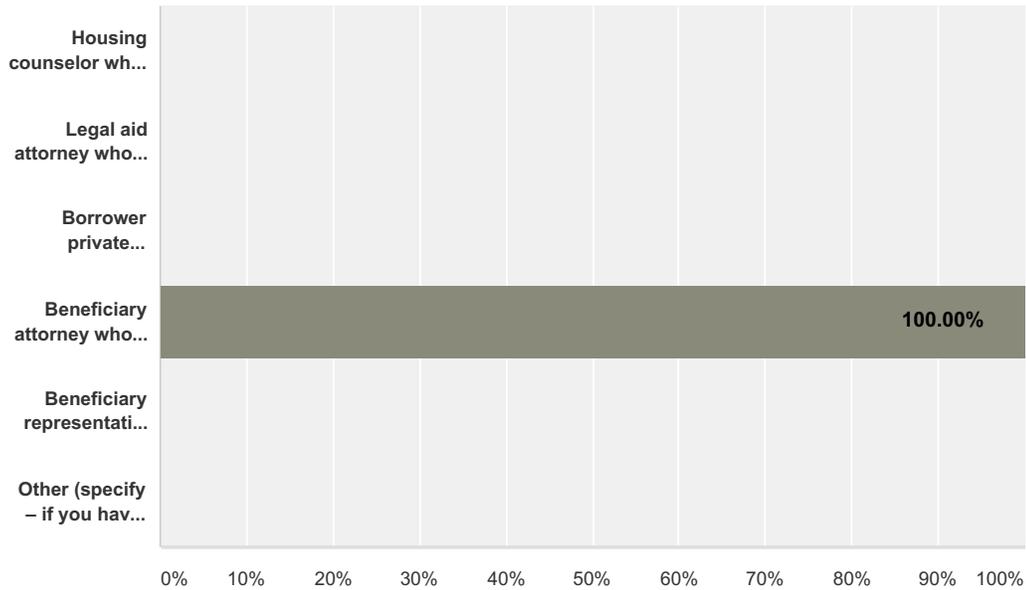


Borrower & Beneficiary Representatives Satisfaction with the FFA

Q1 What is your role in the FFA mediations?

Answered: 17 Skipped: 0



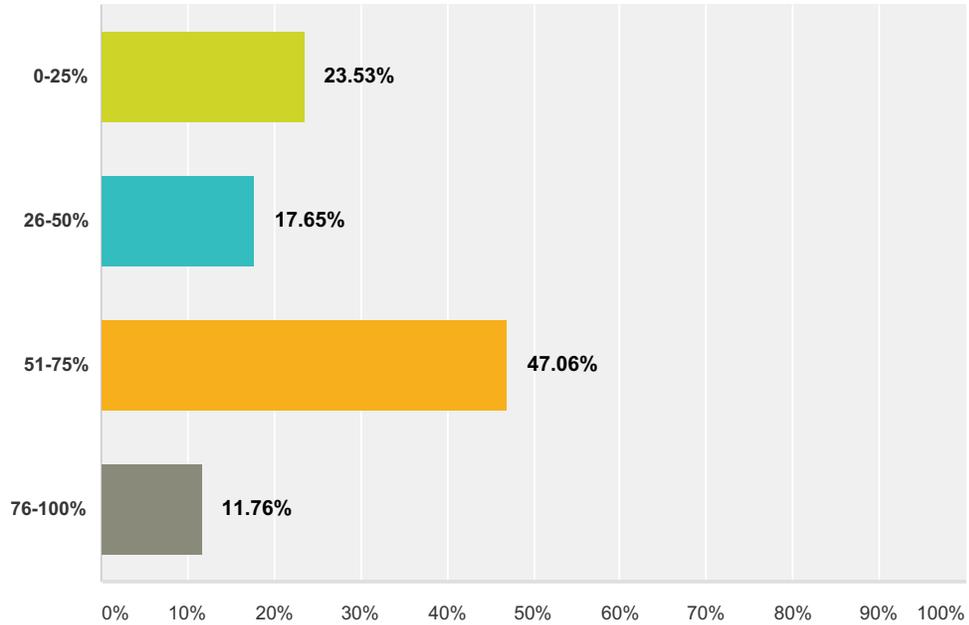
| Answer Choices | Responses |
|--|------------|
| Housing counselor who participated in FFA mediations (1) | 0.00% 0 |
| Legal aid attorney who participated in FFA mediations (2) | 0.00% 0 |
| Borrower private attorneys who participated in FFA mediations (3) | 0.00% 0 |
| Beneficiary attorney who participated in FFA mediations (4) | 100.00% 17 |
| Beneficiary representative who participated in FFA mediations (typically on the phone during the session) (5) | 0.00% 0 |
| Other (specify – if you have NOT participated in FFA mediations representing either the borrower or the beneficiary, please do not complete this survey) (6) | 0.00% 0 |
| Total | 17 |

| Basic Statistics | | | | |
|------------------|---------|--------|------|--------------------|
| Minimum | Maximum | Median | Mean | Standard Deviation |
| 4.00 | 4.00 | 4.00 | 4.00 | 0.00 |

| # | Other (specify – if you have NOT participated in FFA mediations representing either the borrower or the beneficiary, please do not complete this survey) | Date |
|---|--|------|
| | There are no responses. | |

Q2 How often did the mediations you participated in end with an agreement being reached (before, during, or after session)?

Answered: 17 Skipped: 0

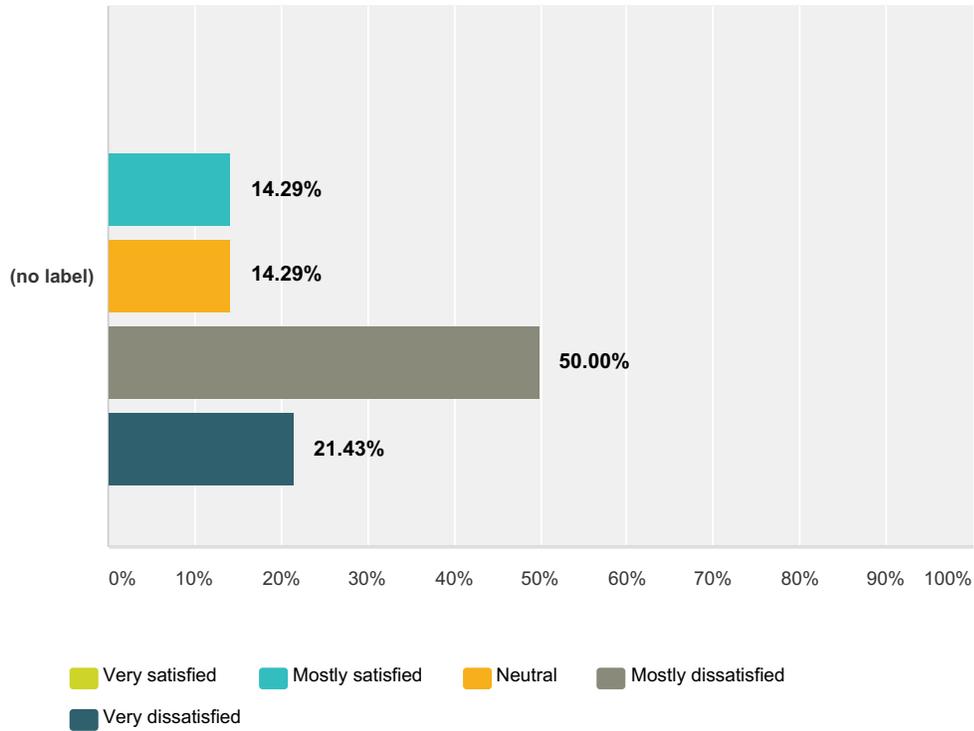


| Answer Choices | Responses |
|----------------|-----------|
| 0-25% (1) | 23.53% 4 |
| 26-50% (2) | 17.65% 3 |
| 51-75% (3) | 47.06% 8 |
| 76-100% (4) | 11.76% 2 |
| Total | 17 |

| Basic Statistics | | | | |
|------------------|---------|--------|------|--------------------|
| Minimum | Maximum | Median | Mean | Standard Deviation |
| 1.00 | 4.00 | 3.00 | 2.47 | 0.98 |

Q3 How satisfied are you with the overall foreclosure mediation program?

Answered: 14 Skipped: 3



| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 14.29% 2 | 14.29% 2 | 50.00% 7 | 21.43% 3 | 14 | 3.79 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 4.00 | 3.79 | 0.94 | |

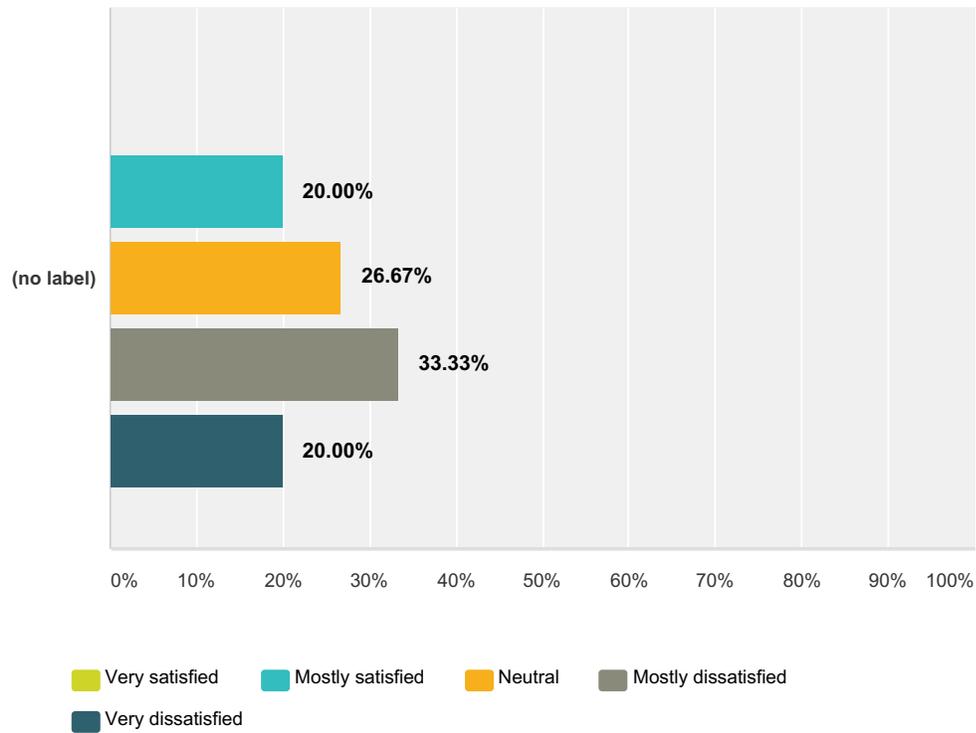
| # | Comments | Date |
|---|---|--------------------|
| 1 | There is a distinct lack of uniformity from county to county regarding the defined boundaries of the mediation process and which issues need to be governed within mediation and which issues are outside its scope. | 10/7/2015 4:05 PM |
| 2 | The foreclosure mediation program is not well run or consistent with the statute. The mediators all have different of ideas of what Commerce "requires" them to do, and what they have the authority to decide themselves, as the assigned mediators. | 10/5/2015 11:54 AM |
| 3 | The process took too long and the mediators were too formal. | 9/30/2015 8:15 PM |
| 4 | This process stinks. It is too expensive, cumbersome and takes way too long. The borrower can engage in a similar process for free. | 9/30/2015 6:33 PM |
| 5 | There is too much subjectivity involved in determining good or bad faith, with no recourse from unreasonable mediator decisions. | 9/30/2015 11:50 AM |
| 6 | Uneducated mediators, delay in timelines, unwillingness to enforce or follow the law or guidelines | 9/30/2015 10:52 AM |

Borrower & Beneficiary Representatives Satisfaction with the FFA

| | | |
|---|---|--------------------|
| 7 | The Foreclosure mediation program has no structure and no oversight. Each mediator is EXTREMELY varied, with different rules, fee structure, and requirement. There is additionally no oversight to control the mediators or to look into instances of bias. The only recourse Beneficiaries have is to file a complaint, which is limited in space and then given to the mediator to respond with unlimited space. There is no coordinator to call for results and the only result from a complaint is a very unpleasant mediator at the next mediation. | 9/30/2015 10:47 AM |
| 8 | Shouldn't have been applicable in this situation of a private loan. | 9/30/2015 10:45 AM |

Q4 How satisfied are you with the mediators' overall performance?

