

SUPREME COURT MORTGAGE FORECLOSURE COMMITTEE
C/O ADMINISTRATIVE OFFICE OF THE ILLINOIS COURTS
3101 OLD JACKSONVILLE ROAD
SPRINGFIELD, ILLINOIS 62704
217-558-4490

RONALD PARKER
[REDACTED]

TO THE FORECLOSURE COMMITTEE

I WOULD LIKE TO GIVE MY WRITTEN COMMENTS AND REQUEST TO BE HEARD AT HEARING FIRST. I MUST SAY THAT THE NINE DISCUSSIONS POINTS ARE ON POINT, AND SHOULD BE CREATED ONLY BY THE ILLINOIS SUPREME COURT A LAW IMMEDIATELY. I'M REQUESTING TO BE SCHEDULED TO TESTIFY AT THE PUBLIC HEARING ABOUT MY PROBLEM I HAVE WITH MY FORECLOSURE, WITH CHASE BANK.

- 1) WHEN I REQUESTED A PAYMENT HISTORY, WHAT I RECEIVE (SEE FIVE PAGES EXHIBIT) WAS NOT CORRECT OR CLEAR. MISSING ARE PAYMENTS BEFORE REFINAN.
- 2) WHEN I TALK TO CHASE BANK ABOUT THE PROBLEM I WISH I HAD RECORDED WHAT WAS SAID. CHASE BANK COULDN'T HELP ME WITH THAT PROBLEM.
- 3) WHEN I TALK TO AN FORECLOSURE ASSISTANCE ATTORNEY ABOUT THE FACT THAT I COULDN'T GET A PAYMENT HISTORY FROM THE BANK. AGAIN, I WISH I HAD RECORDED WHAT THIS ATTORNEY SAID TO ME. I ASK THIS ATTORNEY COULD THEY FILE IN THE CIRCUIT COURT A MOTION FOR ME TO RECEIVE MY PAYMENT HISTORY. I WAS INFORM THAT THEY CAN ONLY GIVE ME LIMIT ASSISTANCE AND COULDN'T HELP ME. I'M SURE THIS FORECLOSURE ASSISTANCE ATTORNEY WAS PAID WITH SOME FEDERAL ASSISTANCE MONEY TO HELP ME, BUT REFUSE TO HELP ME.
- 4) THERE'S A VERY LARGE AMOUNT OF FEDERAL MONEY PAID FOR FORECLOSURE ASSISTANCE PROGRAMS (SEE PROGRAM INSTRUCTION EXHIBIT) THAT SEEM TO BE NOT WORKING THAT WELL IN HELPING BORROWERS IN FORECLOSURE. ALSO THERE SEEM TO BE SOME AUDIT NEEDED.
- 5) THE ILLINOIS HARDEST HIT (.COM) FUND SEEM TO BE THE ONLY FEDERAL FUNDS TO HELP BORROWERS IN FORECLOSURE. (SEE ILLINOIS HARDEST HIT FUND ANNUAL REPORT 2011 EXHIBIT) IT TO HAS ITS PROBLEMS, WITH A \$25, K CAP, THEY TAKE TO LONG FOR MONEY ASSISTANCE APPROVAL, AND AFTER ONE YEAR MANY BORROWERS TODAY DO NOT KNOW ABOUT THE HARDEST HIT PROGRAM.

THE ABOVE STATEMENTS ARE MY COMMENTS AND REQUEST TO TESTIFY, IN CLOSING, I LIKE TO THANK YOU FOR YOUR TIME, AS I AWAIT YOUR REPLY.

DATE MAY 14, 2012

Ronald Parker
RONALD PARKER

R. Parker

Att. 2

Attorney Only Appointment Instructions

Your Attorney Appointment is located at 69 W. Washington,
Suite 1422, Chicago, IL 60602.

YOUR ATTORNEY APPOINTMENT IS: 05/09/2012 (Wed)

Time: 8:45

The HUD-Certified housing counseling agency you met

with is: Chicago Urban League (Pamela Gilbert)
(Housing Counseling Agency)

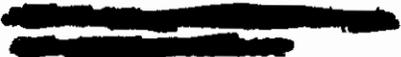
Bring the following documents with you to your attorney appointment:

- All of your Court Documents (i.e. Summons, Complaint, Motions, etc.)
- A Case Management Consultation form or a letter from your housing counselor
- A copy of your loan modification application or trial modification agreement.

