

**FORECLOSURE MEDIATOR'S REPORT**

JD-CV-89 Rev. 7-13  
C.G.S. § 49-31n; P.A. 13-136

STATE OF CONNECTICUT  
SUPERIOR COURT  
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Name of Case CITIGROUP MORTGAGE LOAN TRUST INC MORTGAGE PASS TH V. PANICCIA, LEONARDO		Docket Number FSTCV176033768S	Return Date 11/14/2017
Judicial District Stamford	Name of Mediator Giovannii Salkey		Date Mediation Held 7/27/2018

- Did the parties engage in conduct consistent with the objectives of the mediation program?
  - Plaintiff  Yes  No If no, explain:
  - Defendant  Yes  No If no, explain:
  - Did the parties possess the ability to mediate?
  - Plaintiff  Yes  No If no, explain:
  - Defendant  Yes  No If no, explain:
- Did the mortgagor submit a complete financial package to the mortgagee?  Yes  No  
If no, explain:
- What foreclosure alternative has the mortgagor requested?
  - Loan modification  Repayment  Reinstatement
  - Short Sale  Deed-in-Lieu  Modification of sale date/law day
- Has the mortgagor been previously evaluated for a similar request?  Yes  No  
If yes, prior to mediation  In mediation   
If yes, has there been a change in circumstances since that evaluation?  Yes  No  
If yes, explain:
- Has the mortgagee responded to the mortgagor's request?  Yes  No  Not Applicable  
Description of the response:  Approval  Denial  
Explain: The Mortgagor was denied for a modification because the Mortgagor reached the maximum number of modifications. The lender only allows two modification. A repayment plan must not exceed 31% of the monthly income.  
Is the mediator aware of any material reason to disagree with that response?  Yes  No  
If yes, explain:
- Has the mortgagor responded to the mortgagee's offer on a reasonably timely basis?  Yes  No  Not Applicable  
Explain:
- Has the mortgagee requested additional information from the mortgagor?  Yes  No  
If yes, what are the stated reasons for the request and by what date must the information be submitted so that all financials will remain current?
- Has the mortgagor supplied, on a reasonably timely basis, additional information reasonably requested by the mortgagee?  Yes  No  Not Applicable  
If no, reason:
- Is information provided by the mortgagor still current for the mortgagee's review?  Yes  No  
If no, list the out-of date information and the reason it is no longer current:
- Has the mortgagee provided a reasonable explanation of a denial for the foreclosure alternative requested?  Yes  No  Not Applicable  
Is the mediator aware of any material reasons to disagree with the denial?  Yes  No  
If yes, explain:
- Has the mortgagee complied with the statutory time frames for responding to requests for decisions?  Yes  No

If no, explain:

12. Did the parties satisfy the expectations set forth in the previous report?

Plaintiff  Yes  No  Not Applicable

Defendant(s)  Yes  No  Not Applicable

If no, explain:

Is a subsequent mediation session expected to occur?  Yes  No  Don't Know

Describe the expectations for each party both prior to and for the next mediation session, if applicable:

The Mortgagor will submit a proposal and apply for EMAP.

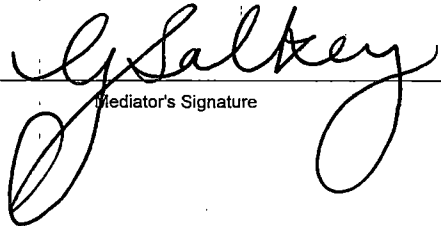
13. Will the parties benefit from further mediation?  Yes  No

Additional comments:

This report was delivered to each party to the mediation on:

8/17/18

(Date)



Mediator's Signature

8/17/18

(Date)