Answered: 15 Skipped: 2



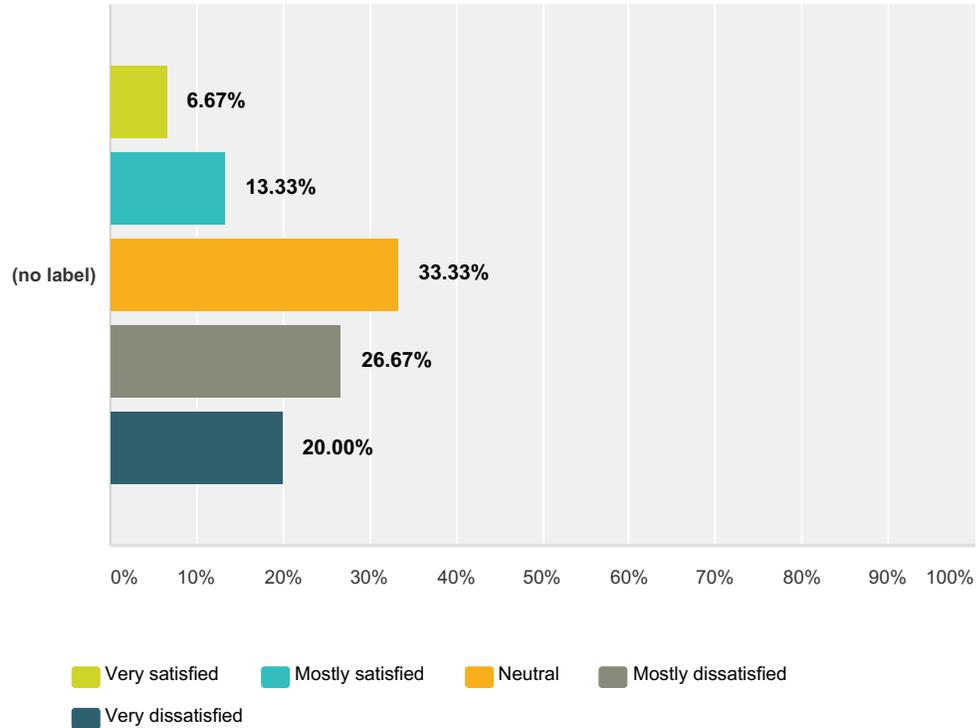
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 20.00% 3 | 26.67% 4 | 33.33% 5 | 20.00% 3 | 15 | 3.53 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 4.00 | 3.53 | 1.02 | |

| # | Comments | Date |
|---|--|--------------------|
| 1 | Mediators do not Certify within 7 days, hold mediation open without scheduling a session, and continue mediations without the consent of both parties (and without invoking the one-time statutory authority to do so). There is a general lack of uniformity regarding these issues. | 10/7/2015 4:05 PM |
| 2 | This is difficult to respond to, because there are such a wide-range of abilities with the mediators. Some are very attuned to the program, understand how the modification review process works, and can help the parties get to the point. About 25-30% of mediators demonstrate open bias towards the beneficiary or give the borrower legal advice during the mediation session. Beneficiaries do not use the complaint system set up by Commerce because the complaints do not make any difference, and Commerce only circulates the complaint for response from the mediator. Beneficiaries and borrowers should both be able to provide annual feedback about the approved mediators to Commerce. | 10/5/2015 11:54 AM |
| 3 | The Mediators are mostly biased and act as a Borrower representative, even when the Borrowers are represented. The Mediators choose which elements of the statute to follow with no oversight. They frequently do not follow the requirement that ALL Borrowers participate in mediations, especially in cases of divorce which leads to nothing but problems and dissatisfaction on all parts. | 9/30/2015 10:47 AM |

Q5 How satisfied are you with the mediators' knowledge and application of the FFA statute?

Answered: 15 Skipped: 2



| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 6.67% | 13.33% | 33.33% | 26.67% | 20.00% | 15 | 3.40 |
| | 1 | 2 | 5 | 4 | 3 | | |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 5.00 | 3.00 | 3.40 | 1.14 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | There is a lack of uniformity among mediators on how the statute is interpreted and what documents are required | 10/7/2015 4:05 PM |
| 2 | Mediators often receive conflicting information, or misunderstand either the law or the Rules that Commerce has promulgated. This results inconsistent mediating, especially in counties like Clark or Chelan. | 10/5/2015 11:54 AM |
| 3 | The Mediator's pick and choose which elements to follow and what the different parts of the statute to apply. They clearly especially do not understand the relevance of the NPV and the requirement of INPUTS and not the entire test. | 9/30/2015 10:47 AM |

Q6 How satisfied are you with the mediators' knowledge and application of Commerce's published Program Guidelines?

Answered: 15 Skipped: 2



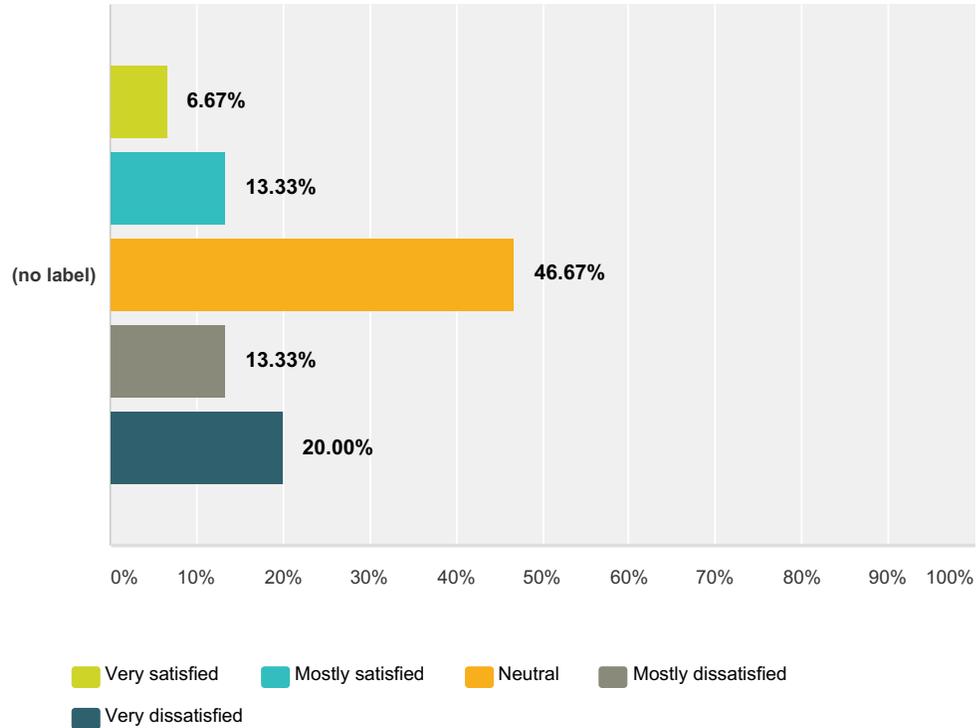
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 13.33% 2 | 53.33% 8 | 26.67% 4 | 6.67% 1 | 15 | 3.27 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 3.00 | 3.27 | 0.77 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | There is a lack of uniformity among mediators on how and when the guidelines are applied. | 10/7/2015 4:05 PM |
| 2 | See comments above. | 10/5/2015 11:54 AM |
| 3 | It is clear that the guidelines are either not read or ignored by most mediators. | 9/30/2015 10:47 AM |

Q7 How satisfied are you with the mediators' knowledge of federal guidelines and regulations?

Answered: 15 Skipped: 2



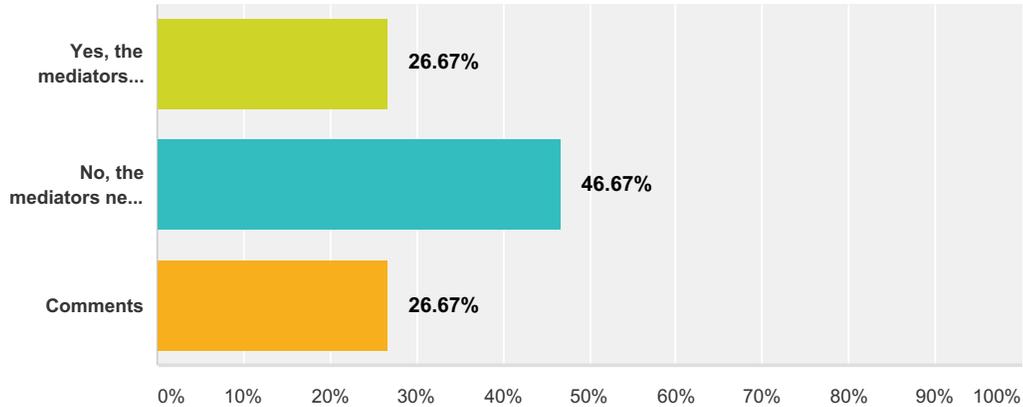
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 6.67% | 13.33% | 46.67% | 13.33% | 20.00% | 15 | 3.27 |
| | 1 | 2 | 7 | 2 | 3 | | |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 5.00 | 3.00 | 3.27 | 1.12 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Mediators do not need to have a working knowledge of federal guidelines; the mediation program is dictated by Washington law. | 10/5/2015 11:54 AM |
| 2 | Not everyone gets a HAMP...It is not their job to evaluate offers anyway. | 9/30/2015 6:33 PM |
| 3 | It is clear that the guidelines are either not read or ignored by most mediators. | 9/30/2015 10:47 AM |

Q8 Do you believe the mediators need to know the federal guidelines and regulations?

Answered: 15 Skipped: 2



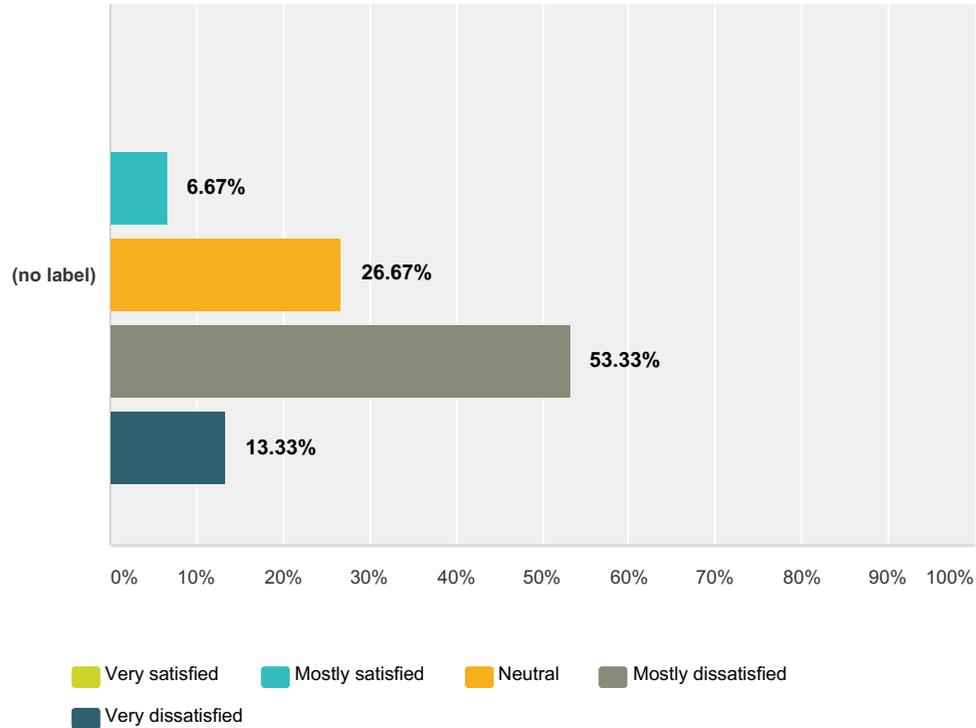
| Answer Choices | Responses |
|---|-----------|
| Yes, the mediators should know all of the current federal guidelines (1) | 26.67% 4 |
| No, the mediators need to know how to access the current federal guidelines (for example, if a dispute arises) but they don't need to know each guideline (2) | 46.67% 7 |
| Comments (3) | 26.67% 4 |
| Total | 15 |

| Basic Statistics | | | | |
|------------------|---------|--------|------|--------------------|
| Minimum | Maximum | Median | Mean | Standard Deviation |
| 1.00 | 3.00 | 2.00 | 2.00 | 0.73 |

| # | Comments | Date |
|---|---|--------------------|
| 1 | No. The mediators have no authority to decide if a federal guideline applies, if it was applied correctly, or settle a dispute about a federal guideline. There are federal agencies, such as CFPB, that have this authority. Mediators should only concern themselves with the state law. | 10/5/2015 11:54 AM |
| 2 | Mediators should not be bringing in federal regulations or guidelines that are not involved in the FFA. | 10/1/2015 3:30 PM |
| 3 | no, they are not attorneys and this is not a court of law, they can not make a ruling. Even if attorneys they should make it clear they are not there to rule on applicable regulations | 9/30/2015 12:25 PM |
| 4 | The mediators should be familiar with the guidelines. However, it is important that they do not act as a Representative in these cases, which they frequently do. Their knowledge of the statute should only be applied in determining whether or not the proper procedures were followed in good faith. The mediators frequently take it upon themselves to explain their interpretations of the federal guidelines and regulations to Borrowers, even when they are represented. This clearly shows bias and does not make for an impartial mediator. | 9/30/2015 10:47 AM |

Q9 How satisfied are you with the mediators' knowledge of the NPV inputs and test?

