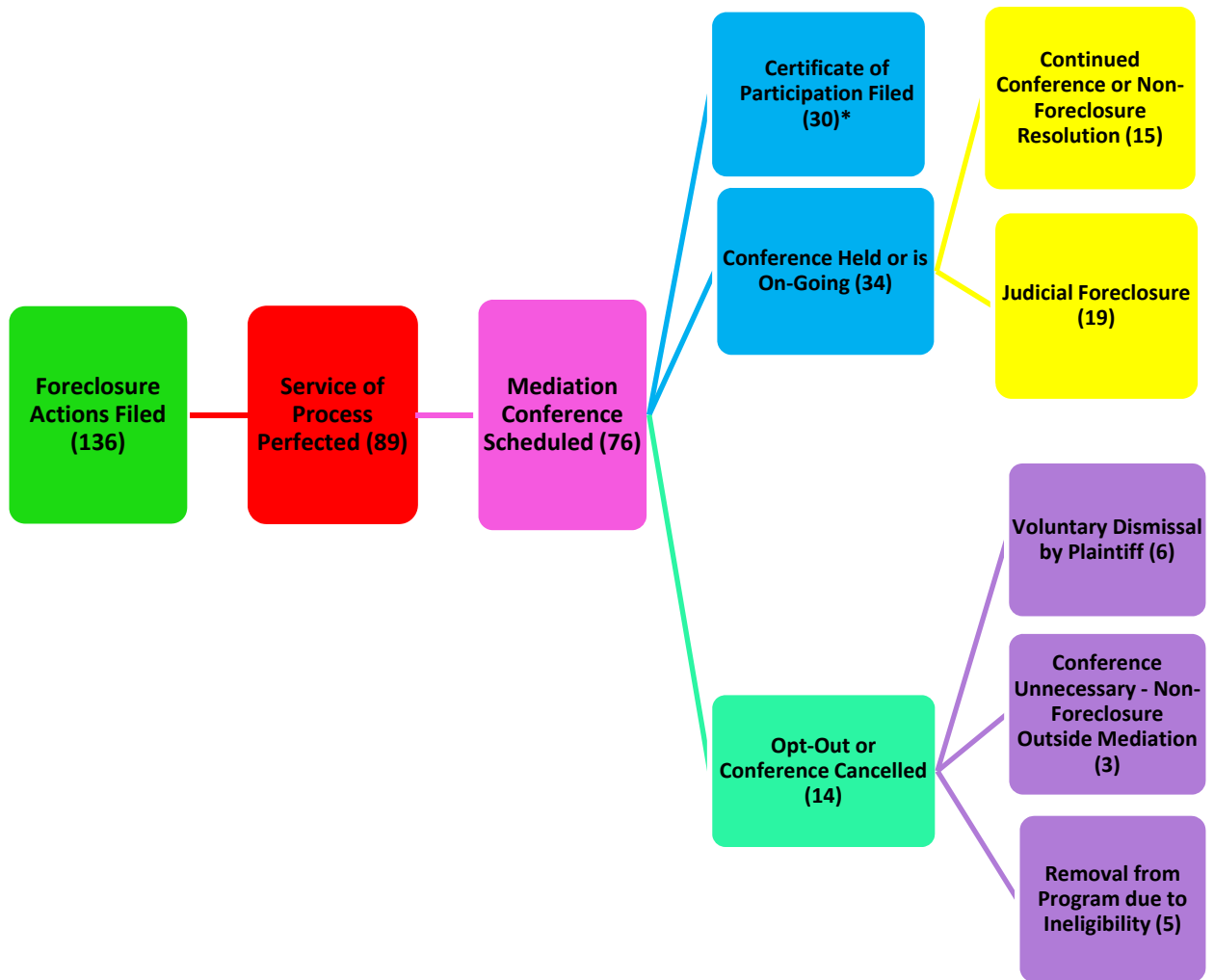


MORTGAGE MEDIATION PROGRAM PARTICIPATION OVERVIEW



**Certificates are often filed prior to conference; the number of filed Certificates above consists of cases which have been scheduled for and/or have proceeded through conferences.*

- Overall participation rate for the Mediation Program is 59.37%, or 19 of 32 cases.
- 41.17% of cases are either continued or reach a non-foreclosure resolution.
 - Of these, 93.33% or 14 out of 15 had the benefit of a housing counselor.
- In 90% of cases that proceed to judicial foreclosure, the homeowners failed to appear for the scheduled conference.
 - 10% or 2 of 19 of these cases had the benefit of a housing counselor.