014, Judicial Branch Court Operations Unit staff met with representatives from the Governor’s office, the Department of Banking, the banking industry, and consumer advocates to get their input on data recommended for inclusion in this report¹, which covers the period July 1, 2013 through December 31, 2014, inclusive. All stakeholders were given the opportunity to provide input, and all requested data has been included, to the extent it is readily accessible from any of the available Judicial Branch databases. A more extensive analysis of the FMP² can be found on the Judicial Branch website at <http://www.jud.ct.gov/statistics/fmp/>. This report was funded by a grant through the State Justice Institute, was authored by independent consultants, and was recently released.

Part 1 of this report presents information about the civil docket statewide. Available data is reported by calendar year, from 2007 through 2014, 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, 2014. This includes premediation and mediation data, requests to extend the mediation period and objections thereto, as well as mediation outcomes.

A judicial district map, sample mediator report forms, and FMP settlement data for cases completing mediation³ are attached to the report in Appendices A-E.

¹ General Statutes (Supp. 2014) §49-31n(d)(2) provides in part that “the detailed data points... [for the report]...shall be developed by the Chief Court Administrator in consultation with representatives from the Governor’s office, the banking industry and consumer advocates.”

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 do not complete mediation because mediation was terminated by a judge or voluntarily terminated by the mortgagor.



Civil Docket Summary

The tables on the following pages report data on the court’s civil docket in general, as well as foreclosure dockets in particular, in an effort to answer the question, “Are foreclosure filings increasing, decreasing, or remaining stable?”

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 all tables that follow is only for the period July 1, 2008-December 31, 2008.

Caseload Data

Table 1: 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 (1/2 year) | 3,050 (1/2 year) | 2,737 (1/2 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 |

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 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 must be a borrower on the note secured by the mortgage being foreclosed, must own the property and occupy it as a primary residence, and the property must be a 1-4 family residence in Connecticut. It must be a mortgage foreclosure with a return date on or after July 1, 2008.

Comment: Statewide, filings in all civil matters, including foreclosure filings, peaked in 2009 and by 2014 had returned to levels seen prior to the 2008 economic downturn.

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 (1/2 year) | 432 (1/2 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 |

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 (1/2 year) | 3,093 (1/2 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 |

Comment: Cases where mediation was requested make up a little more than half of all pending mortgage foreclosures.

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 |



Program Summary

Funding: Since its inception on July 1, 2008, the FMP has been funded by appropriations from the state's Banking Fund, and funds have been appropriated through fiscal year 2016. The FMP currently is scheduled to terminate when all mediation has concluded with respect to any foreclosure action with a return date prior to July 1, 2016.

Staff: FMP staff includes one program manager, 25 mediation specialists serving the state's 14 judicial districts, 9 designated caseflow coordinators and 16 office clerks. 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. Most are attorneys with many years of 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.

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

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 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. 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.

Participant Data

Table 5: Self-Represented Mortgagors in Mediation: July 1, 2008 - December 31, 2014

| Judicial District | Cases in FMP | FMP Cases with at Least 1 Self Represented Party | Percentage of Cases with at Least 1 Self Represented Party |
|----------------------|--------------|--|--|
| Ansonia-Milford | 2,488 | 1,627 | 65.4% |
| Danbury | 2,503 | 1,714 | 68.5% |
| Fairfield-Bridgeport | 5,260 | 3,551 | 67.5% |
| Hartford | 5,947 | 4,842 | 81.4% |
| Litchfield | 1,876 | 1,428 | 76.1% |
| Meriden | 261 | 191 | 73.2% |
| Middlesex | 1,606 | 1,244 | 77.5% |
| New Britain | 3,133 | 2,505 | 80% |
| New Haven | 5,220 | 3,846 | 73.7% |
| New London | 3,202 | 2,783 | 86.9% |
| Stamford | 3,725 | 1,903 | 51.1% |
| Tolland | 1,255 | 1,049 | 83.6% |
| Waterbury | 3,550 | 2,709 | 76.3% |
| Windham | 1,758 | 1,533 | 87.2% |
| Statewide | 41,784 | 30,925 | 74% |

Comment: In all cases participating in the FMP from the program’s inception through December 31, 2014, there was at least one self-represented mortgagor in 74% of the cases statewide. By comparison, statistics show that approximately 25% of all civil cases have at least one self-represented party.

Cases Participating in the FMP: Between July 1, 2013 and December 31, 2014, a total of 10,261 cases participated in the FMP. Approximately 5,000 were still in the program as of December 31, 2014.

Table 6: Hardship Identified by the Mortgagor: July 2, 2013 – December 31, 2014

| Hardship | Responses |
|-------------------------|-----------|
| Loss of Income | 3,697 |
| Medical | 372 |
| Divorce | 360 |
| Other | 323 |
| Increased expenses/debt | 311 |
| No response | 494 |
| Total: | 5,557 |

Comment: Of the 10,261 cases in FMP, 5,557 of them had their initial FMP meeting during the reporting period. At the initial meeting, data was collected from the parties. The most frequently cited reason for the loan default was loss of income. The data entry system does not permit a mediator to report multiple hardships which would be reported in a narrative format. Narrative data is not available unless reviewed on a case by case basis.

Prior Participation in the FMP: Mortgagors in 387 (7%) of the 5,557 cases where initial information was collected between July 1, 2013 and December 31, 2014 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.

Table 7: Ethnicity

| Description | Total |
|------------------------|-------|
| Not Hispanic or Latino | 3,018 |
| Hispanic or Latino | 492 |
| Not Disclosed | 47 |

Comment: A total of 3,557 mortgagors answered this question on ethnicity.

Table 8: Race

| Description | Total |
|---|-------|
| American Indian or Alaska Native | 8 |
| Asian | 54 |
| Black or African American | 539 |
| Native Hawaiian or Other Pacific Islander | 11 |
| White | 2,706 |
| Not Disclosed | 123 |

Comment: A total of 3,441 mortgagors answered this question on race.

Table 9: Gender

| Description | Total |
|---------------|-------|
| Female | 1,828 |
| Male | 1,703 |
| Not Disclosed | 27 |

Comment: A total of 3,558 mortgagors answered this question on gender.

Table 10: Loan Type

| Loan Type | Cases |
|--------------|-------------------|
| Conventional | 2,277 (41%) |
| FHA | 1,174 (21%) |
| Fannie Mae | 814 (15%) |
| Freddie Mac | 422 (8%) |
| VA | 56 (1%) |
| USDA | 31 (less than 1%) |
| Other | 47 (less than 1%) |
| Not Reported | 736 (13%) |
| Total: | 5,557 |

Comment: Loan type is a major factor in the type of assistance that may be available to a mortgagor. Depending on the loan servicer and investor, most mortgagors with conventional loans are first reviewed for Home Affordable Modification Program (HAMP) eligibility. Mortgagors with Fannie Mae or Freddie Mac insured loans are required to be reviewed first for HAMP eligibility regardless of servicer. Mortgagors with Federal Housing Administration (FHA) and Veteran’s Administration (VA) insured loans may be reviewed for FHA and VA versions of HAMP after being reviewed for other types of loss mitigation assistance.