Answered: 15 Skipped: 2



| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 6.67% 1 | 26.67% 4 | 53.33% 8 | 13.33% 2 | 15 | 3.73 |

| Basic Statistics | | | | | | |
|------------------|---------|--------|------|--------------------|--|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | | |
| 2.00 | 5.00 | 4.00 | 3.73 | 0.77 | | |

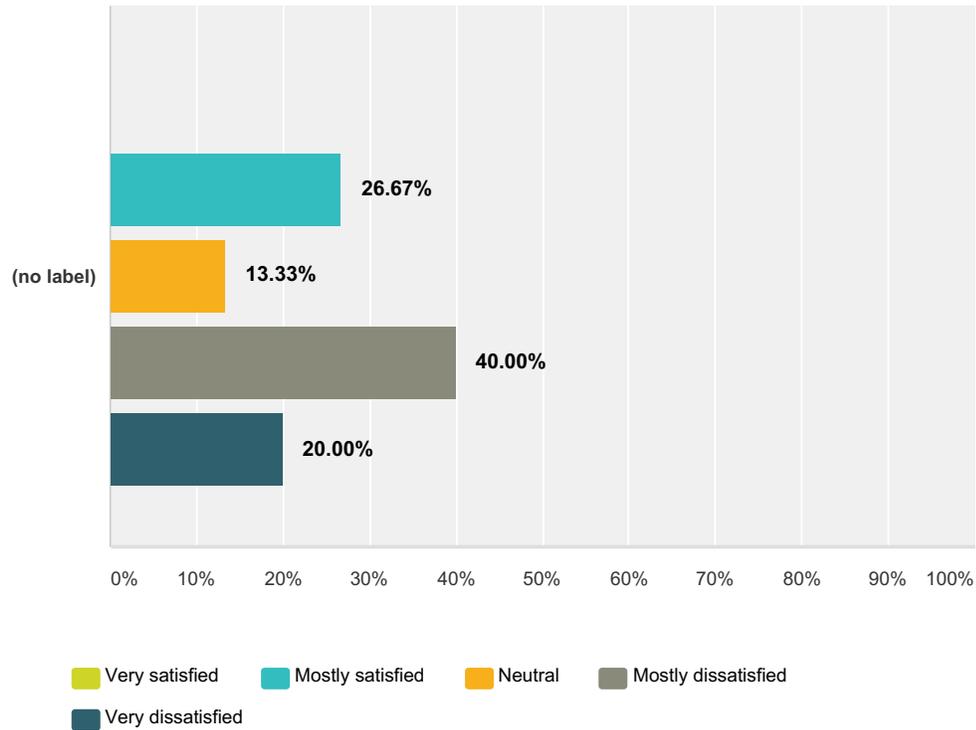
| # | Comments | Date |
|---|---|--------------------|
| 1 | There is a lack of uniformity regarding what documents need to be produced in order to satisfy the portion of the statute dealing with NPV inputs. | 10/7/2015 4:05 PM |
| 2 | It seems difficult for some mediators to understand that a lot of modification programs do not use an NPV, therefore, it is not germane to the discussion. Liquidation options never use an NPV. | 10/5/2015 11:54 AM |
| 3 | Mediators do not understand that certain loans do not use the NPV. | 10/1/2015 3:30 PM |
| 4 | They check a box and threaten lack of good faith. | 9/30/2015 6:33 PM |
| 5 | This is a constant source of problems. Some mediators think it is required for the lender to run an NPV test and insist on receiving same, even if the lender does not use an NPV test in making a decision. Also, the correct answers for NPV questions 1, 2 and 3 on the certificates are a regular concern. Many mediators think that a "yes" answer to all three questions is needed for a "good" result. The wording of question #3 is awkward and leads to confusion. | 9/30/2015 11:50 AM |
| 6 | Most mediator do not understand the test. | 9/30/2015 10:52 AM |

Borrower & Beneficiary Representatives Satisfaction with the FFA

| | | |
|---|---|--------------------|
| 7 | The Mediator's rely on the NPV test to the detriment of the mediation frequently. They do not understand the relevance of the test or that the NPV is frequently not a factor in the Beneficiary's decision. Additionally, the statute only requires inputs to be provided but some mediators REQUIRE the tests or threaten bad faith, even when the entire mediation has been conducted and shown to not rely on the NPV at all. | 9/30/2015 10:47 AM |
| 8 | NPV not relevant in this case yet we were required to submit it anyway | 9/30/2015 10:45 AM |

Q10 How satisfied are you with the timelines of the mediations you participated in (from referral, to mediator assignment, to document exchange, to session(s), to certification)?

Answered: 15 Skipped: 2



| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 26.67% 4 | 13.33% 2 | 40.00% 6 | 20.00% 3 | 15 | 3.53 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 4.00 | 3.53 | 1.09 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | While many mediations are resolved in a reasonable amount of time, there are far too many that fail to reach a resolution within one year or two or more. There is a lack of uniformity regarding an acceptable timeline for a mediation to remain open without a resolution being reached. | 10/7/2015 4:05 PM |
| 2 | Again, this completely varies depending on the mediator. Some mediators are very communicative, and some completely disappear and we have to get Commerce involved. It actually happens all too often that mediators let cases lag on, with no response to emails, and no help actually facilitating a document exchange. | 10/5/2015 11:54 AM |
| 3 | 70 days is 70 days people. | 9/30/2015 6:33 PM |
| 4 | Mediators are very lenient with Borrower document submissions and will sometimes wait MONTHS for a Borrower to submit documents and then wonder why a beneficiary cannot provide a review within a few days. | 9/30/2015 10:47 AM |

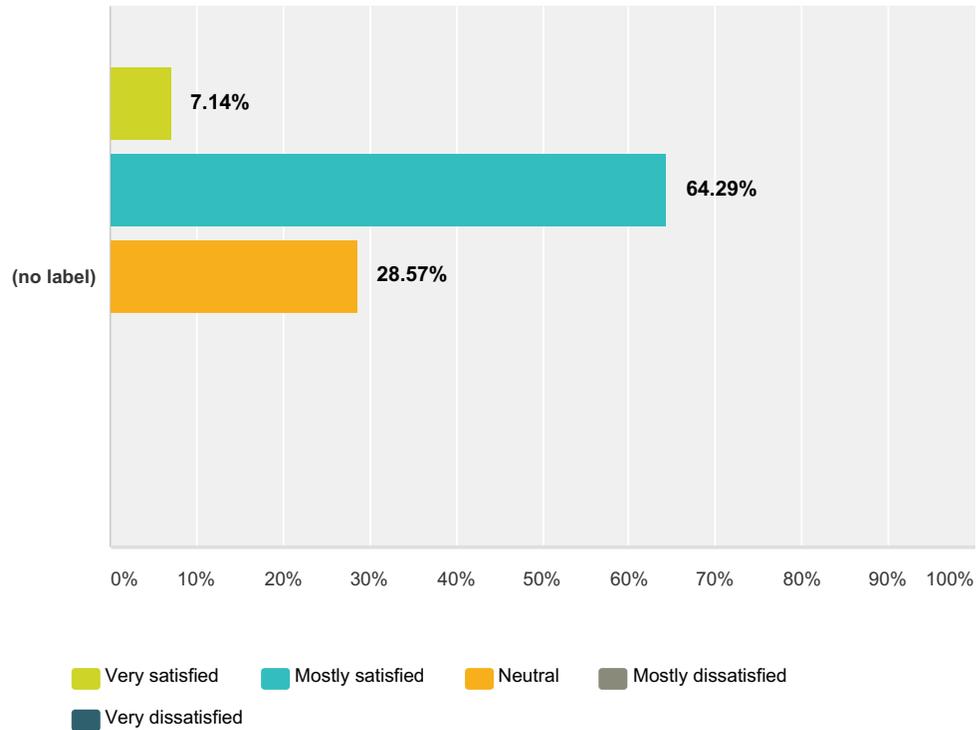
Q11 If you are not satisfied with the timelines of your current/past mediations, please provide suggestions for improvement.

Answered: 10 Skipped: 7

| # | Responses | Date |
|----|--|--------------------|
| 1 | If the loan modification review fails to be completed in a reasonable amount of time, the party responsible should be held in bad faith rather than repeatedly agreeing to continuing the mediation. | 10/7/2015 4:05 PM |
| 2 | I suggest all mediations be scheduled through a DRC, regardless of the mediator. | 10/5/2015 11:54 AM |
| 3 | Borrowers documents should be provided sooner. They know they will be participating in a mediation before the case is referred to mediation and should already have the documents ready. | 10/1/2015 3:30 PM |
| 4 | The mediators allowed the borrowers to unreasonably delay the process. | 9/30/2015 8:15 PM |
| 5 | Complete the process in the 70 days the statute contemplates | 9/30/2015 6:33 PM |
| 6 | continuations should be limited to another 70 days, not unlimited | 9/30/2015 12:25 PM |
| 7 | Automatic follow up and triggers from Commerce | 9/30/2015 10:52 AM |
| 8 | OVERSIGHT! There needs to be an actual department in charge of mediations and making sure that ALL mediators follow the same rules, have the same fees and have the same timelines. | 9/30/2015 10:47 AM |
| 9 | Faster | 9/30/2015 10:45 AM |
| 10 | The statutory timelines were ignored by borrower and mediator. | 9/30/2015 10:27 AM |

Q12 How satisfied are you with the clarity, completeness, and timeliness of the scheduling notices you receive from the mediators?

Answered: 14 Skipped: 3



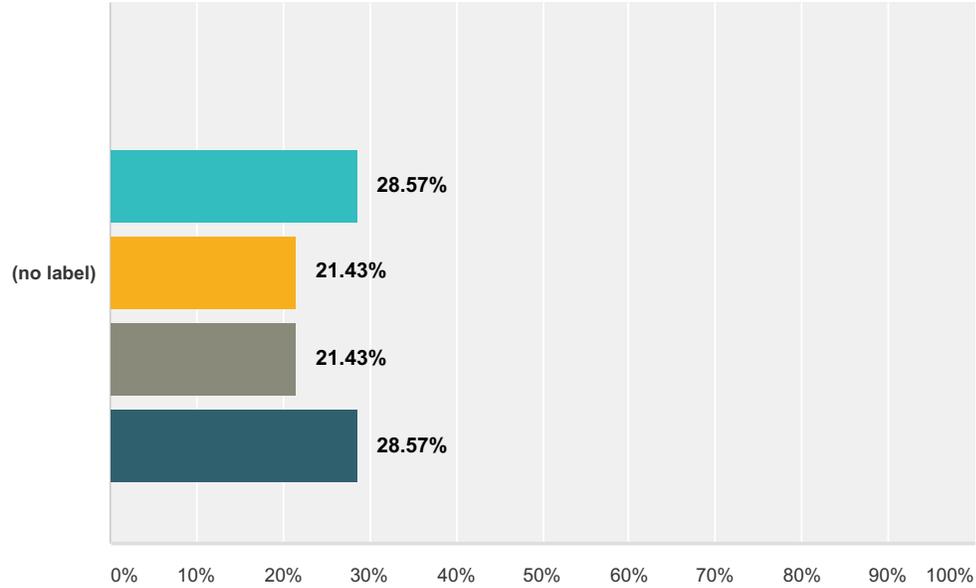
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 7.14% 1 | 64.29% 9 | 28.57% 4 | 0.00% 0 | 0.00% 0 | 14 | 2.21 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 3.00 | 2.00 | 2.21 | 0.56 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Some mediators do not clearly state where the mediation will be held or do not decide until very close to the session which makes planning difficult. | 9/30/2015 10:58 AM |

Q13 How satisfied are you with the mediators' re-scheduling fees and practices?

