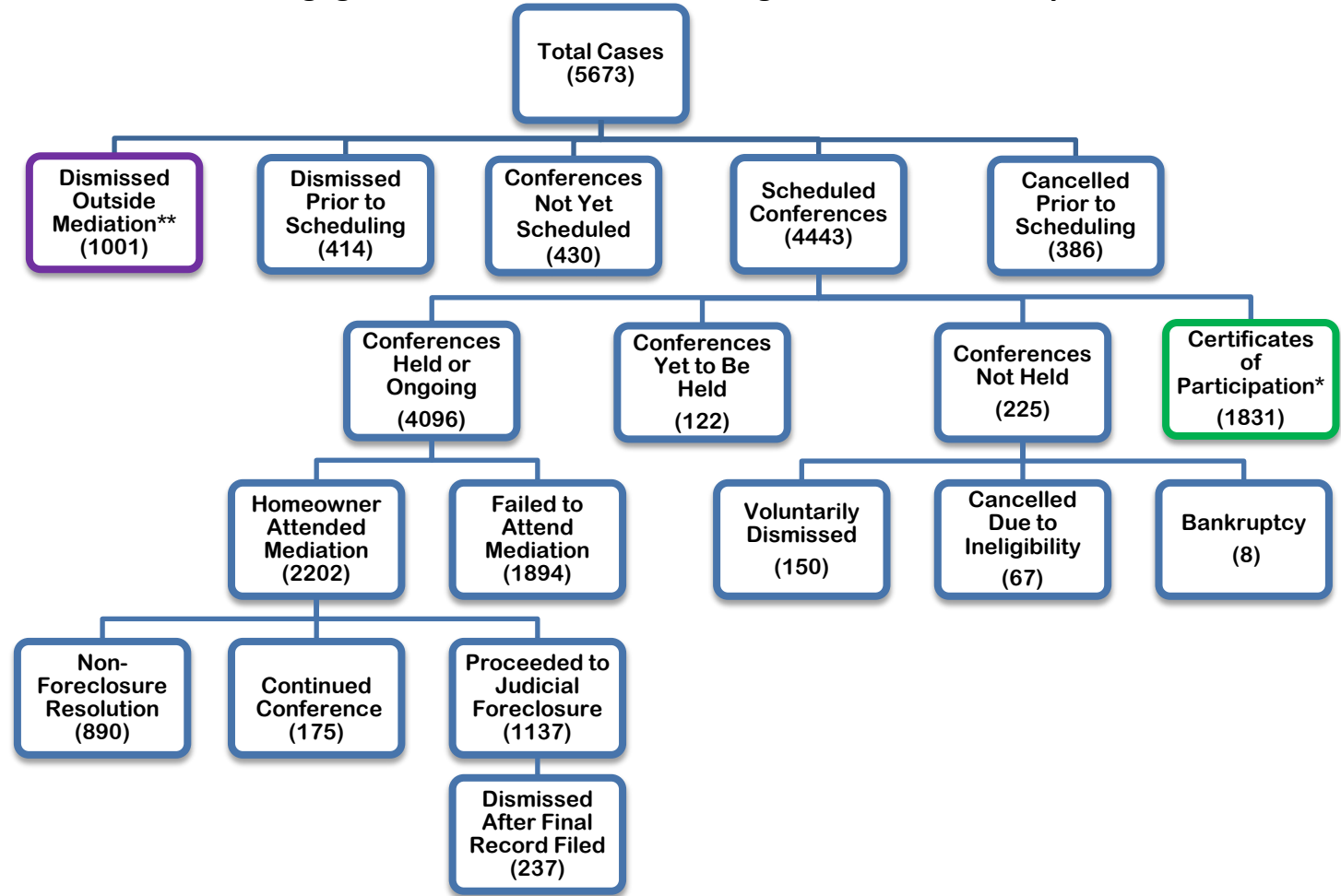


Delaware Automatic Residential Mortgage Foreclosure Mediation Program: Overall Participation as of 4th Quarter 2015



Overall participation in the Mediation Program: 53.75%

Of those who participate, successful mediations¹ result: 59.12%

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

** Cases dismissed outside mediation are any cases dismissed without a mediation conference being held, including 75 cases dismissed after cancellation and 344 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.