Premediation Data

July 1, 2013 – December 31, 2014

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 10,458 premediation meetings were scheduled and 6,041 were held. Mediators filed 4,543 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 II: Premediation Meetings Not Held as Scheduled

| Judicial District | Continued or Did Not Proceed | Action Withdrawn | Case Settled | Moved to Earlier Date | Bankruptcy | Total |
|----------------------|------------------------------|------------------|--------------|-----------------------|------------|-------|
| Ansonia-Milford | 285 | 1 | 2 | 5 | 0 | 293 |
| Danbury | 178 | 3 | 0 | 0 | 3 | 184 |
| Fairfield-Bridgeport | 498 | 11 | 3 | 2 | 7 | 521 |
| Hartford | 902 | 14 | 4 | 9 | 4 | 933 |
| Litchfield | 115 | 2 | 0 | 3 | 0 | 120 |
| Meriden | 24 | 1 | 1 | 0 | 0 | 26 |
| Middlesex | 254 | 3 | 5 | 4 | 1 | 267 |
| New Britain | 244 | 6 | 4 | 4 | 3 | 261 |
| New Haven | 416 | 7 | 0 | 2 | 1 | 426 |
| New London | 352 | 4 | 0 | 11 | 1 | 368 |
| Stamford | 316 | 2 | 0 | 1 | 2 | 321 |
| Tolland | 189 | 2 | 1 | 0 | 0 | 192 |
| Waterbury | 168 | 3 | 0 | 2 | 1 | 174 |
| Windham | 408 | 2 | 1 | 1 | 3 | 415 |
| Statewide: | 4,349 | 61 | 21 | 44 | 26 | 4,501 |

Tables 12 through 16 summarize the data collected in Premediation Reports that were filed between July 1, 2013 and December 31, 2014. 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. In other cases premediation may not have concluded prior to December 31, 2014 so no report would have been filed.

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

| Judicial District | Yes | No | Total Reports Filed |
|----------------------|-------------|-----------|---------------------|
| Ansonia-Milford | 259 | 54 | 313 |
| Danbury | 182 | 52 | 234 |
| Fairfield-Bridgeport | 308 | 87 | 395 |
| Hartford | 515 | 112 | 627 |
| Litchfield | 156 | 15 | 171 |
| Meriden | 23 | 7 | 30 |
| Middlesex | 136 | 84 | 220 |
| New Britain | 299 | 83 | 382 |
| New Haven | 401 | 203 | 604 |
| New London | 332 | 96 | 428 |
| Stamford | 346 | 50 | 396 |
| Tolland | 148 | 37 | 185 |
| Waterbury | 349 | 29 | 378 |
| Windham | 133 | 47 | 180 |
| Statewide | 3,587 (79%) | 956 (21%) | 4,543 |

Comment: Data indicates that mortgagors generally attend the scheduled premediation meetings. In certain cases, a mediator may refer the case to mediation when the mortgagor does not attend premediation meetings; for example when the mortgagor reports having been approved for a trial loan modification prior to premediation. In this event, the case may be referred to mediation with the mortgagee to ensure that the mortgagee converts the trial modification to a permanent loan modification upon the mortgagor’s successful completion of the trial modification. In certain cases where the mediator determines after premediation that the mortgagor is ineligible for the FMP, the case may not be scheduled for mediation with the mortgagee unless a request is granted by a judge. When a mortgagor fails to attend the scheduled meeting(s) without good cause, the case is not referred to mediation and mediation is automatically terminated.

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

| Judicial District | Yes | No | Total Reports Filed |
|----------------------|-------------|-------------|---------------------|
| Ansonia-Milford | 242 | 71 | 313 |
| Danbury | 189 | 45 | 234 |
| Fairfield-Bridgeport | 294 | 101 | 395 |
| Hartford | 488 | 139 | 627 |
| Litchfield | 112 | 59 | 171 |
| Meriden | 24 | 6 | 30 |
| Middlesex | 148 | 72 | 220 |
| New Britain | 260 | 122 | 382 |
| New Haven | 312 | 292 | 604 |
| New London | 258 | 170 | 428 |
| Stamford | 315 | 81 | 396 |
| Tolland | 128 | 57 | 185 |
| Waterbury | 287 | 91 | 378 |
| Windham | 146 | 34 | 180 |
| Statewide | 3,203 (71%) | 1,340 (29%) | 4,543 |

Comment: The premediation period is 35 days long. This generally limits premediation to one meeting with the mortgagor, although the court tries to schedule additional meetings where possible and has been able to do so in many cases as noted previously.

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

| Judicial District | Yes | No | Total Reports Filed |
|----------------------|-------------|-------------|---------------------|
| Ansonia-Milford | 126 | 187 | 313 |
| Danbury | 91 | 143 | 234 |
| Fairfield-Bridgeport | 235 | 160 | 395 |
| Hartford | 356 | 271 | 627 |
| Litchfield | 86 | 85 | 171 |
| Meriden | 19 | 11 | 30 |
| Middlesex | 105 | 115 | 220 |
| New Britain | 176 | 206 | 382 |
| New Haven | 219 | 385 | 604 |
| New London | 213 | 215 | 428 |
| Stamford | 194 | 202 | 396 |
| Tolland | 68 | 117 | 185 |
| Waterbury | 249 | 129 | 378 |
| Windham | 106 | 74 | 180 |
| Statewide | 2,243 (49%) | 2,300 (51%) | 4,543 |

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) 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; (e) status of any pending foreclosure avoidance efforts; (f) a copy of the loss mitigation affidavit filed with the court; 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 (Supp. 2014) § 49-31 I(c)(4).

Data indicates that the mortgagee timely provided this information in 49% of all cases where a Premediation Report was filed during this reporting period.

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

| Judicial District | Yes | No | Total Reports Filed |
|----------------------|-------------|-------------|---------------------|
| Ansonia-Milford | 73 | 240 | 313 |
| Danbury | 62 | 172 | 234 |
| Fairfield-Bridgeport | 154 | 241 | 395 |
| Hartford | 354 | 273 | 627 |
| Litchfield | 37 | 134 | 171 |
| Meriden | 18 | 12 | 30 |
| Middlesex | 3 | 217 | 220 |
| New Britain | 161 | 221 | 382 |
| New Haven | 122 | 482 | 604 |
| New London | 126 | 302 | 428 |
| Stamford | 192 | 204 | 396 |
| Tolland | 67 | 118 | 185 |
| Waterbury | 171 | 207 | 378 |
| Windham | 106 | 74 | 180 |
| Statewide | 1,646 (36%) | 2,897 (64%) | 4,543 |

Comment: The mortgagee is required to provide this information to the mortgagor by first class, priority or overnight mail. Mortgagors reported to the mediator that they had timely received the required information from the mortgagee in 36% of all cases where a Premediation Report was filed during this reporting period.