Answered: 14 Skipped: 3



■ Very satisfied
 ■ Mostly satisfied
 ■ Neutral
 ■ Mostly dissatisfied
■ Very dissatisfied

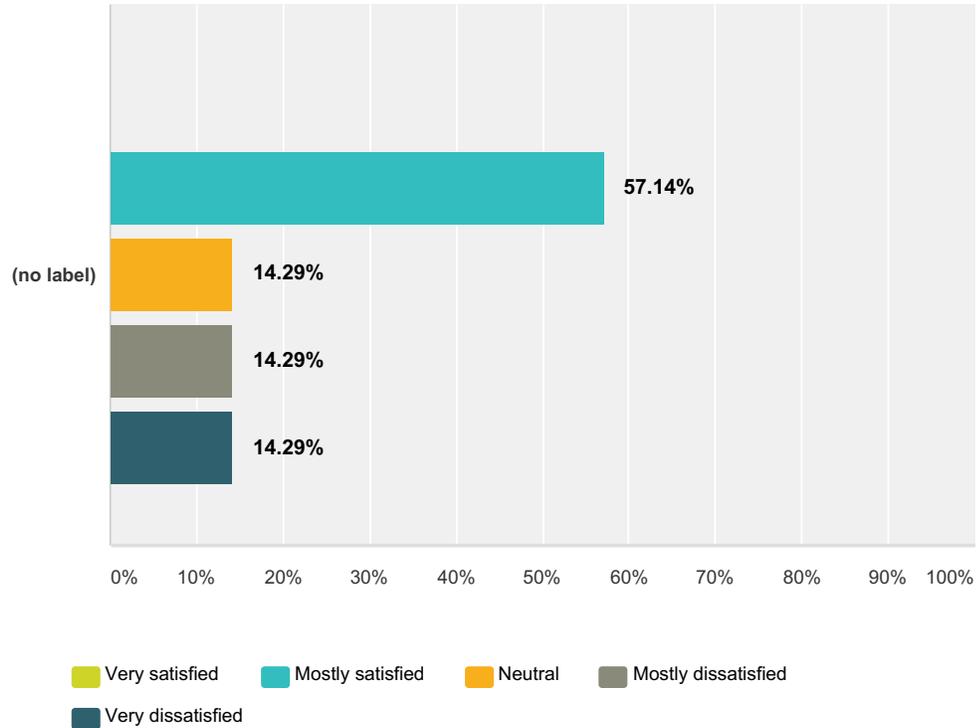
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 28.57% 4 | 21.43% 3 | 21.43% 3 | 28.57% 4 | 14 | 3.50 |

| Basic Statistics | | | | | | |
|------------------|---------|--------|------|--------------------|--|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | | |
| 2.00 | 5.00 | 3.50 | 3.50 | 1.18 | | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | There is no consistency. Some mediators charge a full \$200 to reschedule to each party even if the request is made a month in advance. Some mediators force the parties to attend mediation even if the parties agree to reschedule, presumably to charge each party \$200 again. | 10/1/2015 3:35 PM |
| 2 | Sometimes it seems like there are continuances just so the mediators get more money. | 9/30/2015 6:33 PM |
| 3 | some mediators want to charge \$400 for a rescheduling, the same fee as an initial, moreover they sometimes try to unilaterally reschedule while the statute says any continuation must be agreed to by all parties | 9/30/2015 12:26 PM |
| 4 | Under the present model Mediators are incentivized to delay and prolong the process | 9/30/2015 11:00 AM |
| 5 | All mediators have different fees and charges for re-scheduling. Additionally, most mediators abuse their discretion to set additional sessions, especially in cases where a trial loan modification is in place. They require an additional session to be set (or else the beneficiary will face a bad faith ruling) and they require the FULL fee to be paid immediately, even though the plan is to cancel the session because the trial payment plan has been successful. | 9/30/2015 10:58 AM |

Q14 How satisfied are you with the mediators' decisions whether to allow session re-scheduling?

Answered: 14 Skipped: 3



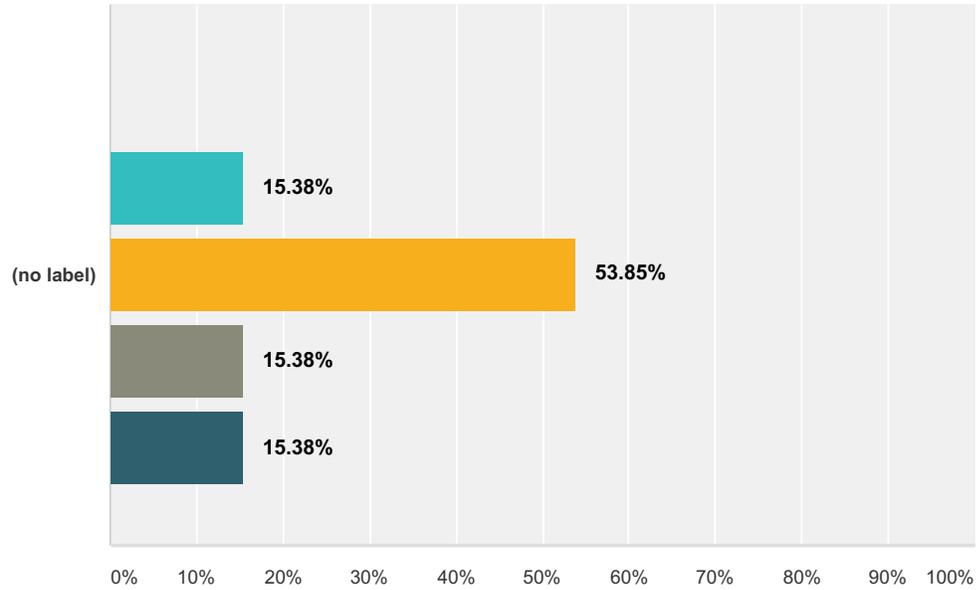
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 57.14% 8 | 14.29% 2 | 14.29% 2 | 14.29% 2 | 14 | 2.86 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 2.00 | 2.86 | 1.12 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Some mediators force the parties to attend mediation even if the parties agree to reschedule, presumably to charge each party \$200 again. | 10/1/2015 3:35 PM |
| 2 | Multiple continuances and mediations that take over a year are ridiculous. | 9/30/2015 6:33 PM |
| 3 | Mediators do not require the Borrowers to stick to the statutory guidelines for document submission. The Mediators then frequently require the mediation to be set in the statutory 70 days but due to late submissions by the borrowers do not allow the Beneficiary 30 days to complete a review. The Mediators then threaten bad faith to the Beneficiary for not having a review complete by the mediation session. The mediators then require very large rescheduling fees and ask that the beneficiary pay the fee for not having a review complete within the mediation deadline, which could not have been followed based on late submissions by the Borrowers. | 9/30/2015 10:58 AM |
| 4 | The mediator disregarded the statutory time limit and scheduled past the 70 day period over objection. | 9/30/2015 10:30 AM |

Q15 How satisfied are you with the mediators' participation in the document exchange process?

Answered: 13 Skipped: 4



■ Very satisfied
 ■ Mostly satisfied
 ■ Neutral
 ■ Mostly dissatisfied
■ Very dissatisfied

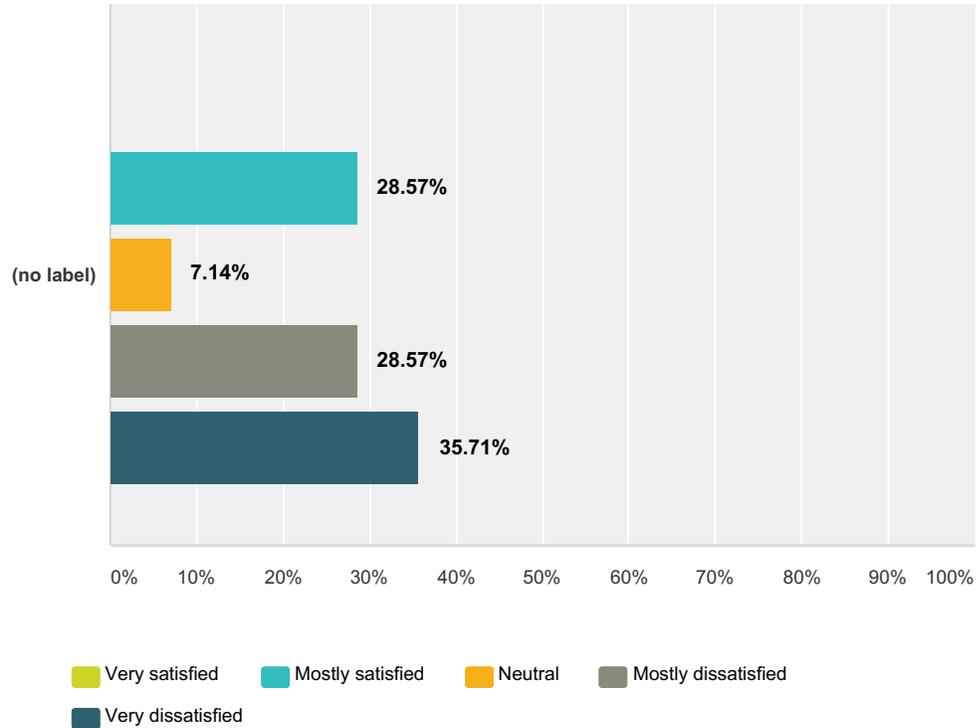
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 15.38% 2 | 53.85% 7 | 15.38% 2 | 15.38% 2 | 13 | 3.31 |

| Basic Statistics | | | | | | |
|------------------|---------|--------|------|--------------------|--|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | | |
| 2.00 | 5.00 | 3.00 | 3.31 | 0.91 | | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | There is a lack of uniformity among mediators regarding the interpretation of the statute as to what documents are required to be exchanged. | 10/7/2015 4:11 PM |
| 2 | Most mediators will not get involved even when one side has been requesting documents for a long time and the other side has not responded. One mediator is great and sets deadlines and is involved. | 10/1/2015 3:35 PM |
| 3 | Mediators will frequently not monitor emails at all until right before the mediation and therefore even when asked will not step in and facilitate document exchange. | 9/30/2015 10:58 AM |
| 4 | The mediator disregarded the borrower's failure to engage in the document exchange process. | 9/30/2015 10:30 AM |

Q16 How satisfied are you with the mediators' flexibility in holding both parties equally accountable to the FFA timeline?

