

HOUSING HELPERS, INC.*
c/o 602 N. 3rd Avenue, Maywood, IL 60153
Phone: (708) 681-2101
*A Not-for-Profit Organization

RECEIVED
EXECUTIVE DIRECTOR
Sarah Lira

2012 JUN 28 P 2:40

June 24, 2012

A01C 840

Supreme Court Mortgage Foreclosure Committee
c/o Administrative Office of the Illinois Courts
3101 Old Jacksonville Road
Springfield, IL 72704

Re: Loss Mitigation and Mediation Subcommittee Recommendation

Dear Committee Members,

Please accept the following as a recommendation establishing additional criteria for documenting the loss mitigation procedures to be followed by a mortgagee/loan servicer prior to the filing of a foreclosure complaint against a delinquent mortgagor in the Circuit Courts of the State of Illinois.

- Provided that the Illinois General Assembly renews 735 ILCS 5/15-1502.5 "Homeowner Protection" making it mandatory that mortgagors/loan servicers send the Grace Period Notice to mortgagors delinquent in the payments, amend subsection C of the statute pertaining to the method of sending the Grace Period Notice to require that the mortgagee/loan servicer send said Notice to the mortgagor by the US Postal Service in an envelope using registered mail.

The existing statute only requires the mortgagee/loan servicer to mail the Grace Period Notice using the US Postal Service in "an envelope with first-class postage" to the delinquent mortgagor.

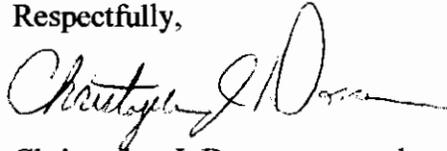
With respect to the affidavits recently recommended to the Committee during the June 8th meeting, amending 735 ILCS 5/15-1502.5 to require using registered mail for delivery will provide further verification that the Grace Period Notice was sent by the mortgagee/loan servicer, and was delivered or attempted delivery was made to the delinquent mortgagor. Receipt by the mortgagor or failure to accept delivery would be verified by the return to the mortgagee/loan servicer of either the registered mail receipt postcard or the undelivered envelope containing the Grace Period Notice.

Housing Helpers is a small nonprofit housing redevelopment and advocacy organization providing services in the Village of Maywood since 1991. Housing Helpers monitors mortgage foreclosure cases and distributes information to Maywood's residents regarding the availability of assistance for homeownership retention. The organization initiated and regularly conducts foreclosure prevention seminars in Maywood with the cooperation of local HUD-certified counseling agencies and other organizations since 2008. Any changes recommended by the Illinois Supreme Court Committee on Mortgage Foreclosures that would improve and/or strengthen existing loss mitigation procedures could undoubtedly assist homeowners to avoid foreclosure and retain ownership of their residential property.

On behalf of Housing Helpers I am hopeful that the Loss Mitigation and Mediation Subcommittee will recommend the renewal of 735 ILCS 5/15-1502.5 and include the amendment to include the requirement that the Grace Period Notice be sent by **registered mail**.

If you have any questions regarding the recommendation or pertaining to the activities of Housing Helpers, Inc. please contact Sarah Lira, executive director, at 708-681-2101, or by email at housinghelpersinc@gmail.com.

Respectfully,

A handwritten signature in cursive script, appearing to read "Christopher J. Donovan".

Christopher J. Donovan, member
Housing Helpers, Inc. Board of Directors