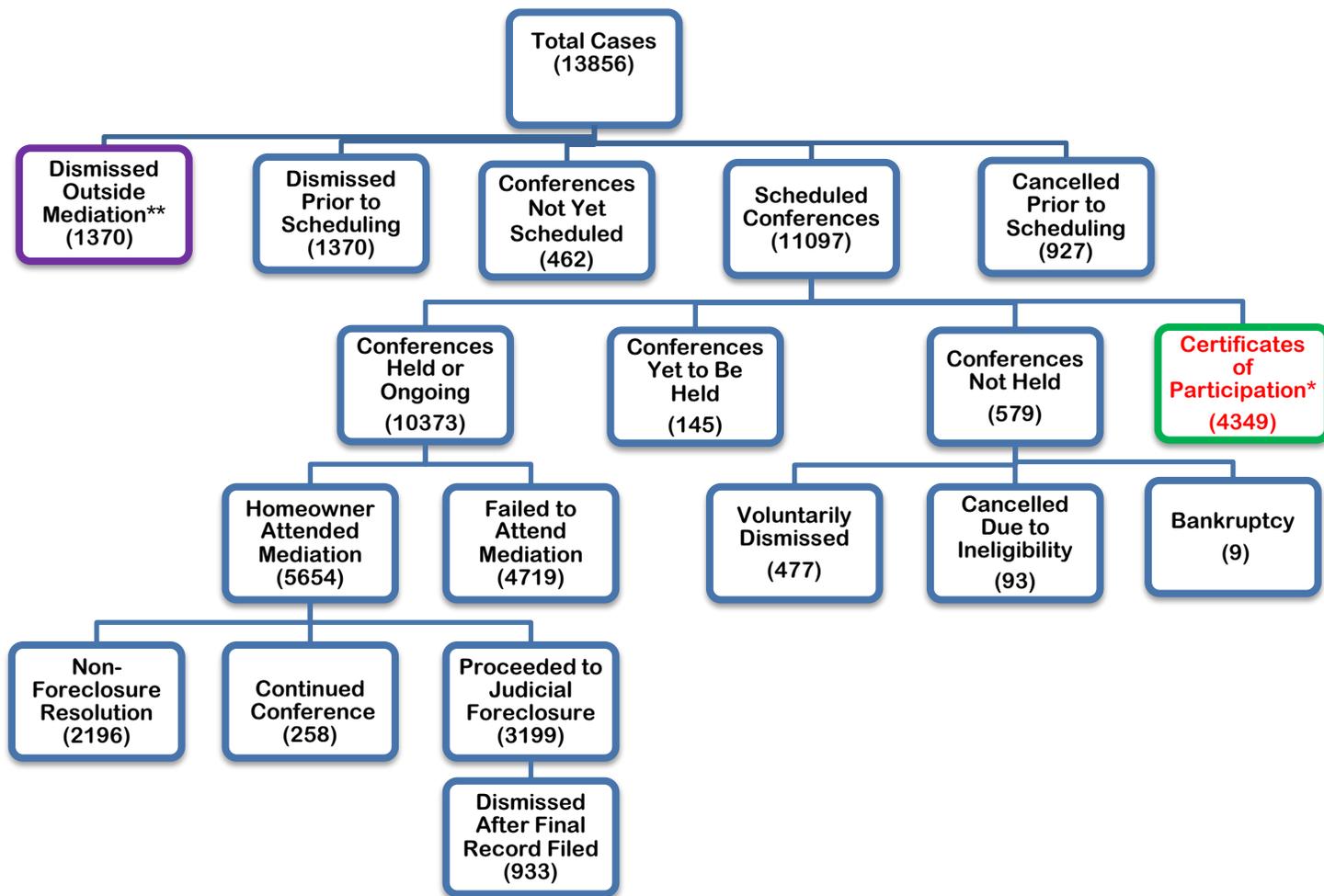


Delaware Automatic Residential Mortgage Foreclosure Mediation Program: Overall Participation as of 4th Quarter 2019



Overall participation in the Mediation Program: 54.51%

Of those who participate, successful mediations¹ result: 59.90%

* 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 175 cancelled and 1,197 cases where homeowner failed to attend mediation. These 1,372 cases were subsequently dismissed. 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.