Answered: 14 Skipped: 3



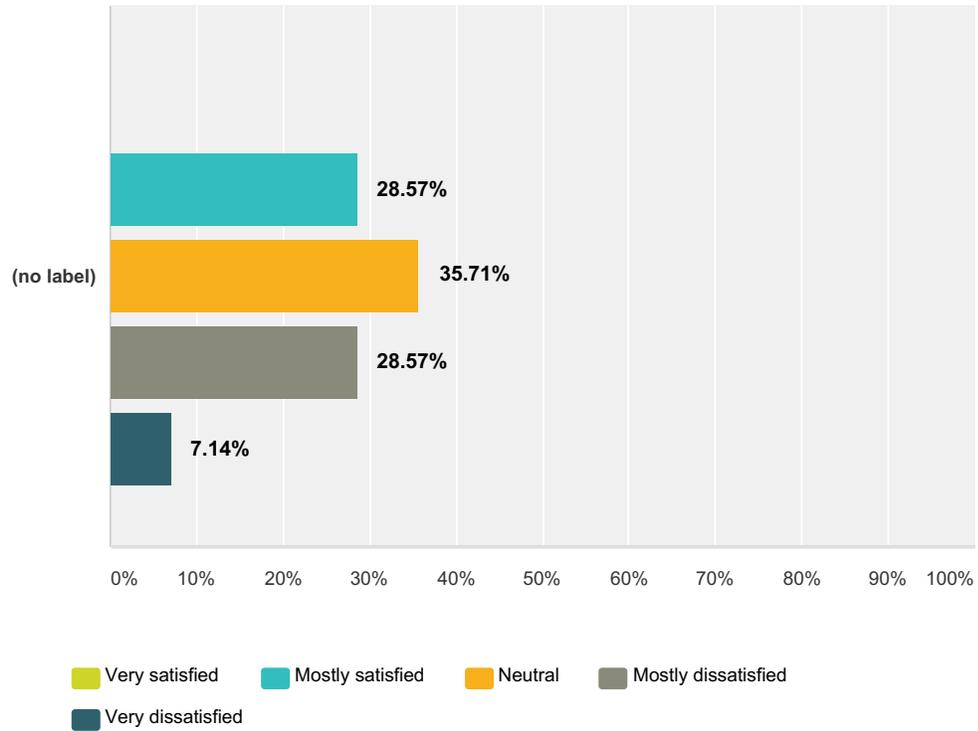
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 28.57% 4 | 7.14% 1 | 28.57% 4 | 35.71% 5 | 14 | 3.71 |

| Basic Statistics | | | | | | |
|------------------|---------|--------|------|--------------------|--|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | | |
| 2.00 | 5.00 | 4.00 | 3.71 | 1.22 | | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Borrowers are rarely held accountable. | 10/1/2015 3:35 PM |
| 2 | Does not happen. Beneficiaries are threatened with lack of good faith, but borrowers can apply for a loan mod, get denied. Then apply again because they have a renter, get denied. Then apply again because they want a short sale, get denied. Then apply again because they get a new job. What a waste of time! | 9/30/2015 6:33 PM |
| 3 | It seems like there is a double standard here where time deadlines don't count for much against borrowers but are used as a cudgel against lenders. | 9/30/2015 11:52 AM |
| 4 | Majority of mediators are borrower biased. | 9/30/2015 11:00 AM |
| 5 | The Mediators only hold the Beneficiary to timelines which are frequently unreasonable based on late submissions by Borrowers. Mediators allow Borrowers MONTHS to get in documents and do not require the Borrowers submitted any additional documents in a timely fashion, even if the document submission originally was not complete. | 9/30/2015 10:58 AM |
| 6 | The borrower failed to comply with the FFA timeline without any consequence. | 9/30/2015 10:30 AM |

Q17 How satisfied are you with the way the mediators conduct the actual sessions?

Answered: 14 Skipped: 3



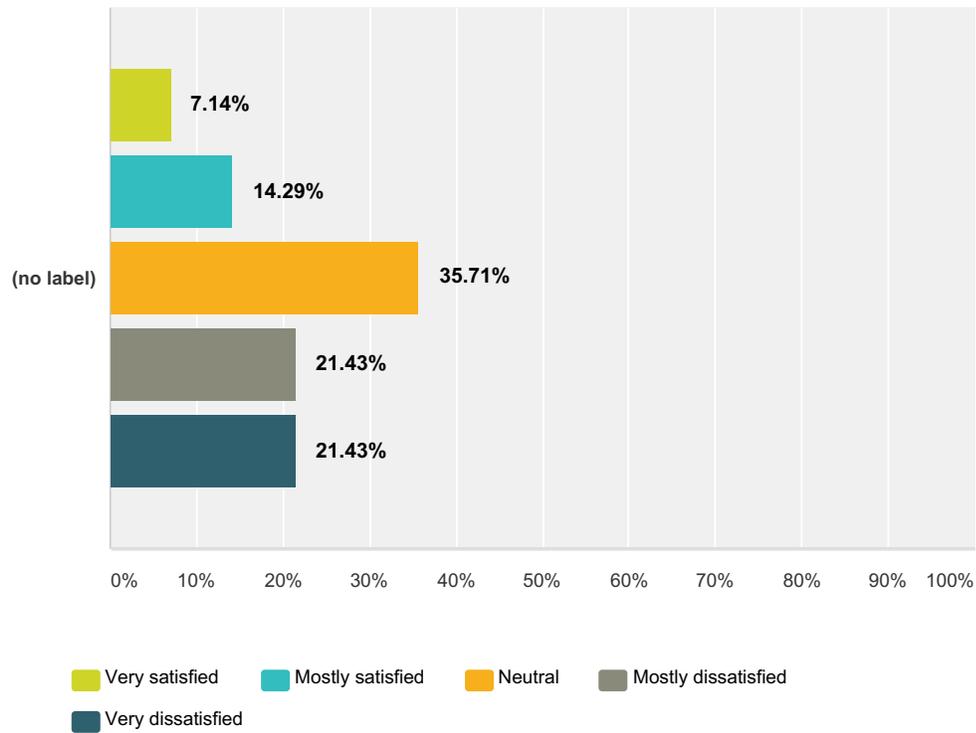
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 28.57% 4 | 35.71% 5 | 28.57% 4 | 7.14% 1 | 14 | 3.14 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 3.00 | 3.14 | 0.91 | |

| # | Comments | Date |
|---|--|--------------------|
| 1 | Most mediators do not understand the process or the limitations of the programs. Also many mediators, especially in Clark county, think they represent the borrowers when the borrowers do not have representation . | 10/1/2015 3:35 PM |
| 2 | The Mediators are incredibly biased and act as a Borrower representative. | 9/30/2015 10:58 AM |
| 3 | Never got to an actual session. | 9/30/2015 10:30 AM |

Q18 How satisfied are you with the way mediators certify their cases?

Answered: 14 Skipped: 3



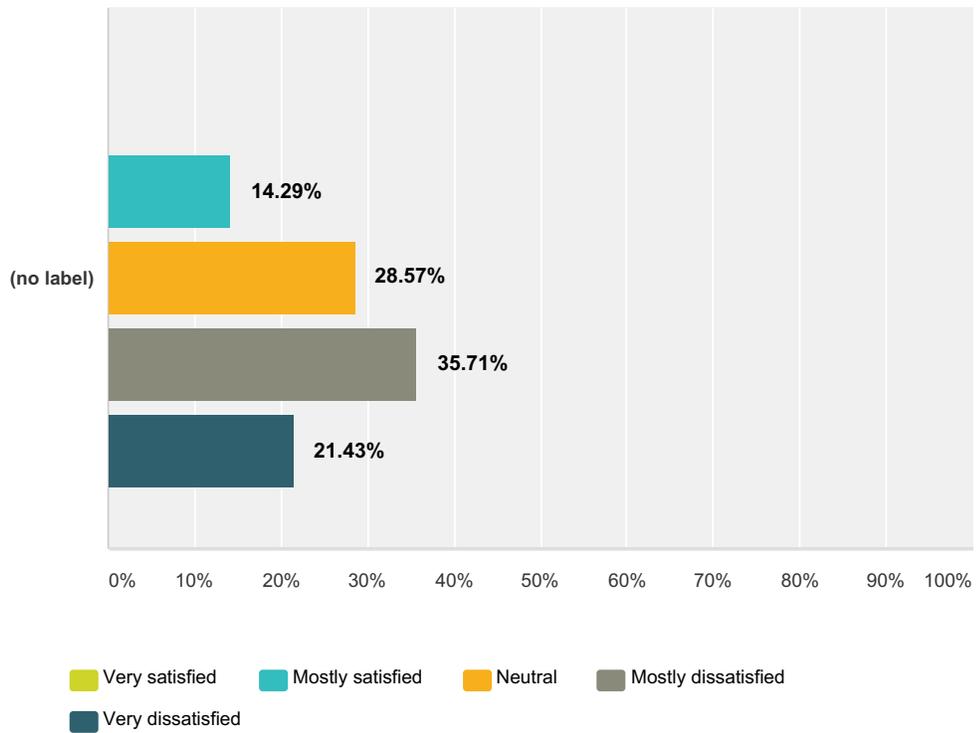
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 7.14% 1 | 14.29% 2 | 35.71% 5 | 21.43% 3 | 21.43% 3 | 14 | 3.36 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 5.00 | 3.00 | 3.36 | 1.17 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Mediators refuse to find borrowers lacking good faith even when it is clear, they failed to pay the fee, provide documents or even appear. However, they will find the beneficiary lacking good faith at the drop of the hat and for no statutory reason. | 10/1/2015 3:35 PM |
| 2 | I would be happier if the mediators paid more attention to factually correct responses for NPV questions 1, 2 and 3. | 9/30/2015 11:52 AM |
| 3 | Many times CERT are held for an unexplained period of time post session closing. | 9/30/2015 11:00 AM |
| 4 | Many Mediators feel that the only way good faith can be issued is if a loan modification is offered. | 9/30/2015 10:58 AM |
| 5 | The mediator ignored the file and all correspondence. It was handled by his secretary, who quite properly did not engage in the certifications, but the mediator did not pay attention to the file either. | 9/30/2015 10:30 AM |

Q19 How satisfied are you with the mediators' impartiality?

Answered: 14 Skipped: 3



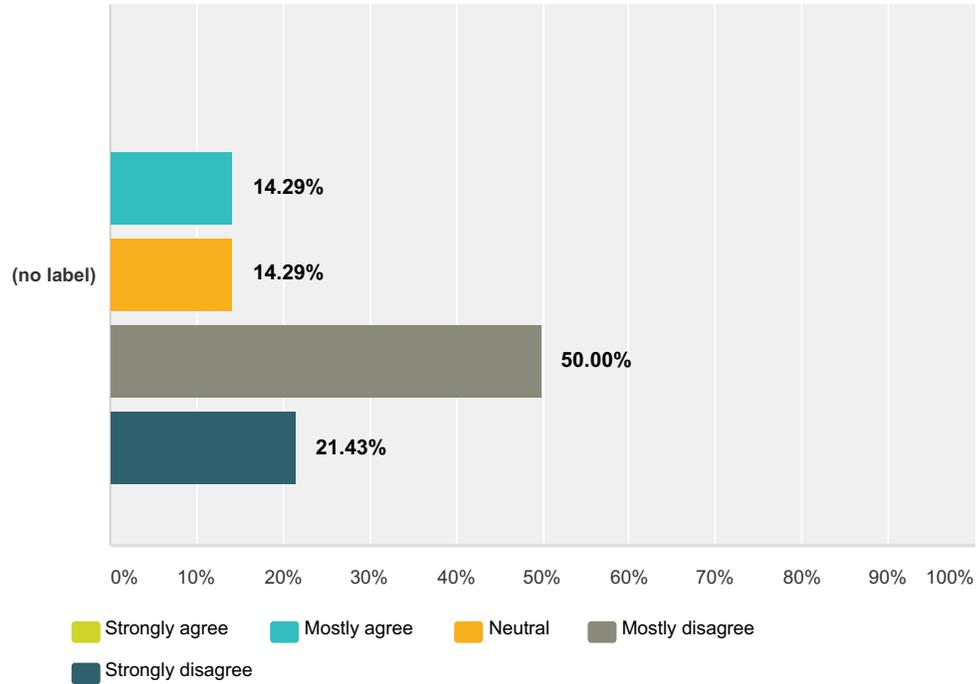
| | Very satisfied (1) | Mostly satisfied (2) | Neutral (3) | Mostly dissatisfied (4) | Very dissatisfied (5) | Total | Weighted Average |
|------------|--------------------|----------------------|-------------|-------------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 14.29% 2 | 28.57% 4 | 35.71% 5 | 21.43% 3 | 14 | 3.64 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 4.00 | 3.64 | 0.97 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Most mediators are too borrower friendly. | 10/1/2015 3:35 PM |
| 2 | The beneficiary is not required to give the borrower a loan mod that they do not qualify for financially. | 9/30/2015 6:33 PM |
| 3 | most appeared biased in favor of the borrower | 9/30/2015 12:26 PM |
| 4 | Majority of mediators are borrower biased. | 9/30/2015 11:00 AM |
| 5 | Mediators are very biased with no oversight whatsoever. | 9/30/2015 10:58 AM |

Q20 Mediators should relax document and other deadlines and let the process go at its natural pace.

