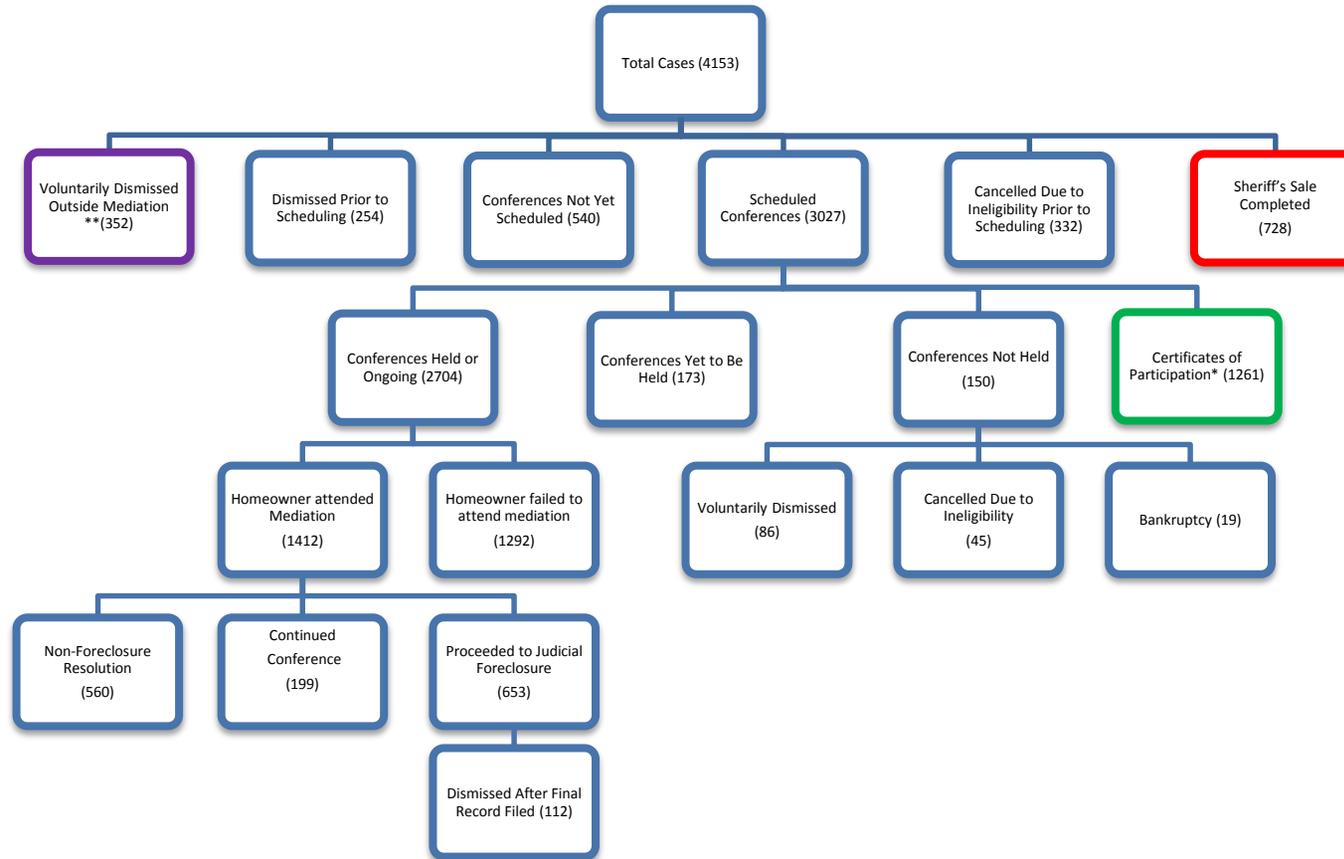


Delaware Automatic Residential Mortgage Foreclosure Mediation Program: Overall Participation as of 4th Quarter 2014



Overall participation in the Mediation Program: 52.26%

Of those who participate, successful mediations¹ result: 61.69%

* Certificates of Participation are often filed prior to the mediation conference date in most cases. Therefore, the number of Certificates of Participation does not directly correlate with actual participation in the Mediation Program.

**Those cases dismissed outside mediation include 38 cases dismissed after cancellation and 209 cases dismissed after homeowner failed to attend mediation. Cancelled cases are those matters where a cancellation request is filed by the Plaintiff because the home is not owner occupied or where the homeowner submits a Certificate of Participation electing not to participate in mediation and opting out of the mediation program.

¹ "Successful mediation" is defined as any conference where the homeowner achieves a non-foreclosure resolution to avoid a Sheriff's Sale of the property, where the parties remain engaged in negotiations and the homeowner is granted a subsequent mediation conference date, or where the case is dismissed after a final record is filed.