Chase (OH4-7302)
3415 Vision Drive
Columbus, OH 43219-6009

CHASE 

May 04, 2012

Ronald Parker


Re: Loan Number 

Chase Loan History Enclosed

Dear Ronald Parker:

I am writing in response to the recent request Chase received for a *payment history*.

Enclosed is the information you requested.

We appreciate your business. If you have questions, please call us at the telephone number below.

Sincerely,

Chase
(800) 848-9136
(800) 582-0542 TDD / Text Telephone
www.chase.com

Enclosure

CC506



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Illinois Hardest Hit Fund Annual Report 2011

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I. PROGRAM NUMBERS

This report summarizes key metrics of the Illinois Hardest Hit Program (HHF) from the launch of the pilot program on March 15, 2011 to the year end. Originally, IHDA received paper applications and manually reviewed them. The goal of the **Pilot Program** was to test the eligibility factors and underwriting process by obtaining 100 applications from Cook and Winnebago counties through 3 sponsor agencies and a single mortgage servicer. **Through the Pilot we obtained 150 applications from 17 counties** providing necessary data to revise program eligibility terms with US Treasury and refined our underwriting processes. Since the public launch on July 25, 2011, program applications have been submitted online through CounselorDirect, the HHF client management system which serves as the single location for all application information. This report reviews application submission information available in CounselorDirect exports from the Sponsor and Underwriter Portals. The data is current as of December 31, 2011.

HARDEST HIT FUND APPLICANTS

Applications Submitted to Sponsors: Since July 25, 2011, there have been **21,004 applications submitted** to Sponsors through the Borrower Portal. The table and chart below demonstrate the rate of applications received.

Sponsors are currently receiving applications at a rate of 508/week, while the amount submitted from them to **IHDA Underwriting is 159/week**. Since a decrease in applications was anticipated, IHDA Marketing tested a targeted advertising push downstate in November and December 2011. There was little impact from the commercials, but that could also be due to the holiday season.

| Q1 | | |
|--------------------|---------------|----------|
| January | - | - |
| February | - | - |
| March | 1 | 0 |
| Q1 Total | 1 | - |
| Q2 | | |
| April | 3 | 1 |
| May | 14 | 3 |
| June | 64 | 14 |
| Q2 Total | 81 | - |
| Q3 | | |
| July | 1,096 | 247 |
| August | 3,245 | 733 |
| September | 8,596 | 1,941 |
| Q3 Total | 12,937 | - |
| Q4 | | |
| October | 3,389 | 765 |
| November | 2,346 | 530 |
| December | 2,250 | 508 |
| Q4 Total | 7,985 | - |
| Grand Total | 21,004 | - |

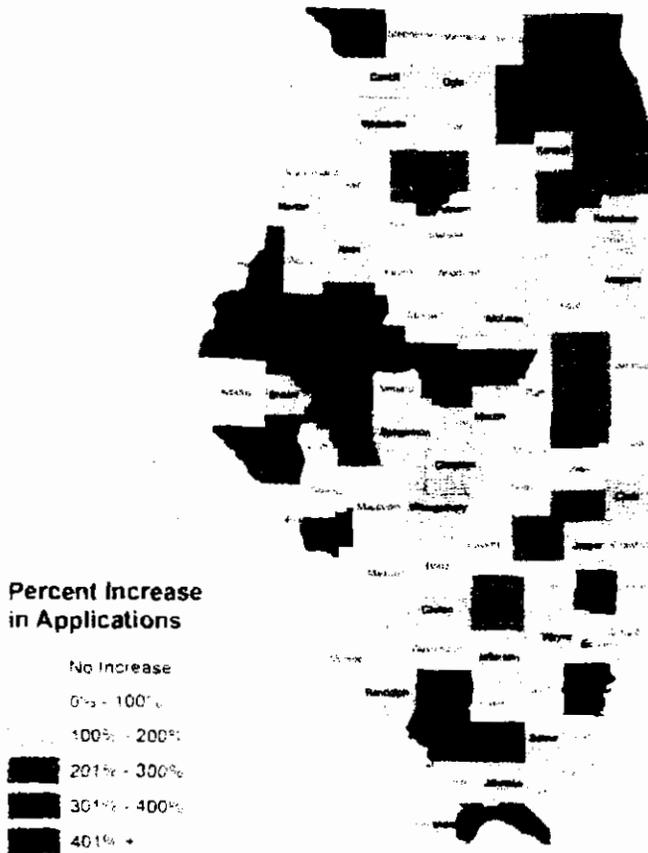
Notable Dates:
 3/15/2011 – Pilot Launch
 7/25/2011 – Public Launch
 9/14/2011 – Media Launch