Answered: 14 Skipped: 3



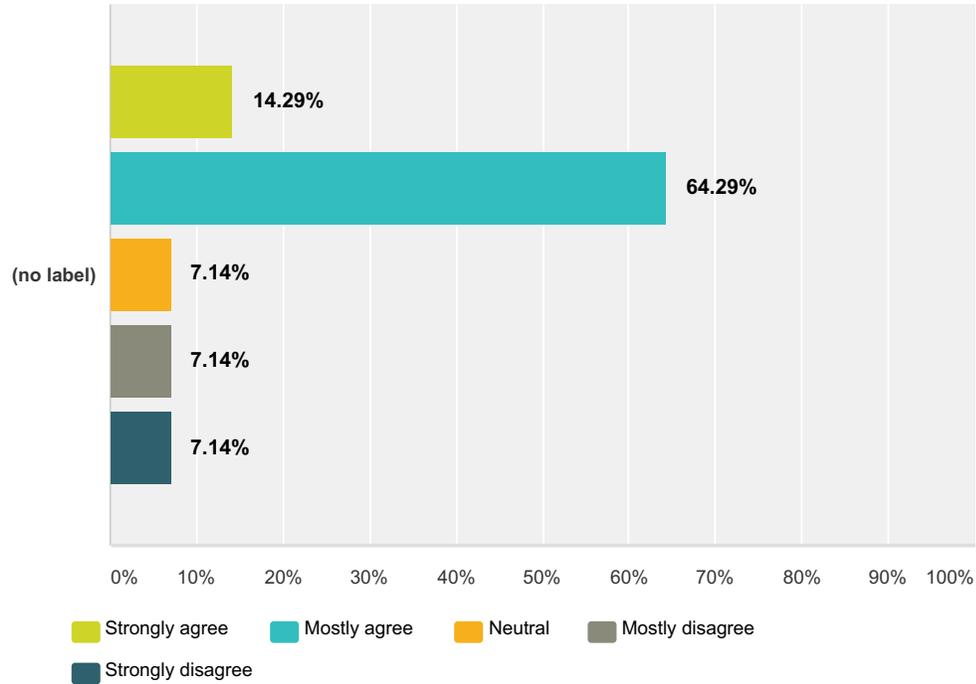
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 14.29% 2 | 14.29% 2 | 50.00% 7 | 21.43% 3 | 14 | 3.79 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 4.00 | 3.79 | 0.94 | |

| # | Comments | Date |
|---|--|--------------------|
| 1 | Then the loan remains in mediation for years with no progress towards a resolution. | 10/1/2015 3:37 PM |
| 2 | No. Get it done in 70 days. | 9/30/2015 6:33 PM |
| 3 | Deadlines should be met, however, if a mediator allows a late submission by one party then it should be allowed for both parties and there should be a limit to how many deadlines can be missed. Additionally, if there is something different about a case and all parties are in agreement to postpone or continue a deadline then the mediator should not be the only one to disagree. | 9/30/2015 11:11 AM |

Q21 Mediators should contact both parties prior to session to ensure that they are ready for a productive session.

Answered: 14 Skipped: 3



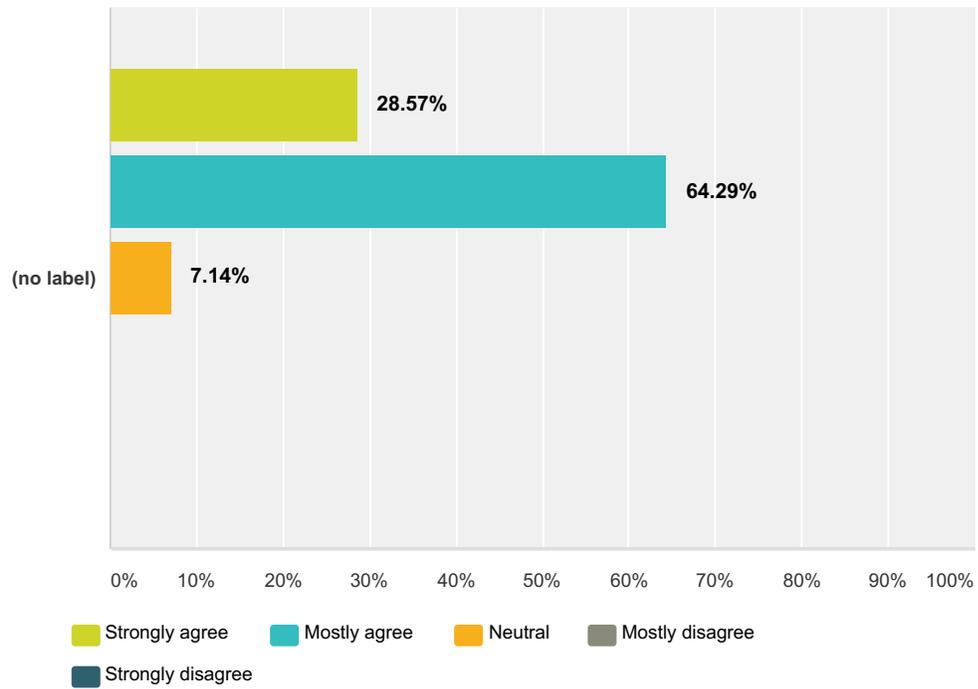
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 14.29% 2 | 64.29% 9 | 7.14% 1 | 7.14% 1 | 7.14% 1 | 14 | 2.29 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 5.00 | 2.00 | 2.29 | 1.03 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | And no continuances when a borrower has not submitted a single document. | 9/30/2015 6:33 PM |
| 2 | they are not babysitters, if parties are not ready it should still go forward | 9/30/2015 12:28 PM |
| 3 | There should be contact with both sides to ensure they are ready to proceed. However, the contact should be limited and not biased, if there is a reason a side is not prepared it should be investigated and see if deadlines were followed. | 9/30/2015 11:11 AM |

Q22 Mediators should set and enforce deadlines for documents exchange.

Answered: 14 Skipped: 3



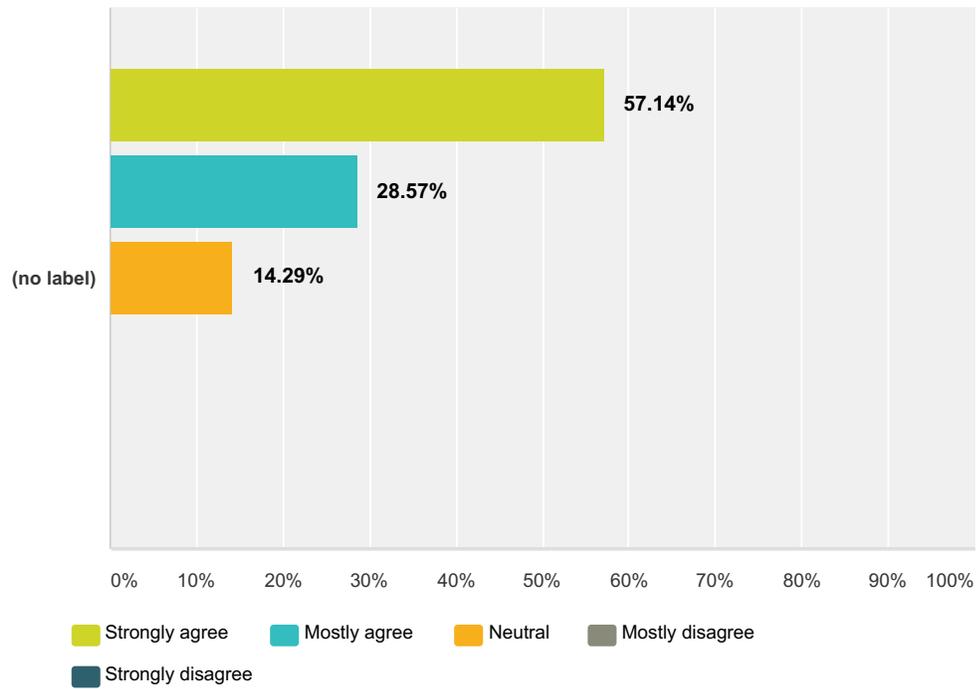
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 28.57% 4 | 64.29% 9 | 7.14% 1 | 0.00% 0 | 0.00% 0 | 14 | 1.79 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 3.00 | 2.00 | 1.79 | 0.56 | |

| # | Comments | Date |
|---|--|-------------------|
| 1 | The parties should agree to the deadlines and the mediator should hold the parties accountable to agreements reached during mediation. | 10/7/2015 4:17 PM |
| 2 | Borrowers often delay the process. | 9/30/2015 8:22 PM |
| 3 | Yes. | 9/30/2015 6:33 PM |

Q23 Mediators should clarify consequences if deadlines are missed.

Answered: 14 Skipped: 3



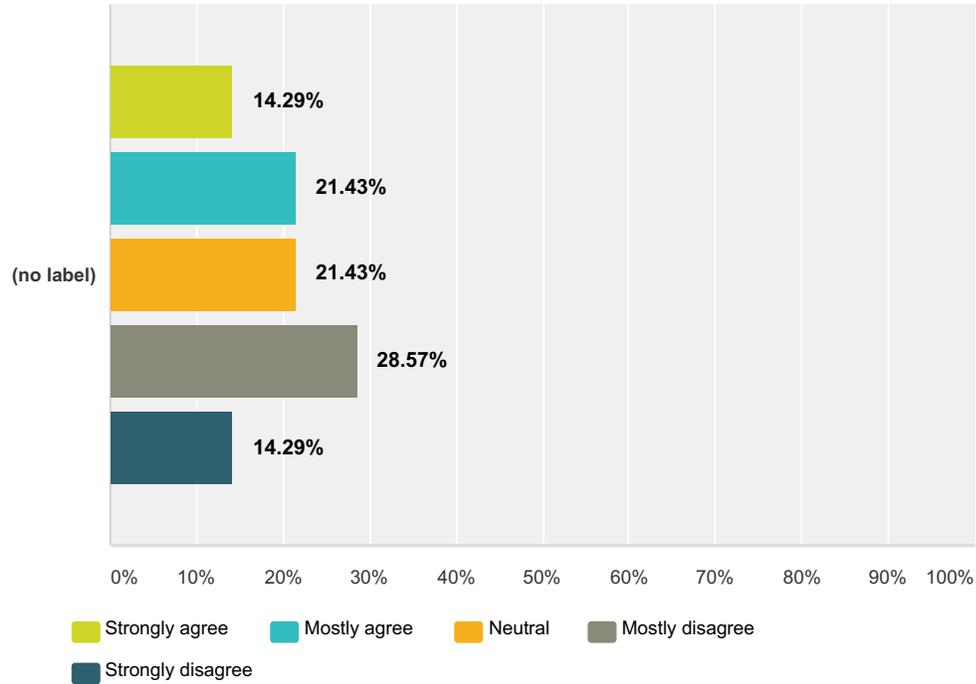
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 57.14% 8 | 28.57% 4 | 14.29% 2 | 0.00% 0 | 0.00% 0 | 14 | 1.57 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 3.00 | 1.00 | 1.57 | 0.73 | |

| # | Comments | Date |
|---|--|-------------------|
| 1 | Yes! If this was done, then mediations would not drag on forever. When mediations do drag on, it hurts borrowers - they are more delinquent and it is harder to modify their loan. | 10/1/2015 3:37 PM |
| 2 | Borrowers have no incentive to meet deadlines. That needs to change. | 9/30/2015 8:22 PM |
| 3 | Yes. A continuance should not be granted for missing docs (especially if passed the deadline). | 9/30/2015 6:33 PM |

Q24 Mediators should allow incomplete document exchanges and hold the session to keep the process moving forward.