Table 16: Premediation Outcomes

| Judicial District | Mediation Scheduled | Mediation Terminated | Total Premediation Reports |
|----------------------|---------------------|----------------------|----------------------------|
| Ansonia-Milford | 267 | 45 | 313 |
| Danbury | 203 | 30 | 234 |
| Fairfield-Bridgeport | 305 | 81 | 395 |
| Hartford | 520 | 92 | 627 |
| Litchfield | 166 | 5 | 171 |
| Meriden | 25 | 5 | 30 |
| Middlesex | 177 | 42 | 220 |
| New Britain | 327 | 54 | 382 |
| New Haven | 364 | 233 | 604 |
| New London | 310 | 111 | 428 |
| Stamford | 349 | 46 | 396 |
| Tolland | 154 | 31 | 185 |
| Waterbury | 336 | 18 | 378 |
| Windham | 152 | 25 | 180 |
| Statewide | 3,655 (81%) | 819 (18%) | 4,543 |

Comment: A substantial majority of cases proceeded to mediation with the mortgagee after the conclusion of premediation. There were 70 (or 1% of the total) additional Premediation Reports filed where the mediator did not answer this question.

Mediation Data

July 1, 2013 – December 31, 2014

A total of 50,062 mediation sessions were scheduled and 24,134 sessions were held during the reporting period. Mediators filed a total of 20,255 Mediator Reports for which data can be captured between August 16, 2013 and December 31, 2014. 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 | 22 | 363 | 453 | 239 | 435 | 123 | 122 | 20 | 12 |
| Danbury | 21 | 426 | 368 | 68 | 290 | 123 | 77 | 10 | 7 |
| Fairfield-Bridgeport | 67 | 618 | 511 | 514 | 810 | 258 | 63 | 27 | 16 |
| Hartford | 28 | 471 | 950 | 459 | 1,846 | 291 | 131 | 59 | 23 |
| Litchfield | 0 | 276 | 289 | 139 | 224 | 103 | 10 | 11 | 9 |
| Meriden | 5 | 23 | 119 | 7 | 35 | 29 | 5 | 0 | 3 |
| Middlesex | 42 | 113 | 309 | 139 | 395 | 106 | 24 | 15 | 5 |
| New Britain | 100 | 280 | 595 | 160 | 584 | 178 | 60 | 31 | 10 |
| New Haven | 1 | 326 | 347 | 220 | 849 | 296 | 30 | 3 | 19 |
| New London | 121 | 322 | 766 | 148 | 530 | 182 | 61 | 68 | 12 |
| Stamford | 11 | 779 | 782 | 337 | 801 | 207 | 76 | 20 | 10 |
| Tolland | 5 | 133 | 201 | 108 | 203 | 56 | 55 | 13 | 4 |
| Waterbury | 0 | 482 | 389 | 185 | 518 | 209 | 5 | 9 | 20 |
| Windham | 5 | 144 | 328 | 162 | 466 | 107 | 22 | 4 | 9 |
| Statewide: | 428 | 4,756 | 6,407 | 2,885 | 7,986 | 2,268 | 741 | 290 | 159 |

Comment: There were 8 additional mediation sessions where no reason was given as to why the session was not held.

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 | Yes | No |
| Ansonia-Milford | 1,307 | 77 | 1,354 | 30 |
| Danbury | 1,346 | 121 | 1,354 | 113 |
| Fairfield-Bridgeport | 2,246 | 170 | 2,248 | 168 |
| Hartford | 2,531 | 178 | 2,606 | 103 |
| Litchfield | 854 | 12 | 864 | 2 |
| Meriden | 72 | 7 | 67 | 12 |
| Middlesex | 606 | 103 | 631 | 78 |
| New Britain | 1,090 | 222 | 1,193 | 119 |
| New Haven | 2,158 | 325 | 2,187 | 296 |
| New London | 1,102 | 250 | 1,244 | 108 |
| Stamford | 1,851 | 285 | 1,969 | 167 |
| Tolland | 384 | 101 | 428 | 57 |
| Waterbury | 2,143 | 154 | 2,149 | 148 |
| Windham | 405 | 155 | 524 | 36 |
| Statewide | 18,095 (89%) | 2,160 (11%) | 18,818 (93%) | 1,437 (7%) |

Comment: General Statutes (Supp. 2014) §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...”

Data indicates that the parties’ conduct during mediation sessions was most often consistent with the FMP objectives.

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

| Judicial District | Mortgagee | | Mortgagor | |
|----------------------|--------------|------------|--------------|----------|
| | Yes | No | Yes | No |
| Ansonia-Milford | 1,338 | 46 | 1,371 | 13 |
| Danbury | 1,428 | 39 | 1,413 | 54 |
| Fairfield-Bridgeport | 2,343 | 73 | 2,358 | 58 |
| Hartford | 2,564 | 145 | 2,642 | 67 |
| Litchfield | 848 | 18 | 864 | 2 |
| Meriden | 68 | 11 | 72 | 7 |
| Middlesex | 640 | 69 | 666 | 43 |
| New Britain | 1,130 | 182 | 1,223 | 89 |
| New Haven | 2,199 | 284 | 2,300 | 183 |
| New London | 1,183 | 169 | 1,278 | 74 |
| Stamford | 1952 | 184 | 1,945 | 191 |
| Tolland | 379 | 106 | 458 | 27 |
| Waterbury | 2,153 | 144 | 2,143 | 154 |
| Windham | 497 | 63 | 546 | 14 |
| Statewide | 18,722 (92%) | 1,533 (8%) | 19,279 (95%) | 976 (5%) |

Comment: General Statutes (Supp. 2014) §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 §49-31n(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....”

Data indicates that the parties most often possessed the ability to mediate at mediation sessions held during the reporting period.

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

| Judicial District | Yes | No |
|----------------------|--------------|-------------|
| Ansonia-Milford | 1,102 | 282 |
| Danbury | 968 | 499 |
| Fairfield-Bridgeport | 1,591 | 825 |
| Hartford | 1,837 | 872 |
| Litchfield | 591 | 275 |
| Meriden | 48 | 31 |
| Middlesex | 553 | 156 |
| New Britain | 661 | 651 |
| New Haven | 1,498 | 985 |
| New London | 895 | 457 |
| Stamford | 1,590 | 546 |
| Tolland | 325 | 160 |
| Waterbury | 1,571 | 726 |
| Windham | 384 | 176 |
| Statewide | 13,614 (67%) | 6,641 (33%) |

Comment: Data indicates that mortgagors submitted a complete financial package to the mortgagee in approximately two-thirds of the reported cases. This data includes cases that participated in the premediation process (having return dates on or after October 1, 2013), where the initial financial package was reviewed by a mediator prior to submission to the mortgagee. However, updated financial packages requested thereafter by the mortgagee generally were submitted in between mediation sessions and were not reviewed by a mediator. The data also includes cases that did not participate in the premediation process. In these cases, financial packages generally were submitted by the mortgagor directly to the mortgagee or its counsel.