The media blitz in mid-September produced a dramatic increase in applications. As expected, the largest number of those applications came from Cook and collar counties. However, the media coverage also impacted downstate counties. In fact, counties downstate, including many in western and southern Illinois, showed the greatest percent increase in applications. The counties with the greatest increase were: Cass, De Witt, Douglas, Fulton, Hancock, Henderson, Jo Daviess, Mason, Perry, Pike, Pulaski, Richland, Schuyler, White, and Williamson.

HHF Percent Increase in Applications by County

Time frames compared: 7/25 - 9/13 and 9/14 - 12/31 in 2011



*Application increases were most notable from the month of September to December 31st 2011 after media campaigns were implemented September 14th 2011





Sponsor Processing: Applicants who pass prescreen are those that meet criteria embedded into CounselorDirect. These are simple questions the homeowner can answer online and attempts to eliminate homeowners who do not:

- a. Live in the State of Illinois
- b. Occupy the home as their sole, primary residence
- c. Have a loan balance under \$500,000 (interest-only is not accepted)
- d. Have an involuntary loss of income due to unemployment or underemployment

The overall **Prescreen Pass Rate is 75%**. This percentage only calculates files that have been given prescreen determinations, and discounts the 4,994 files that are listed as To Be Determined. Based on the information available, approximately **71% of applications that pass prescreen are then submitted to IHDA by Sponsors.**

| | | |
|------|--------|-----|
| Fail | 3,924 | 25% |
| Pass | 12,086 | 75% |
| TBD | 4,994 | 0% |

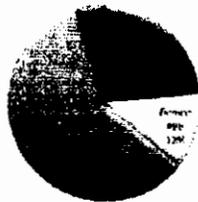
| | | |
|--------------|--------------|-------------|
| Eligible | 3,054 | 71% |
| Ineligible | 1,223 | 29% |
| Total | 4,227 | 100% |

IHDA UNDERWRITING

Processing Times and Approval Rate: It takes, on average, **31 days** for eligible applications to be submitted to the Underwriter Portal for review. About **19%** of all applications reached this portal to date. The IHDA Underwriting process time from receipt of an application to submitting for lender review (I Record) during Q4 was **30 days**, and I Record to final approval (A Record) was **35 days**.

| | | |
|--------------|------|-----|
| Approved | 945 | 23% |
| Denied | 498 | 12% |
| Under Review | 2407 | 60% |
| Withdrawn | 184 | 5% |

Underwriter Status



Illinois HHF Processing Times

| | | | |
|---------------------|-----------|-----------|-----------|
| April | --- | 48 | 50 |
| May | --- | 47 | 53 |
| June | --- | 37 | 59 |
| July | 34 | 39 | 58 |
| August | 40 | 41 | 68 |
| September | 41 | 47 | 57 |
| October | 34 | 48 | 48 |
| November | 25 | 26 | 35 |
| December | 12 | 17 | 23 |
| 2011 Average | 31 | 43 | 50 |

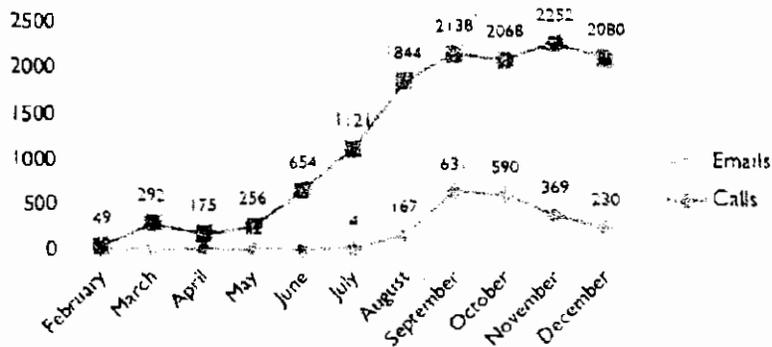
We can estimate our program approval rate based on the file status selected by our underwriters. The majority of the underwriters' applications are currently under review (2,407, or 60%). There are **945 approvals** and **498 denials**. Based on the firm eligibility decisions that have been issued to date (approvals/denials), our **program approval rate is 65%**.