Answered: 14 Skipped: 3



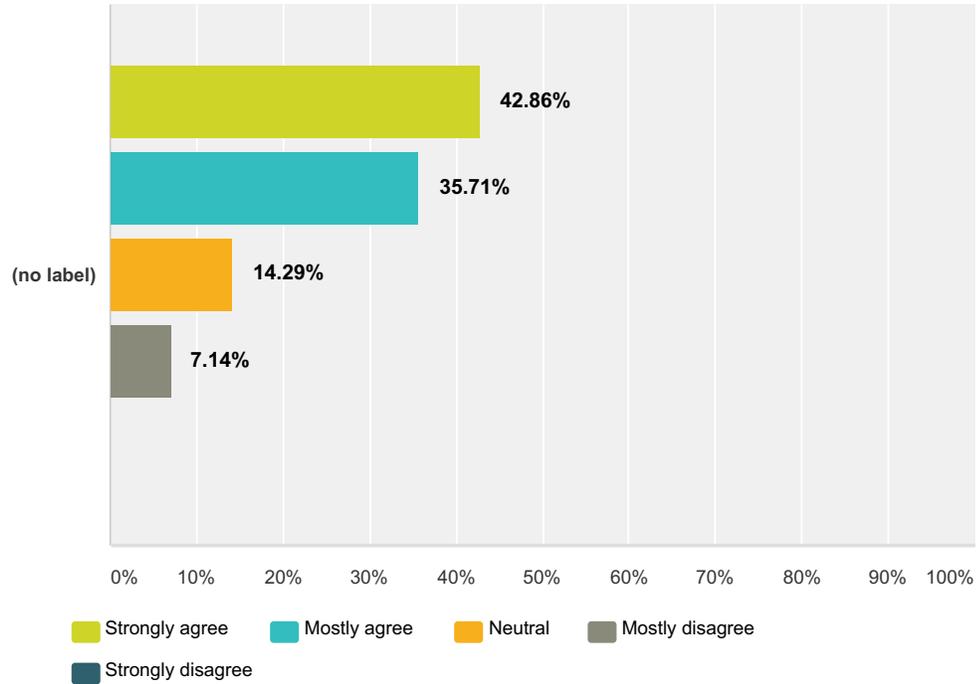
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 14.29% 2 | 21.43% 3 | 21.43% 3 | 28.57% 4 | 14.29% 2 | 14 | 3.07 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 5.00 | 3.00 | 3.07 | 1.28 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | If document exchanges are incomplete and one side has been trying and the other side has not, the mediation should be held and certified. | 10/1/2015 3:37 PM |
| 2 | This depends on whether the missing documents are important. | 9/30/2015 8:22 PM |
| 3 | No..why...just to discuss the continuance? | 9/30/2015 6:33 PM |
| 4 | This should not happen unless all parties agree. Sometimes some documents are more delayed then others for a valid reason and all parties will agree to allow a delayed and incomplete exchange, but if both parties do not agree it should not be allowed. | 9/30/2015 11:11 AM |

Q25 Mediators should only facilitate the discussion, not intervene and change its course.

Answered: 14 Skipped: 3



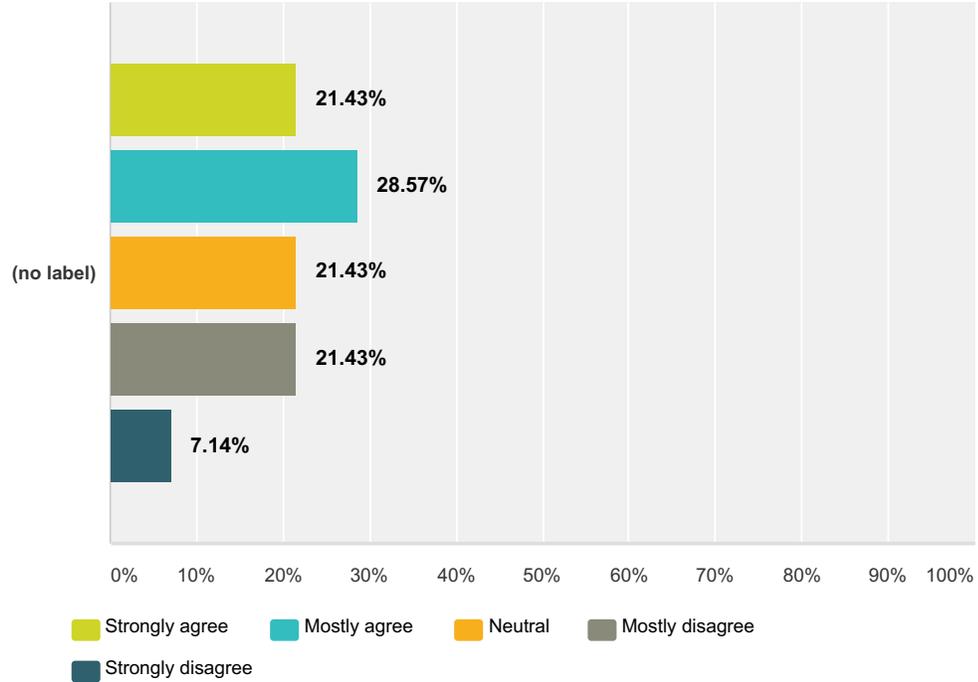
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 42.86% 6 | 35.71% 5 | 14.29% 2 | 7.14% 1 | 0.00% 0 | 14 | 1.86 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 4.00 | 2.00 | 1.86 | 0.91 | |

| # | Comments | Date |
|---|--|--------------------|
| 1 | Mediators should mostly be quiet if the parties are moving forward with discussions. mediators do not need to understand the numbers. | 10/1/2015 3:37 PM |
| 2 | This depends on the skill level of the mediator. | 9/30/2015 8:22 PM |
| 3 | Mediate..Don't adjudicate. | 9/30/2015 6:33 PM |
| 4 | Mediators are not an advocate for either side. I have been in many mediations where the mediator brings something up that is not relevant to the conversation at hand or has already been dealt with to the satisfaction of both parties but the mediator wants to discuss it further which seems to be completely outside the scope of an impartial mediator. | 9/30/2015 11:11 AM |

Q26 Mediators should certify “lack of good faith” for any party that doesn’t comply with document deadlines.

Answered: 14 Skipped: 3



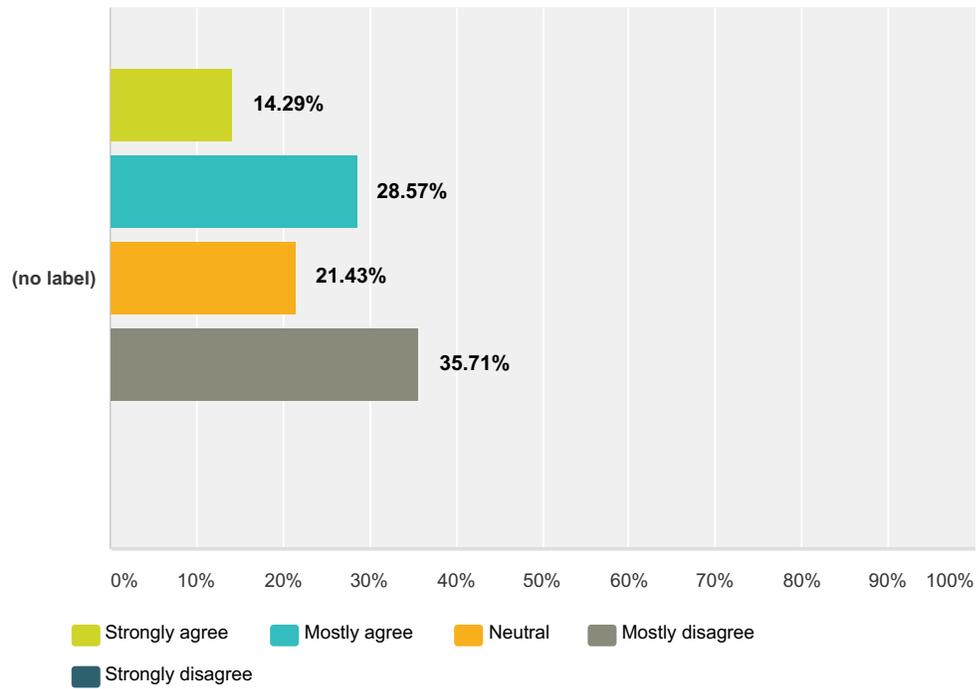
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 21.43% 3 | 28.57% 4 | 21.43% 3 | 21.43% 3 | 7.14% 1 | 14 | 2.64 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 5.00 | 2.50 | 2.64 | 1.23 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | If the missing documents are not overly relevant or helpful, such a certification is too harsh. | 9/30/2015 8:22 PM |
| 2 | Yes. Keep the process moving. | 9/30/2015 6:33 PM |
| 3 | In most cases this should happen unless there is an agreement of the parties. | 9/30/2015 11:11 AM |
| 4 | Mediators should certify lack of good faith when a party does not participate in good faith. | 9/30/2015 11:05 AM |

Q27 Mediators should avoid re-schedules of a first session.

Answered: 14 Skipped: 3



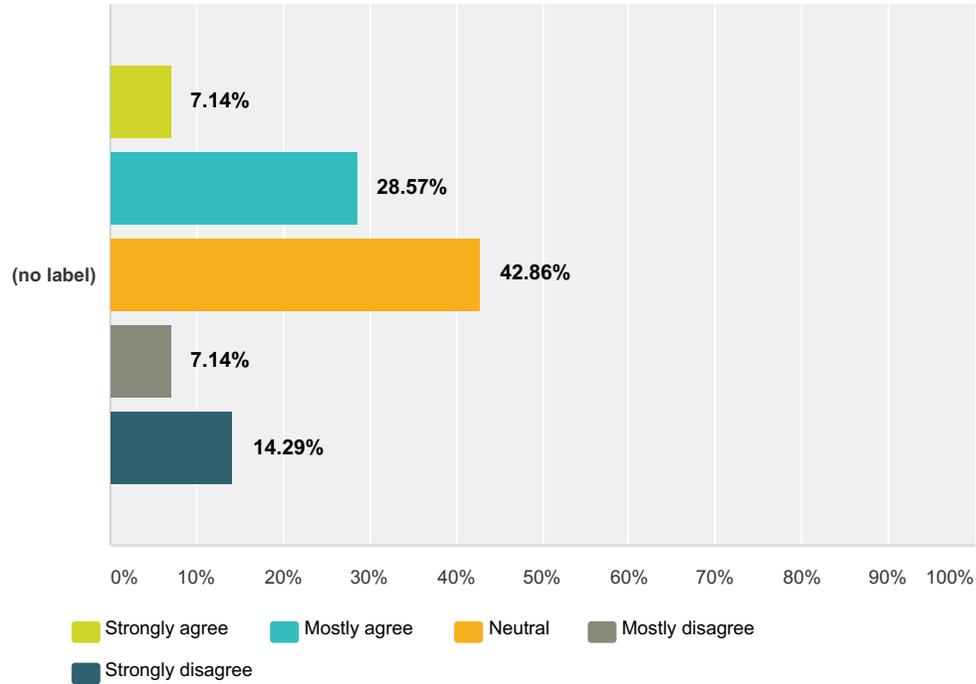
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 14.29% 2 | 28.57% 4 | 21.43% 3 | 35.71% 5 | 0.00% 0 | 14 | 2.79 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 4.00 | 3.00 | 2.79 | 1.08 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | It should be the exception, not the rule. | 9/30/2015 6:33 PM |
| 2 | There are many reasons to reschedule a first mediation and if all parties agree it should be done, it should not be just the mediator who wants to meet. For instance, if the borrower has been presented a loan modification offer and has no questions there is no reason to meet at that time. | 9/30/2015 11:11 AM |

Q28 Mediators should do more teleconferences with the parties, before and after session(s).