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 | No response given |
|----------------------|-------------------|---------------|----------------|----------------|-----------------------------|----------------------------|-------------------|
| Ansonia-Milford | 1,209 | 30 | 15 | 108 | 15 | 1 | 6 |
| Danbury | 1,082 | 74 | 20 | 172 | 48 | 10 | 61 |
| Fairfield-Bridgeport | 1,955 | 47 | 28 | 290 | 35 | 11 | 50 |
| Hartford | 2,198 | 57 | 33 | 287 | 57 | 12 | 65 |
| Litchfield | 645 | 12 | 7 | 95 | 25 | 10 | 72 |
| Meriden | 55 | 1 | 3 | 10 | 9 | 0 | 1 |
| Middlesex | 541 | 9 | 7 | 95 | 16 | 8 | 33 |
| New Britain | 1,052 | 26 | 11 | 147 | 30 | 9 | 37 |
| New Haven | 2,089 | 23 | 16 | 228 | 51 | 3 | 73 |
| New London | 1,057 | 26 | 7 | 128 | 40 | 8 | 86 |
| Stamford | 1,755 | 27 | 25 | 205 | 32 | 3 | 89 |
| Tolland | 371 | 9 | 4 | 71 | 24 | 1 | 5 |
| Waterbury | 1,859 | 57 | 15 | 221 | 47 | 13 | 85 |
| Windham | 449 | 1 | 3 | 63 | 31 | 7 | 6 |
| Statewide: | 16,317 (81%) | 399 (2%) | 194 (1%) | 2,120 (10%) | 460 (2%) | 96 (1%) | 669 (3%) |

Comment: In the majority of cases, mediators report that mortgagors were seeking a home retention option, most often a loan modification. In 13% of the cases, mortgagors were seeking a graceful exit from the property, most often a short sale. In 3% of the reported cases, an option was not reported.

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

| Judicial District | Yes | No |
|----------------------|-------------|--------------|
| Ansonia-Milford | 295 | 1,089 |
| Danbury | 267 | 1,200 |
| Fairfield-Bridgeport | 400 | 2,016 |
| Hartford | 425 | 2,284 |
| Litchfield | 325 | 541 |
| Meriden | 38 | 41 |
| Middlesex | 151 | 558 |
| New Britain | 486 | 826 |
| New Haven | 844 | 1639 |
| New London | 477 | 875 |
| Stamford | 660 | 1476 |
| Tolland | 92 | 393 |
| Waterbury | 526 | 1771 |
| Windham | 187 | 373 |
| Statewide | 5,173 (26%) | 15,082 (74%) |

Comment: Data indicates that a majority of mortgagors are reviewed for assistance for the first time while in mediation.

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 |
|----------------------|------------------------------|------------------------------|----------------------------|
| Ansonia-Milford | 95 | 206 | 295 |
| Danbury | 169 | 97 | 267 |
| Fairfield-Bridgeport | 131 | 270 | 400 |
| Hartford | 152 | 304 | 425 |
| Litchfield | 176 | 164 | 325 |
| Meriden | 23 | 15 | 38 |
| Middlesex | 85 | 98 | 151 |
| New Britain | 324 | 187 | 486 |
| New Haven | 491 | 429 | 844 |
| New London | 291 | 234 | 477 |
| Stamford | 272 | 441 | 660 |
| Tolland | 41 | 58 | 92 |
| Waterbury | 292 | 216 | 526 |
| Windham | 187 | 151 | 187 |
| Statewide: | 2,729 (53%) | 2,870 (55%) | 5,173 |

Comment: Where the mortgagee previously had reviewed the mortgagor for assistance, reviews had been conducted both prior to and during mediation, in relatively equal numbers. In some of these cases, it is possible that reviews were completed both prior to and during mediation. In the 5,173 cases where mortgagors were previously evaluated, 3,216 (62%) reported a change in financial circumstances.

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

| Judicial District | Yes | No | Not Applicable |
|----------------------|-------------|-------------|----------------|
| Ansonia-Milford | 702 | 395 | 281 |
| Danbury | 1,065 | 83 | 170 |
| Fairfield-Bridgeport | 1,285 | 515 | 608 |
| Hartford | 1,014 | 738 | 924 |
| Litchfield | 342 | 239 | 233 |
| Meriden | 34 | 33 | 12 |
| Middlesex | 292 | 282 | 128 |
| New Britain | 389 | 445 | 472 |
| New Haven | 732 | 819 | 882 |
| New London | 496 | 499 | 350 |
| Stamford | 1,435 | 365 | 305 |
| Tolland | 151 | 255 | 78 |
| Waterbury | 569 | 742 | 902 |
| Windham | 184 | 83 | 289 |
| Statewide | 8,690 (44%) | 5,493 (28%) | 5,634 (28%) |

Comment: A response of “not applicable” most often indicates that additional data has been requested in order for the mortgagee to respond with a decision. In some cases, mediators reported that the mortgagee had responded to the mortgagor’s request if that response was a request for additional information and not a decision.

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 | 193 | 191 | 318 |
| Danbury | 104 | 122 | 839 |
| Fairfield-Bridgeport | 263 | 284 | 738 |
| Hartford | 348 | 367 | 299 |
| Litchfield | 105 | 91 | 146 |
| Meriden | 22 | 11 | 1 |
| Middlesex | 143 | 136 | 13 |
| New Britain | 205 | 161 | 23 |
| New Haven | 433 | 275 | 24 |
| New London | 283 | 211 | 2 |
| Stamford | 232 | 354 | 849 |
| Tolland | 61 | 88 | 2 |
| Waterbury | 337 | 232 | 0 |
| Windham | 108 | 71 | 5 |
| Statewide | 2,837 (33%) | 2,594 (30%) | 3,259 (37%) |

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

| Judicial District | Yes | No |
|----------------------|-------------|-------------|
| Ansonia-Milford | 88 | 659 |
| Danbury | 21 | 1,146 |
| Fairfield-Bridgeport | 123 | 1,208 |
| Hartford | 196 | 1,288 |
| Litchfield | 15 | 58 |
| Meriden | 1 | 32 |
| Middlesex | 18 | 639 |
| New Britain | 58 | 405 |
| New Haven | 84 | 660 |
| New London | 71 | 379 |
| Stamford | 218 | 1,393 |
| Tolland | 24 | 123 |
| Waterbury | 34 | 312 |
| Windham | 53 | 137 |
| Statewide | 1,004 (11%) | 8,439 (89%) |

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

| Judicial District | Yes | No | Not Applicable |
|----------------------|-------------|----------|----------------|
| Ansonia-Milford | 166 | 7 | 1,206 |
| Danbury | 110 | 7 | 1,302 |
| Fairfield-Bridgeport | 288 | 25 | 2,089 |
| Hartford | 463 | 81 | 2,111 |
| Litchfield | 154 | 3 | 678 |
| Meriden | 14 | 4 | 61 |
| Middlesex | 122 | 58 | 527 |
| New Britain | 147 | 30 | 1,121 |
| New Haven | 383 | 87 | 1,951 |
| New London | 185 | 55 | 1,091 |
| Stamford | 194 | 43 | 1,861 |
| Tolland | 81 | 12 | 392 |
| Waterbury | 614 | 58 | 1,517 |
| Windham | 123 | 9 | 414 |
| Statewide | 3,044 (16%) | 479 (2%) | 16,321 (82%) |

Comment: Data shows that when the mortgagee has offered assistance, the mortgagor timely responded to the offer.

