

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 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR RE V. ENCARNACION, JOSUE D.		Docket Number NNHCV186077112S	Return Date 1/30/2018
Judicial District New Haven	Name of Mediator Mário Dimonaco		Date Mediation Held 10/10/2018

- 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: Not applicable. Mortgagor submitted an application to CHFA for EMAP.
- 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:
 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 If no, list the out-of date information and the reason it is no longer current: Not applicable.
- 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 information? Yes No
 If no, explain: Not applicable.

requests for information
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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:

Mortgagor will follow up with CHFA on the EMAP application. Mortgagee will provide reinstatement figures upon demand.

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

Additional comments:

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

10/10/18
(Date)

[Handwritten Signature]

Mediator's Signature

10/10/18
(Date)