II. CALL CENTER

HHF Customer Service received approximately **12,929 calls throughout 2011**. They have also replied to a total of **1,991 email inquiries** about the program. Our Call Center continues to diligently handle questions about program availability and requirements (60% of all calls), as well as requests regarding application status (40%).

Illinois HHF Customer Service Inquiries

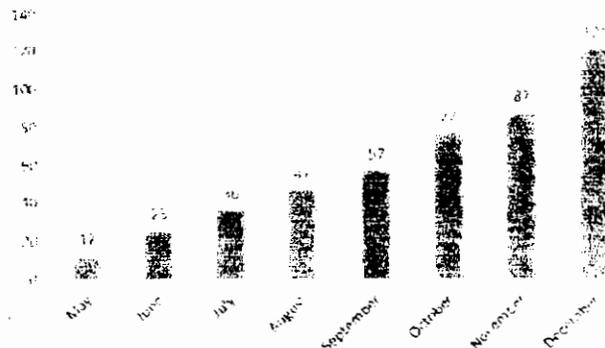


III. SERVICER OUTREACH

Servicer Participation is essential for applicant eligibility because HHF cannot provide assistance if the lender will not accept payments on a borrower's behalf. Currently 93% of applicants have a participating servicer. Within each of the three main geographic regions of the state (Cook county, collar counties and outside the Chicago metropolitan area), participation rates have increased each month.

| Illinois Areas | |
|----------------------------|------------|
| Cook County | 94% |
| Collar Counties | 94% |
| Outside Chicago Metro Area | 90% |
| Total Program Wide | 93% |

Total Servicers Participating in HHF (2011)





IV. DEMOGRAPHICS

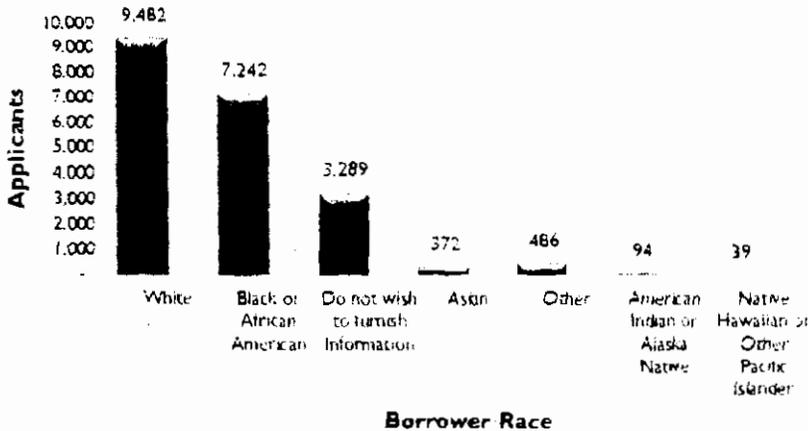
TRENDS IN RACE AND ETHNICITY:

Demographics have been very steady throughout 2011. Every demographic is represented in the applicant pool. About **45.1% of our applicants are white**. Of those, **11.7% are Hispanic**, which is low compared to the 2010 Census data that lists Hispanics as 15.8% of the state population. The next largest group would be **Black or African American at 34.8%**, which is much higher than the state average of 14.5%. However, with 80.7% of applications in Cook and collar counties, this finding is not surprising. We have a very small proportion for American Indian and Native Hawaiian, as expected. Additionally, we have an especially low percentage of Asians (1.8%), which comprise 4.6% of the state population.

| | | | |
|---|---------------|---------------|---------------|
| White | 71.5% | 9,482 | 45.1% |
| Black or African American | 14.5% | 7,242 | 34.8% |
| Do not wish to furnish information | --- | 3,289 | 15.6% |
| Asian | 4.6% | 372 | 1.8% |
| Other | 9.0% | 486 | 2.1% |
| American Indian or Alaska Native | 0.3% | 94 | 0.4% |
| Native Hawaiian or Other Pacific Islander | 0.1% | 39 | 0.2% |
| Total | 100.0% | 21,004 | 100.0% |

| | | | |
|----------------------|-------------|---------------|---------------|
| No | 84.2% | 14,870 | 71.0% |
| Yes | 15.8% | 2,495 | 11.7% |
| Prefer Not to Answer | --- | 3,639 | 17.3% |
| Total | 100% | 21,004 | 100.0% |

