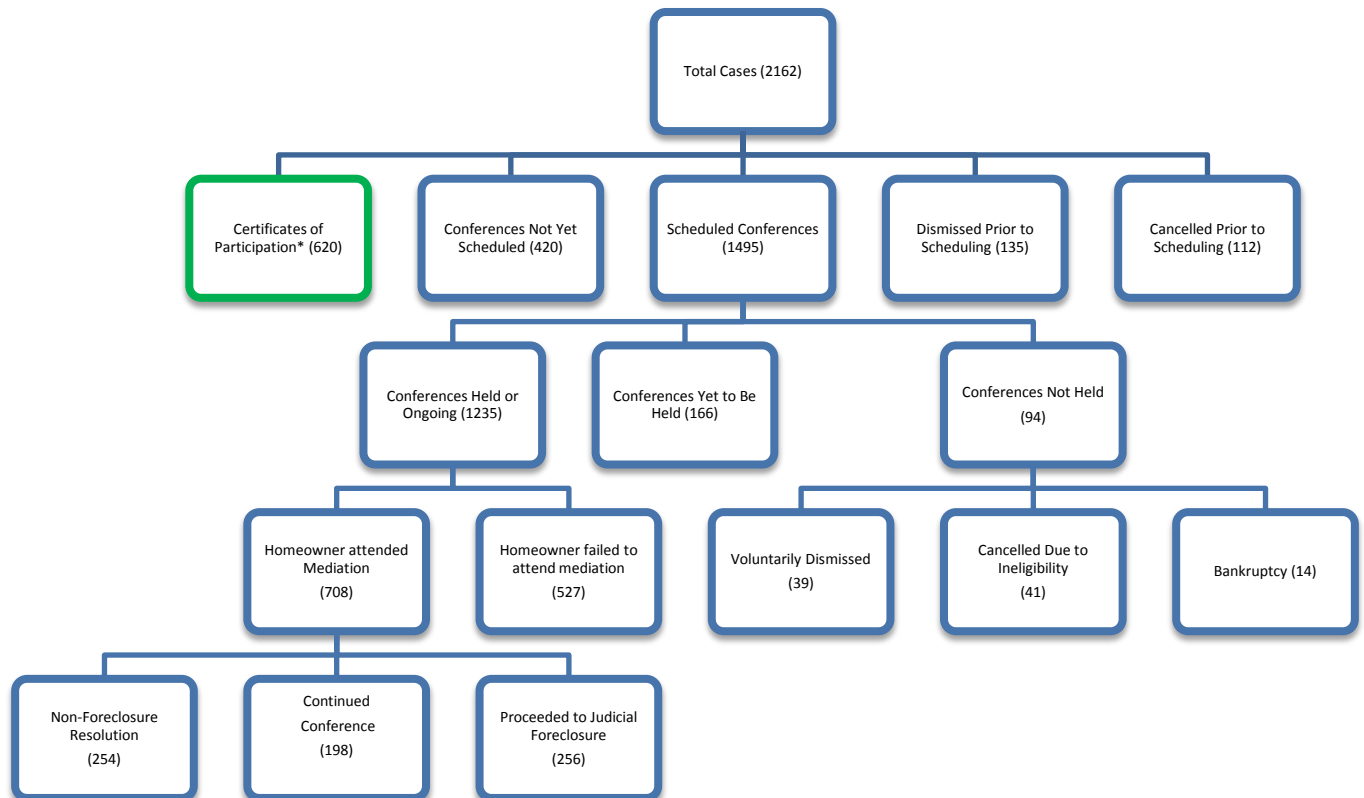


Delaware Automatic Residential Mortgage Foreclosure Mediation Program: Overall Program Participation as of 4th Quarter 2013



Overall participation in the Mediation Program: 57.33%

Of those who participate, successful mediations¹ result: 63.84%

* 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.

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, or where the parties remain engaged in negotiations and the homeowner is granted a subsequent mediation conference date.