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

| Judicial District | Yes | No |
|----------------------|--------------|-------------|
| Ansonia-Milford | 782 | 602 |
| Danbury | 673 | 794 |
| Fairfield-Bridgeport | 1,490 | 926 |
| Hartford | 1,678 | 1,031 |
| Litchfield | 515 | 351 |
| Meriden | 44 | 35 |
| Middlesex | 301 | 408 |
| New Britain | 487 | 825 |
| New Haven | 1,222 | 1,261 |
| New London | 583 | 769 |
| Stamford | 1,370 | 766 |
| Tolland | 307 | 178 |
| Waterbury | 1,069 | 1,228 |
| Windham | 282 | 278 |
| Statewide | 10,803 (53%) | 9,452 (47%) |

Comment: Requests for additional information are required to be in writing. General Statutes (Supp. 2014) §§49-31n(b)(2) and 49-31n(c)(2). In the majority of cases, the mortgagee requested additional information from the mortgagor.

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

| Judicial District | Yes | No | Not Applicable |
|----------------------|--------------|------------|----------------|
| Ansonia-Milford | 1,044 | 36 | 284 |
| Danbury | 970 | 54 | 398 |
| Fairfield-Bridgeport | 1,630 | 224 | 540 |
| Hartford | 1,540 | 171 | 956 |
| Litchfield | 574 | 3 | 244 |
| Meriden | 30 | 10 | 36 |
| Middlesex | 66 | 109 | 532 |
| New Britain | 428 | 84 | 783 |
| New Haven | 1,139 | 338 | 923 |
| New London | 687 | 170 | 473 |
| Stamford | 1,473 | 178 | 446 |
| Tolland | 205 | 46 | 226 |
| Waterbury | 1,100 | 176 | 857 |
| Windham | 27 | 22 | 487 |
| Statewide | 10,913 (55%) | 1,621 (8%) | 7,185 (37%) |

Comment: In 10,913 of the 12,534 requests for additional information, the mortgagor timely responded 87% of the time.

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

| Judicial District | Yes | No |
|----------------------|--------------|-------------|
| Ansonia-Milford | 974 | 410 |
| Danbury | 748 | 719 |
| Fairfield-Bridgeport | 1,408 | 1,008 |
| Hartford | 1,673 | 1,036 |
| Litchfield | 429 | 437 |
| Meriden | 31 | 48 |
| Middlesex | 331 | 378 |
| New Britain | 458 | 854 |
| New Haven | 1,055 | 1,428 |
| New London | 642 | 710 |
| Stamford | 1,185 | 951 |
| Tolland | 271 | 214 |
| Waterbury | 1,116 | 1,181 |
| Windham | 358 | 202 |
| Statewide | 10,679 (53%) | 9,576 (47%) |

Comment: Data indicates that financial packages frequently became “stale”, requiring the mortgagor to submit a new financial package.

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

| Judicial District | Yes | No | Not Applicable |
|----------------------|-------------|----------|----------------|
| Ansonia-Milford | 183 | 15 | 1,179 |
| Danbury | 111 | 19 | 1,309 |
| Fairfield-Bridgeport | 263 | 13 | 2,128 |
| Hartford | 361 | 85 | 2,234 |
| Litchfield | 55 | 2 | 720 |
| Meriden | 17 | 2 | 60 |
| Middlesex | 17 | 91 | 599 |
| New Britain | 166 | 17 | 1,122 |
| New Haven | 265 | 35 | 2,137 |
| New London | 172 | 47 | 1,128 |
| Stamford | 358 | 32 | 1,713 |
| Tolland | 87 | 16 | 380 |
| Waterbury | 222 | 23 | 1,967 |
| Windham | 9 | 14 | 531 |
| Statewide | 2,286 (12%) | 411 (2%) | 17,207 (86%) |

Comment: If the mortgagee denies the mortgagor’s request for assistance, the mortgagee is required to provide the reason(s) for the denial. General Statutes (Supp. 2014) §§49-31n(b)(2) and 49-31n(c)(2). Mediators analyze and discuss denials with the parties during mediation sessions in order to ensure that the denial was proper.

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

| Judicial District | Yes | No |
|----------------------|----------|--------------|
| Ansonia-Milford | 57 | 1,327 |
| Danbury | 6 | 1,461 |
| Fairfield-Bridgeport | 59 | 2,357 |
| Hartford | 158 | 2,551 |
| Litchfield | 4 | 862 |
| Meriden | 1 | 78 |
| Middlesex | 2 | 707 |
| New Britain | 26 | 1,286 |
| New Haven | 45 | 2,438 |
| New London | 53 | 1,299 |
| Stamford | 63 | 2,073 |
| Tolland | 22 | 463 |
| Waterbury | 16 | 2,281 |
| Windham | 12 | 548 |
| Statewide | 524 (3%) | 19,731 (97%) |

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

| Judicial District | Yes | No |
|----------------------|--------------|-------------|
| Ansonia-Milford | 1,218 | 166 |
| Danbury | 699 | 768 |
| Fairfield-Bridgeport | 1,542 | 874 |
| Hartford | 2,341 | 368 |
| Litchfield | 625 | 241 |
| Meriden | 59 | 20 |
| Middlesex | 552 | 157 |
| New Britain | 487 | 825 |
| New Haven | 525 | 1,958 |
| New London | 583 | 769 |
| Stamford | 1,370 | 766 |
| Tolland | 293 | 192 |
| Waterbury | 1,772 | 525 |
| Windham | 66 | 494 |
| Statewide | 12,132 (60%) | 8,123 (40%) |

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 (Supp. 2014) §§49-31n(b)(2) and 49-31n(c)(2).

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

| Judicial District | Mortgagee | | | Mortgagor | | |
|----------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
| | Yes | No | N/A | Yes | No | N/A |
| Ansonia-Milford | 942 | 47 | 389 | 945 | 45 | 386 |
| Danbury | 258 | 661 | 537 | 232 | 676 | 537 |
| Fairfield-Bridgeport | 1,630 | 91 | 689 | 1,482 | 234 | 688 |
| Hartford | 1,713 | 110 | 859 | 1,602 | 228 | 845 |
| Litchfield | 620 | 5 | 222 | 628 | 1 | 220 |
| Meriden | 40 | 3 | 35 | 33 | 11 | 34 |
| Middlesex | 318 | 52 | 338 | 327 | 48 | 332 |
| New Britain | 667 | 89 | 552 | 643 | 116 | 548 |
| New Haven | 1,275 | 285 | 893 | 1,202 | 480 | 765 |
| New London | 605 | 194 | 552 | 637 | 164 | 543 |
| Stamford | 1,445 | 138 | 517 | 1,350 | 230 | 519 |
| Tolland | 213 | 121 | 151 | 262 | 73 | 145 |
| Waterbury | 1,255 | 97 | 870 | 1,187 | 151 | 861 |
| Windham | 111 | 107 | 340 | 187 | 78 | 290 |
| Statewide | 11,092 (55%) | 2,000 (10%) | 6,944 (35%) | 10,717 (54%) | 2,535 (13%) | 6,713 (33%) |

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

| Judicial District | Yes | No | Don't Know |
|----------------------|--------------|------------|-------------|
| Ansonia-Milford | 1,121 | 70 | 192 |
| Danbury | 1,126 | 58 | 264 |
| Fairfield-Bridgeport | 1,974 | 120 | 301 |
| Hartford | 2,213 | 128 | 305 |
| Litchfield | 672 | 49 | 127 |
| Meriden | 67 | 7 | 5 |
| Middlesex | 547 | 81 | 70 |
| New Britain | 1,036 | 92 | 179 |
| New Haven | 1,928 | 135 | 372 |
| New London | 1,057 | 150 | 136 |
| Stamford | 1,495 | 40 | 548 |
| Tolland | 392 | 15 | 77 |
| Waterbury | 2,025 | 67 | 98 |
| Windham | 492 | 24 | 40 |
| Statewide | 16,145 (81%) | 1,036 (5%) | 2,714 (14%) |

Comment: A “don’t know” response to this question indicates that the mediation period must be extended in order to schedule another mediation session. This first requires a party or the mediator to request an extension, and a judge to approve the extension request.