Illinois HHF Demographic Data





GENDER, MARITAL STATUS, AND AGE:

There are more female HHF applicants (48.3%) than there are males (42.5%), a trend unchanged since the start of the program. This figure is not surprising, because there is a 3-to-1 ratio of single female-headed households to male in the State of Illinois according to 2010 Census estimates. A more surprising figure would be that almost half (43.0%) of our applicants are married, while the rest are single, divorced, separated, or widowed. Most of our applicants are between 40 and 60 years old (57.2%).

| Gender | Applicants | % |
|--------------|---------------|---------------|
| Female | 10,112 | 48.3% |
| Male | 8,951 | 42.5% |
| TBD | 1,941 | 9.2% |
| Total | 21,004 | 100.0% |

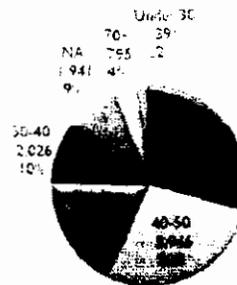
| Marital Status | Applicants | % |
|----------------|---------------|---------------|
| Married | 9,038 | 43.0% |
| Single | 5,066 | 24.2% |
| Divorced | 3,205 | 15.3% |
| TBD | 1,941 | 9.2% |
| Separated | 943 | 4.5% |
| Widowed | 811 | 3.9% |
| Total | 21,004 | 100.0% |

Gender



| Age | Applicants | % |
|--------------|---------------|---------------|
| 50-60 | 6,127 | 31.6% |
| 40-50 | 5,946 | 25.6% |
| 60-70 | 3,778 | 17.3% |
| 30-40 | 2,026 | 11.1% |
| NA | 1,941 | 9.2% |
| 70+ | 795 | 3.6% |
| Under 30 | 391 | 1.7% |
| Total | 21,004 | 100.0% |

Age



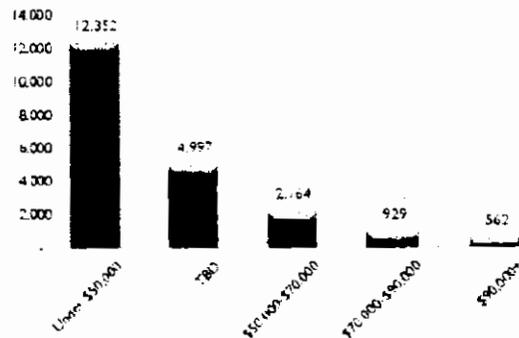


INCOME AND REGION:

The majority (58.7%) of applicants make less than \$50,000 a year. Most are from the six-county metropolitan area (80.7%). Although this could have been anticipated because most of the population of Illinois resides in this area, we are hoping to extend our marketing to the outer corners of the state in order to provide assistance to those in more rural areas.

| Income | Applicants | % |
|-------------------|---------------|---------------|
| Under \$50,000 | 12,352 | 58.7% |
| TBD | 4,997 | 23.8% |
| \$50,000-\$70,000 | 2,164 | 10.4% |
| \$70,000-\$90,000 | 929 | 4.4% |
| \$90,000+ | 562 | 2.8% |
| Total | 21,004 | 100.0% |

Borrower Income Bracket



| Region | Applicants | % |
|---|---------------|---------------|
| Northeast Illinois (Cook, Lake, Will, DuPage, Kane, Kendall, McHenry) | 16,946 | 80.7% |
| Rest of Illinois | 4,058 | 19.3% |
| Total | 21,004 | 100.0% |

Region





OTHER DEMOGRAPHICS:

Below are some additional noteworthy figures. About **6.5% of our applicants are veterans**, **15.1% have a disabled person in the household**, and the majority of people interested in this program have an education level at or below a Bachelor's Degree. Most people have heard of the HHF through word of mouth.

