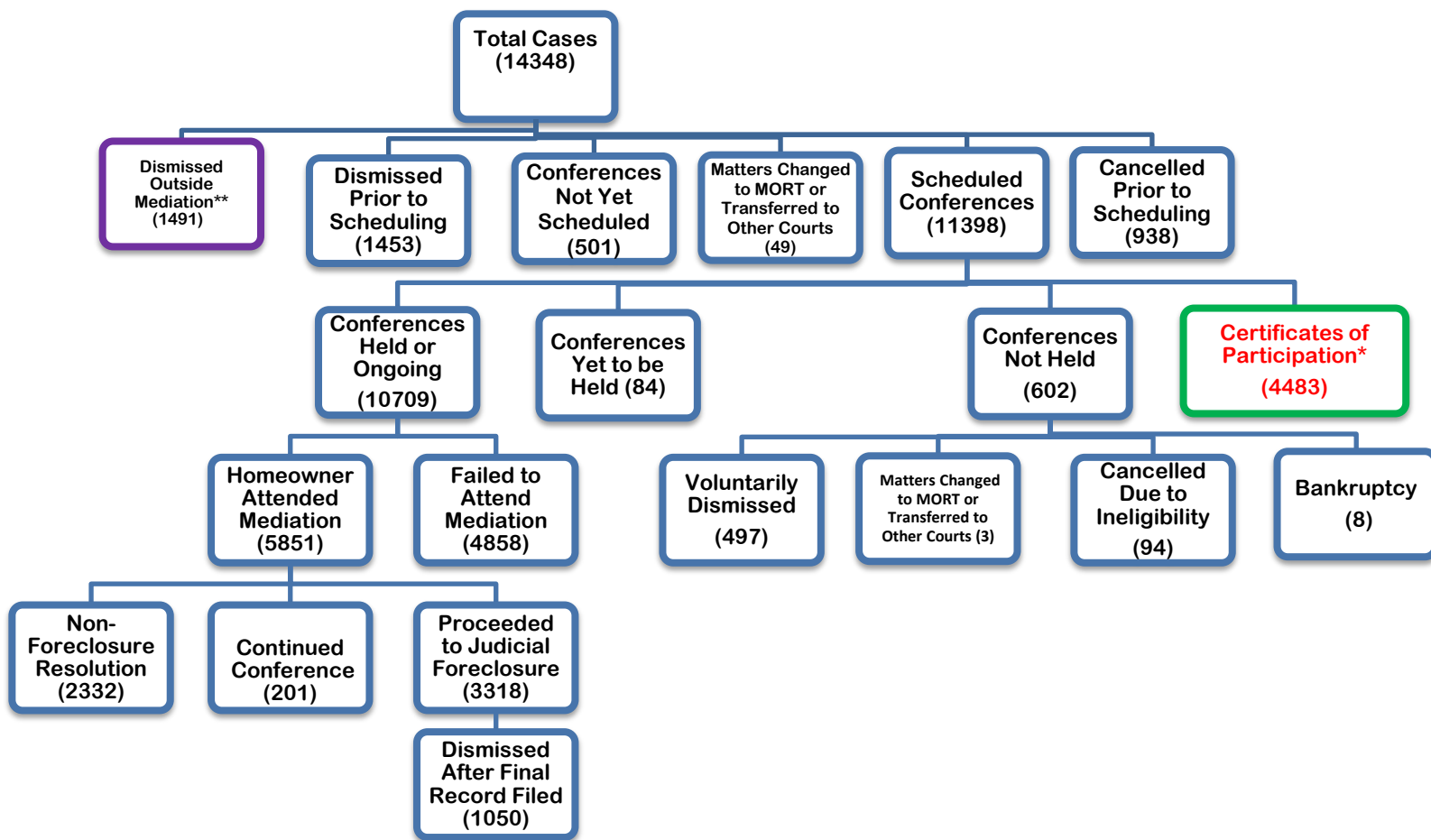


## Delaware Automatic Residential Mortgage Foreclosure Mediation Program: Overall Participation as of 3<sup>rd</sup> Quarter 2020



**Overall participation in the Mediation Program: 54.64%**

**Of those who participate, successful mediations<sup>1</sup> result: 61.24%**

\* 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 184 cancelled and 1,307 cases where homeowner failed to attend mediation. These 1,491 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.

<sup>1</sup> "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.