Table 30: Will the Parties Benefit from Further Mediation?

| Judicial District | Yes | No |
|----------------------|--------------|------------|
| Ansonia-Milford | 1,285 | 99 |
| Danbury | 1,384 | 83 |
| Fairfield-Bridgeport | 2,247 | 169 |
| Hartford | 2,495 | 214 |
| Litchfield | 787 | 79 |
| Meriden | 71 | 8 |
| Middlesex | 577 | 132 |
| New Britain | 1,213 | 99 |
| New Haven | 2,195 | 288 |
| New London | 1,123 | 229 |
| Stamford | 1,918 | 218 |
| Tolland | 453 | 32 |
| Waterbury | 2,080 | 217 |
| Windham | 531 | 29 |
| Statewide | 18,359 (91%) | 1,896 (9%) |

Comment: Mediators overwhelmingly report that further mediation would be beneficial in order to determine if settlement is possible.

Supplemental Information by Party

July 1, 2013 – December 31, 2014

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 | 0 | 5 | 5 |
| Danbury | 7 | 1 | 8 |
| Fairfield-Bridgeport | 7 | 5 | 12 |
| Hartford | 13 | 13 | 26 |
| Litchfield | 0 | 3 | 3 |
| Meriden | 1 | 0 | 1 |
| Middlesex | 5 | 1 | 6 |
| New Britain | 13 | 4 | 17 |
| New Haven | 7 | 17 | 24 |
| New London | 15 | 6 | 21 |
| Stamford | 11 | 13 | 24 |
| Tolland | 16 | 2 | 18 |
| Waterbury | 5 | 3 | 8 |
| Windham | 14 | 2 | 16 |
| Statewide: | 114 | 75 | 189 |

Comment: During the reporting period, mediators filed 20,255 Mediator Reports statewide. Supplemental information was filed by a party less than 1% of the time.

Requests to Extend the Mediation Period

July 1, 2013 – December 31, 2014

Table 32: Requests to Extend the Mediation Period

| Judicial District | By Mortgagee | By Mortgagor | By Mediator | Total |
|----------------------|--------------|--------------|-------------|--------|
| Ansonia-Milford | 385 | 1,214 | 205 | 1,804 |
| Danbury | 321 | 825 | 200 | 1,346 |
| Fairfield-Bridgeport | 470 | 2,001 | 82 | 2,553 |
| Hartford | 831 | 738 | 2,754 | 4,323 |
| Litchfield | 285 | 367 | 698 | 1,350 |
| Meriden | 107 | 37 | 1 | 145 |
| Middlesex | 256 | 133 | 2 | 391 |
| New Britain | 526 | 718 | 46 | 1,290 |
| New Haven | 422 | 2,271 | 311 | 3,004 |
| New London | 659 | 1,025 | 120 | 1,804 |
| Stamford | 468 | 1,153 | 108 | 1,729 |
| Tolland | 216 | 172 | 54 | 442 |
| Waterbury | 403 | 703 | 612 | 1,718 |
| Windham | 281 | 318 | 106 | 705 |
| Statewide: | 5,630 | 11,675 | 5,299 | 22,604 |

Comment: Of the 22,604 extension requests that were filed, 25% were filed by the mortgagee, 52% were filed by the mortgagor, and 23% were filed by the mediator.

Mediation Objections Filed

July 1, 2013 – December 31, 2014

Table 33: Mediation Objections Filed by Party with Case Outcome

| Judicial District | Party | Pending Cases ⁸ | Cases Withdrawn | Cases Dismissed by the Court | Judgments of Strict Foreclosure | Judgments of Foreclosure by Sale | Total |
|----------------------|-----------|----------------------------|-----------------|------------------------------|---------------------------------|----------------------------------|-------|
| Ansonia-Milford | Mortgagee | 117 | 37 | | 27 | 2 | 183 |
| | Mortgagor | 8 | 6 | 3 | 4 | 1 | 22 |
| Danbury | Mortgagee | 167 | 32 | 1 | 66 | 3 | 269 |
| | Mortgagor | 7 | 4 | 1 | 6 | 1 | 19 |
| Fairfield-Bridgeport | Mortgagee | 205 | 84 | 12 | 87 | 21 | 409 |
| | Mortgagor | 23 | 5 | 6 | 8 | 7 | 49 |
| Hartford | Mortgagee | 258 | 98 | 5 | 94 | 12 | 467 |
| | Mortgagor | 26 | 6 | 1 | 16 | 2 | 51 |
| Litchfield | Mortgagee | 71 | 30 | 2 | 41 | 10 | 154 |
| | Mortgagor | 9 | 3 | | 1 | 1 | 14 |
| Meriden | Mortgagee | 6 | 1 | | 5 | 3 | 15 |
| | Mortgagor | | | | | | |
| Middlesex | Mortgagee | 51 | 16 | | 29 | 1 | 97 |
| | Mortgagor | 4 | 4 | | 5 | | 13 |
| New Britain | Mortgagee | 160 | 38 | 9 | 57 | 5 | 269 |
| | Mortgagor | 17 | 5 | 3 | 2 | | 27 |
| New Haven | Mortgagee | 302 | 41 | | 87 | 7 | 437 |
| | Mortgagor | 31 | 7 | | 5 | 2 | 45 |
| New London | Mortgagee | 102 | 32 | 1 | 46 | 3 | 184 |
| | Mortgagor | 14 | 6 | 1 | 4 | | 25 |
| Stamford | Mortgagee | 321 | 69 | 27 | 58 | 3 | 478 |
| | Mortgagor | 49 | 7 | 5 | 27 | 3 | 91 |
| Tolland | Mortgagee | 20 | 10 | 13 | 22 | | 65 |
| | Mortgagor | 1 | 2 | | 2 | | 5 |
| Waterbury | Mortgagee | 219 | 42 | 1 | 71 | 1 | 334 |
| | Mortgagor | 17 | 4 | | 12 | | 33 |
| Windham | Mortgagee | 63 | 22 | 4 | 13 | 7 | 109 |
| | Mortgagor | 6 | 7 | | 2 | | 15 |
| Statewide | Mortgagee | 2,062 | 552 | 75 | 703 | 78 | 3,470 |
| | Mortgagor | 212 | 66 | 20 | 94 | 17 | 409 |

⁸ May include pending cases not in FMP.