| | | |
|------------------------------------|---------------|---------------|
| No | 17,699 | 84.3% |
| Yes | 1,364 | 6.5% |
| NA | 1,941 | 9.2% |
| Total | 21,004 | 100.0% |
| Disabled Household | | |
| No | 15,884 | 75.6% |
| Yes | 3,179 | 15.1% |
| NA | 1,941 | 9.2% |
| Total | 21,004 | 100.0% |
| Education Level | | |
| High School Diploma or Equivalent | 8,255 | 39.3% |
| Two-Year College | 4,510 | 21.5% |
| Bachelor's Degree | 3,443 | 16.4% |
| Unanswered | 1,941 | 9.2% |
| Master's Degree | 1,312 | 6.2% |
| Below High School Diploma | 1,283 | 6.1% |
| Above Master's Degree | 260 | 1.2% |
| Total | 21,004 | 100.0% |
| How Did You Hear About HHF? | | |
| Friend / Word of Mouth | 4,660 | 22.2% |
| Other | 3,725 | 17.7% |
| Television | 3,636 | 17.3% |
| Local Housing Agency | 2,084 | 9.9% |
| Unanswered | 1,945 | 9.3% |
| Web | 1,632 | 7.8% |
| Newspaper | 1,081 | 5.1% |
| Radio | 654 | 3.1% |
| Public Office | 455 | 2.2% |
| Direct mail | 375 | 1.8% |
| Elected Official | 287 | 1.4% |
| Unemployment Office/One Stop | 231 | 1.1% |
| Event | 177 | 0.8% |
| Library | 40 | 0.2% |
| Billboard | 14 | 0.1% |
| Bus | 5 | 0.0% |
| Benefit Bank | 3 | 0.0% |
| Total | 21,004 | 100.0% |



V. COMPLIANCE

The Illinois HHF program has conducted a number of Quality Assurance, Quality Control, and Fraud Prevention techniques to prevent non-compliance and improve program efficiencies.

Most notably, the compliance documents produced in 2011 were:

- **Internal Readiness Assessment** – submitted 7/7/2011
- **Internal Anti-fraud and Compliance Monitoring Program (Compliance Plan)** – submitted 10/25/2011
- **Quarterly Recommendations Report** – first submitted 11/15/11

*The Recommendations Report is completed 45 days after the quarter's end and covers our analysis of the borrower files reviewed in both the Underwriter and Counselor portals. Based on the data analyses, recommendations are made to the Process team and program Sponsors to improve overall program efficiencies and borrower experience. Recommendations are made through reports covering Sponsor performance, program staff (Underwriter, Intake Assistant) performance, CDF records, and file progression. For the 2011 3rd Quarter Report, a total of 293 files were sampled in the Underwriter portal and 2,182 files were sampled in the Counselor portal.

Appeals

HHF Compliance responds to appeals by applicants who have been found ineligible for HHF assistance. In 2011, IHDA received a total of **113 appeals, of which 12 (11%) were overturned**. Appeals appeared to increase from the July launch through the end of 2011. However, the amount of applicants who appealed based on prescreen criteria decreased after training Sponsors to better explain the process. Before hosting these informative webinars, 44% of appeals came from applicants who were deemed ineligible by the Sponsor, and after the webinars that same proportion was reduced to 29%.

| | | | |
|-------------------|------------|-----------|------------|
| July | 1 | 0 | 0% |
| August | 16 | 2 | 13% |
| September | 21 | 7 | 33% |
| October | 20 | 1 | 5% |
| November | 19 | 1 | 5% |
| December | 36 | 1 | 3% |
| 2011 Total | 113 | 12 | 11% |



VI. SPONSOR TRAINING

Only 3 sponsor agencies participated during the pilot phase of Illinois HHF. Currently, there are **65 Board-approved agencies participating in the program**. As the administering body of the fund, IHDA is responsible for training Sponsor agencies, identifying issues with agencies, and responding to any questions agencies may have in order to make sure the process of applying to HHF runs as smoothly as possible for the borrower, sponsor agency, and IHDA.

To ensure best practices in all aspects of the Hardest Hit Fund, IHDA has given out sponsor training manuals to all sponsor agencies and followed up with offsite trainings, in-house trainings, and webinars.

The goal of IHDA's trainings is to ensure that all sponsor agencies are handling each file in accordance with HHF guidelines in the most efficient manner, guaranteeing that all borrowers applying for HHF are treated fairly and consistently.

HHF Sponsor Training Manual – Sponsors reference the manual for a complete overview of the program, eligibility criteria, income calculation, instructions for Counselor Direct, and processing of applications.