Mediation Outcomes

July 1, 2013 – December 31, 2014

Table 34: Cases Completing Mediation by Judicial District

| Judicial District | FMP Terminated by Judge or Mortgagor | FMP Completed | | Total |
|----------------------|--------------------------------------|---------------|------------|-------|
| | | Cases | Percentage | |
| Ansonia-Milford | 150 | 328 | 69% | 478 |
| Danbury | 224 | 227 | 50% | 451 |
| Fairfield-Bridgeport | 425 | 480 | 53% | 905 |
| Hartford | 242 | 653 | 73% | 895 |
| Litchfield | 116 | 160 | 58% | 276 |
| Meriden | 10 | 36 | 78% | 46 |
| Middlesex | 52 | 219 | 81% | 271 |
| New Britain | 223 | 293 | 57% | 516 |
| New Haven | 334 | 477 | 59% | 811 |
| New London | 191 | 367 | 66% | 558 |
| Stamford | 300 | 429 | 59% | 729 |
| Tolland | 67 | 166 | 71% | 233 |
| Waterbury | 296 | 449 | 60% | 745 |
| Windham | 43 | 211 | 83% | 254 |
| Statewide | 2,673 | 4,495 | 63% | 7,168 |

Comment: During the reporting period, 4,495 cases completed mediation statewide. Table 35 reports the outcomes in those cases.

Table 35: Mediation Outcome for Cases Completing Mediation

| Judicial District | Loan Modification-Non-HAMP | Loan Modification- HAMP | Loan Modification- DOJ ⁹ | Partial Claim | Reinstatement | Repayment | Forbearance | Loan Payoff | EMAP | Sale | Short Sale | Deed-in-Lieu | Extended Law Day/Sale Date | Not settled |
|----------------------|----------------------------|-------------------------|-------------------------------------|---------------|---------------|-----------|-------------|-------------|------|------|------------|--------------|----------------------------|-------------|
| Ansonia-Milford | 146 | 66 | 1 | 0 | 3 | 1 | 0 | 2 | 6 | 4 | 15 | 4 | 6 | 74 |
| Danbury | 109 | 48 | 0 | 0 | 5 | 0 | 0 | 1 | 7 | 5 | 34 | 4 | 3 | 11 |
| Fairfield-Bridgeport | 245 | 97 | 1 | 1 | 10 | 1 | 1 | 0 | 12 | 2 | 43 | 7 | 12 | 48 |
| Hartford | 312 | 119 | 0 | 5 | 15 | 6 | 0 | 0 | 32 | 7 | 30 | 12 | 68 | 47 |
| Litchfield | 54 | 31 | 0 | 1 | 5 | 3 | 1 | 1 | 5 | 4 | 17 | 7 | 21 | 10 |
| Meriden | 14 | 4 | 0 | 1 | 2 | 2 | 0 | 0 | 4 | 0 | 1 | 1 | 3 | 4 |
| Middlesex | 70 | 25 | 0 | 0 | 6 | 1 | 1 | 0 | 4 | 2 | 18 | 4 | 28 | 60 |
| New Britain | 169 | 40 | 0 | 0 | 8 | 5 | 1 | 0 | 14 | 3 | 19 | 9 | 14 | 11 |
| New Haven | 233 | 123 | 3 | 2 | 10 | 4 | 5 | 1 | 12 | 3 | 27 | 5 | 1 | 48 |
| New London | 160 | 88 | 4 | 4 | 12 | 4 | 1 | 0 | 17 | 3 | 21 | 16 | 28 | 9 |
| Stamford | 177 | 59 | 8 | 0 | 11 | 3 | 0 | 0 | 3 | 8 | 47 | 9 | 0 | 104 |
| Tolland | 70 | 16 | 0 | 2 | 12 | 7 | 0 | 0 | 9 | 5 | 12 | 9 | 9 | 15 |
| Waterbury | 207 | 63 | 0 | 1 | 12 | 4 | 5 | 1 | 14 | 1 | 29 | 16 | 50 | 46 |
| Windham | 93 | 30 | 0 | 0 | 7 | 0 | 1 | 0 | 12 | 0 | 22 | 11 | 34 | 1 |
| Statewide: | 2,059 | 809 | 17 | 17 | 118 | 41 | 16 | 6 | 151 | 47 | 335 | 114 | 277 | 488 |

Comment: Of the 4,495 cases that completed mediation, mortgagors in 3,234 of those cases were able to stay in their homes. This represents a 72% home retention rate.

⁹ 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.