Offsite Sponsor Training – From the start of the pilot program to now IHDA has gone offsite to work with sponsors. At the beginning of the program HHF staff held over 10 offsite trainings all over the state to get the program started. Since the launch there have been a handful of smaller offsite trainings with agencies needing a little more help to get started.

In-House Sponsor Training – The in-house trainings have been one of the newer parts to the HHF training program. Thus far IHDA has held two in-house trainings and are looking to schedule more in the near future. The in-house trainings are a way to work with selected agencies on specific topics.

Webinars – Originally, IHDA webinars were only held when to describe program changes or very important topics for all sponsor agencies. In November IHDA Intake started holding weekly Wednesday webinars. They cover a different topic every week, teaching best practices and program flow. The topics from the webinars are created on an as needed basis. They average about 86 listeners every week. See below for past webinars.

| Past Webinars | | |
|---------------|------------------|-----|
| | Good | |
| 11/9/2011 | Applications | 115 |
| 11/16/2011 | Closing | 100 |
| 11/23/2011 | Admin | 85 |
| 11/30/2011 | Customer Service | 75 |
| 12/7/2011 | Eligibility | 80 |
| 12/13/2011 | Income | 82 |
| 12/21/2011 | Status | 87 |
| | Good | |
| 12/28/2011 | Applications | 66 |



VII. MORTGAGE RESOLUTION FUND

The MRF Program aims to keep families in their homes and stabilize neighborhoods by utilizing HHF dollars to purchase delinquent mortgages at a discount; permanently modify the mortgages of qualifying households to an affordable level; and provide households not eligible for modification with support through property disposition and transition to new housing. The MRF Program is holistic in its approach by bringing each qualifying household's mortgage debt into alignment with current home values while also requiring the household to bring all forms of debt in line with traditional and sustainable debt-to-income ratios.

In July 2011, the IHDA Board approved the allocation of \$100 million for the MRF Program. Since the approval, IHDA staff has been working with the program partners Mercy Housing, Mercy Portfolio Services, Enterprise Community Partners, National Community Stabilization Trust, and Housing Partnership Network to implement the program. During this time, IHDA and its partners have developed a fully operational program manual, defined reporting and funding protocols, and developed an IT platform capable of managing the workflow and document requirements of both Treasury and IHDA.

MRF dry closed with IHDA on November 22, 2011 for a total of \$25 million as an initial test of the program. In December 2011, Treasury approved amendments to the MRF Program agreement. The Program is currently on track to purchase the first pool of loans by the end of January 2012. Once the first purchase is made, IHDA staff will conduct a compliance review to confirm program eligibility.

VIII. TESTIMONIALS

"The Illinois Hardest Hit Fund program lifted the stress and pressure from us. We truly appreciate all of your hard work."

"It is with sincere gratitude we would like to extend our thanks to all the members of the Illinois Housing Development Authority (IHDA) for assisting us in saving our home. We were going through some financial hardship from last year due to the loss of a job. Our mortgage was delinquent and there was no other way to bring it current due to the hefty mortgage delinquent amount.

Through housing counseling meetings, we came to know about the Hardest Hit Funds in Illinois. We approached CEDA for counseling. Through them we started our application. Within due time, our application was approved and we were granted the defaulted amount to be paid to our lender. We thank CEDA and IHDA for making it possible to save our sweet home from foreclosure."

"This program has been a true blessing to my family and me. After 9 years of consistent employment, I was laid off from my job - cutting my wage benefit income nearly 40%. While I had no immediate plan, I could only attest that 1) God would work it out, and 2) I had to keep my home.

For months, it proved rather difficult to not only pay something on my bills, but to even pay anything at all on at least two bills per month, including my mortgage bill. Receiving notices from your lender is never an easy feeling. Especially, when one has children and such a desire to raise their family in a home.

The HHF fund has allowed for my family and me to have peace, comfort, the ability to pay all of our bills on time and a night's well rest for me. In closing, I want to personally thank you for your level of compassion, great customer service etiquette and your dedication to your clients."

Illinois Housing Development Authority
401 N. Michigan Avenue, #700
Chicago, IL 60611



IX. GOALS FOR 2012

- 1.) Approval in every county
- 2.) 350 loans *minimum* per month
- 3.) Evaluation of the Mortgage Resolution Fund
- 4.) Continue to meet Treasury *requirements*
- 5.) Gather success stories promoting HHF and IHDA