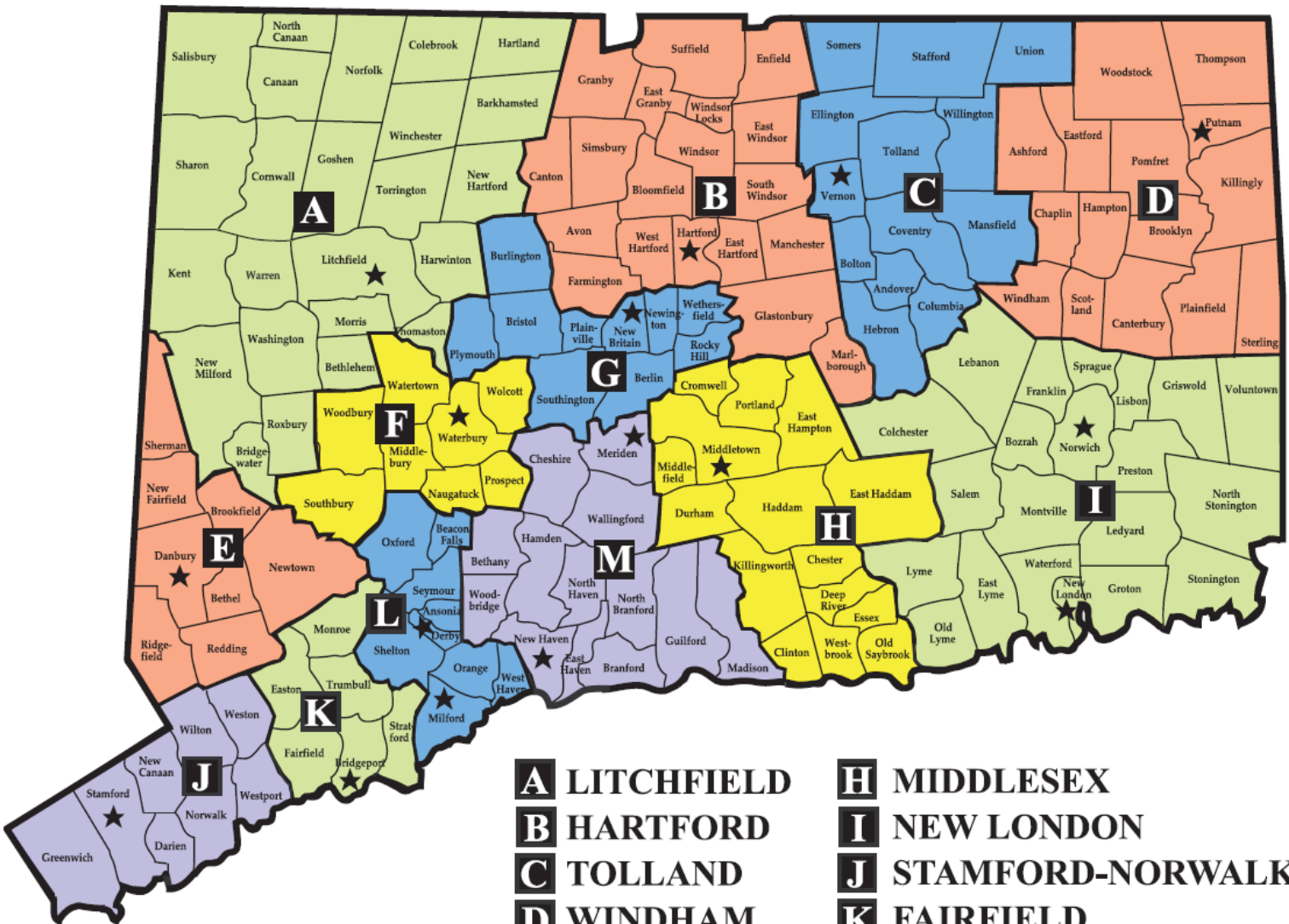


Appendices

A through E

Appendix A

Connecticut Judicial Districts



★ *Indicates town where
Judicial District
courthouse is located*

- | | |
|----------------------|---------------------------|
| A LITCHFIELD | H MIDDLESEX |
| B HARTFORD | I NEW LONDON |
| C TOLLAND | J STAMFORD-NORWALK |
| D WINDHAM | K FAIRFIELD |
| E DANBURY | L ANSONIA-MILFORD |
| F WATERBURY | M NEW HAVEN |
| G NEW BRITAIN | |

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

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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 success 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
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| | | | |
|-------------------|------------------|---------------|---------------------|
| 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 Second-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?

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)

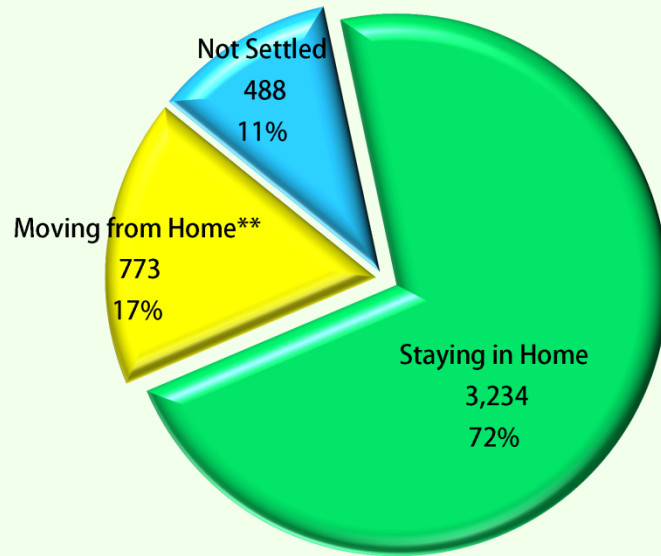
Appendix D



Foreclosure Mediation Program

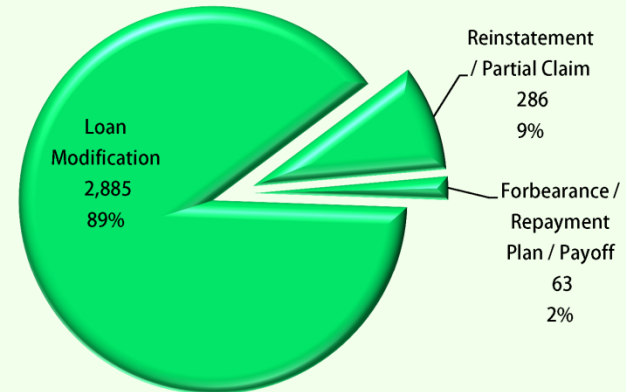
Case Outcomes

July 1, 2013 through December 31, 2014



4,495
cases have completed mediation

89%
settlement rate*

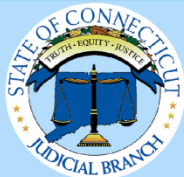


Staying in Home
outcome distribution

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

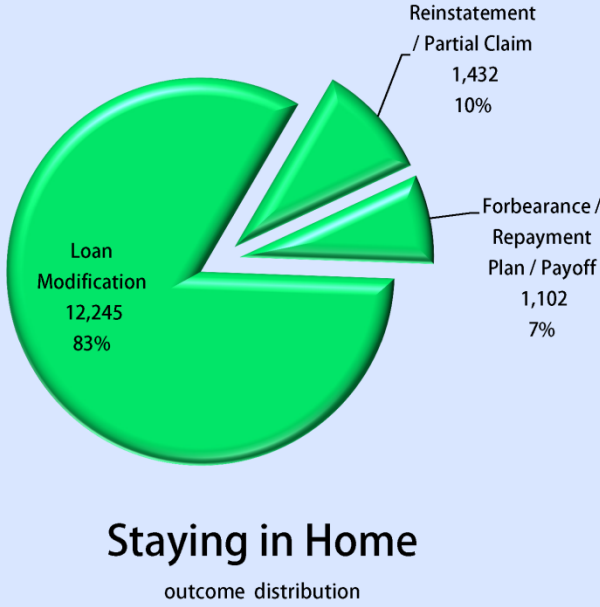
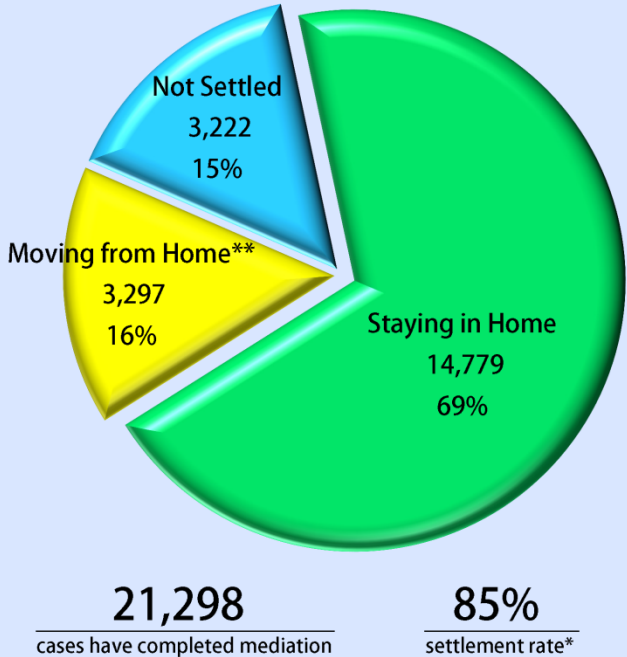
** "Moving from Home" includes: Agreements for a Short Sale, a Deed In Lieu, or Extension of the Law Day or Sale Date.

Appendix E



Foreclosure Mediation Program Case Outcomes

July 1, 2008 through December 31, 2014



* 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.