Answered: 14 Skipped: 3



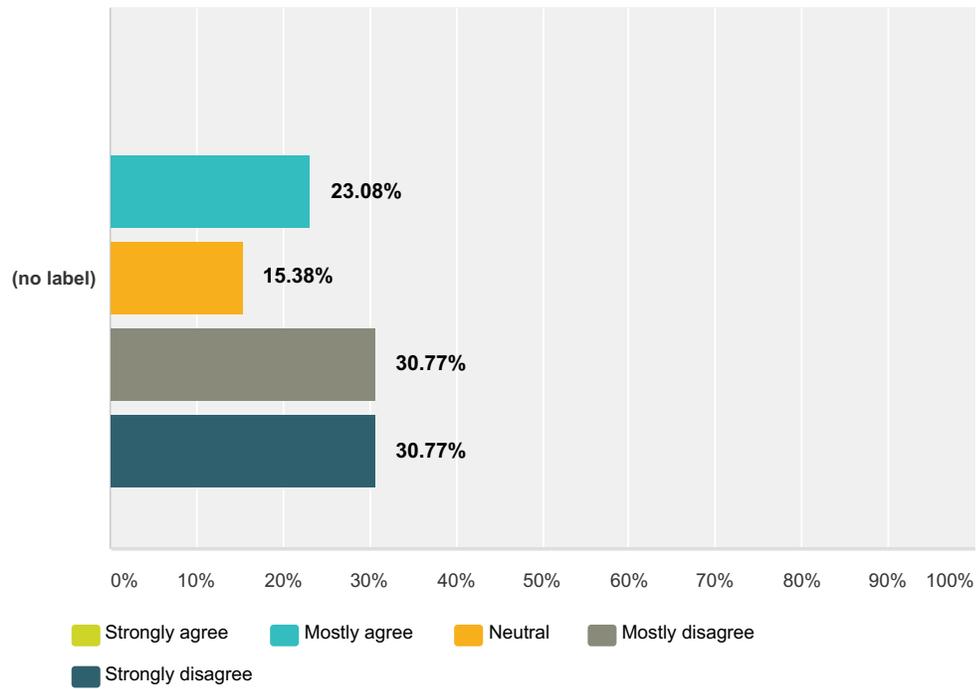
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 7.14% 1 | 28.57% 4 | 42.86% 6 | 7.14% 1 | 14.29% 2 | 14 | 2.93 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 5.00 | 3.00 | 2.93 | 1.10 | |

| # | Comments | Date |
|---|--|--------------------|
| 1 | One live session, then everything else should be by the phone. | 9/30/2015 6:33 PM |
| 2 | not enough time for any party to do this | 9/30/2015 12:28 PM |
| 3 | This would sometimes be very helpful, especially when there are delays in document submission and should be done if the mediator chooses to change their decision on good faith. | 9/30/2015 11:11 AM |

Q29 Mediators should evaluate the nature of loan modification offers.

Answered: 13 Skipped: 4



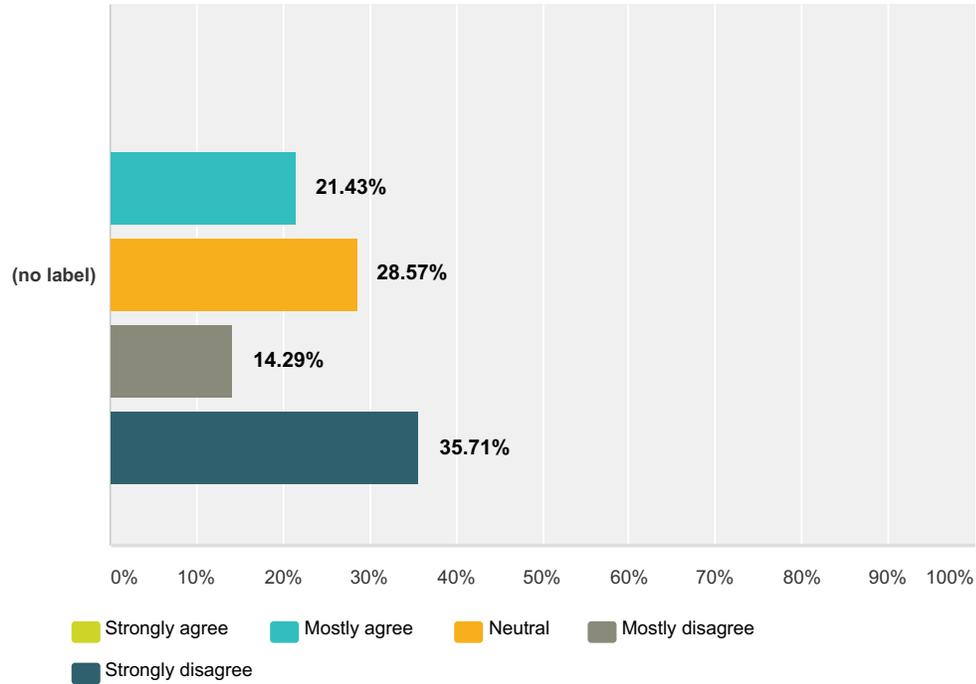
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 23.08% 3 | 15.38% 2 | 30.77% 4 | 30.77% 4 | 13 | 3.69 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 4.00 | 3.69 | 1.14 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Mediators should not be making any decision regarding offers. | 10/1/2015 3:37 PM |
| 2 | It is not their place. They are there to move the process along, not make a decision. | 9/30/2015 6:33 PM |
| 3 | The Mediator is supposed to be an impartial party there to facilitate a discussion and not to evaluate the quality of an offer given, especially since they are not a party to the offer. | 9/30/2015 11:11 AM |

Q30 Mediators should ask for an NPV test in any mediation where home retention is desired.

Answered: 14 Skipped: 3



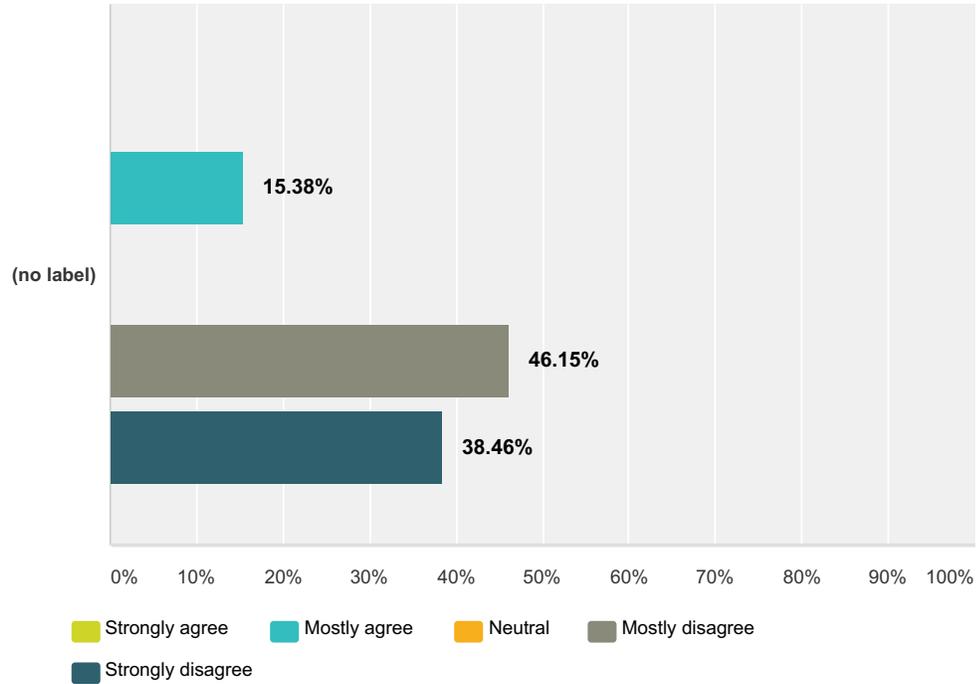
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 21.43% 3 | 28.57% 4 | 14.29% 2 | 35.71% 5 | 14 | 3.64 |

| Basic Statistics | | | | | | |
|------------------|---------|--------|------|--------------------|--|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | | |
| 2.00 | 5.00 | 3.50 | 3.64 | 1.17 | | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | Depends on whether it is necessary to resolution. | 9/30/2015 8:22 PM |
| 2 | No, sometimes the NPV is not used | 9/30/2015 6:33 PM |
| 3 | even if NPV is negative a mod still does not need to be offered so focus on this is misplaced and they can run their own | 9/30/2015 12:28 PM |
| 4 | The inputs are statutorily required, but not always applicable to the mediation. A Test is not required by the statute, which mediators frequently do not understand. Additionally, the statute does not require the beneficiary to use a NPV test nor does the mediator getting a different result control what the Beneficiary does regarding potential loan modifications. | 9/30/2015 11:11 AM |
| 5 | Not all loans require an NPV test to be completed as a basis of retention review | 9/30/2015 11:05 AM |

Q31 Mediators should ask for proof of waiver requests to PSA or investor restrictions in any mediation where home retention is desired.

Answered: 13 Skipped: 4



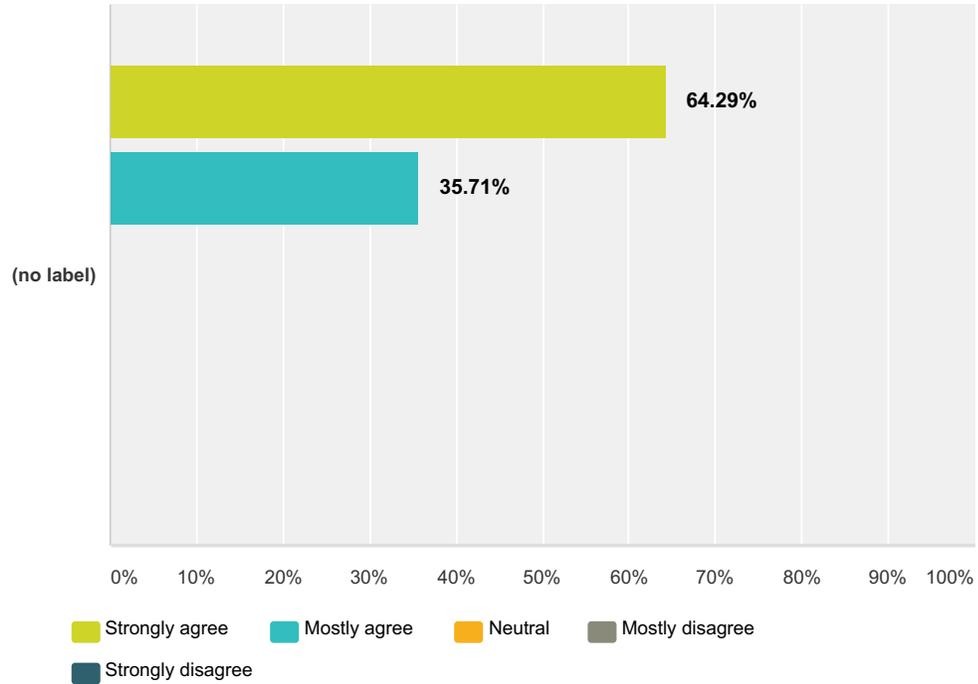
| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 0.00% 0 | 15.38% 2 | 0.00% 0 | 46.15% 6 | 38.46% 5 | 13 | 4.08 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 2.00 | 5.00 | 4.00 | 4.08 | 1.00 | |

| # | Comments | Date |
|---|---|--------------------|
| 1 | This can be cumbersome and time consuming. The lender (or investor) has no obligation to modify the loan contract. | 9/30/2015 8:22 PM |
| 2 | No, only if it is relied upon as an exception by the beneficiary. | 9/30/2015 6:33 PM |
| 3 | again, not binding in court | 9/30/2015 12:28 PM |
| 4 | This requirement is overly broad and turns into a big "gotcha" game. Any aspect of the lenders information processing and decision making can be subject to a "waiver" request. | 9/30/2015 11:56 AM |
| 5 | That is only required when the PSA or investor restriction is the reason for a denial. To require it in every case where home retention is require is unnecessary and irrelevant. | 9/30/2015 11:11 AM |
| 6 | No. Only required if necessary to be obtained due to investor limitation as basis for denial. | 9/30/2015 11:05 AM |

Q32 Mediators should cancel the mediation and certify “lack of good faith” all non-responsive borrowers.

Answered: 14 Skipped: 3



| | Strongly agree (1) | Mostly agree (2) | Neutral (3) | Mostly disagree (4) | Strongly disagree (5) | Total | Weighted Average |
|------------|--------------------|------------------|-------------|---------------------|-----------------------|-------|------------------|
| (no label) | 64.29% 9 | 35.71% 5 | 0.00% 0 | 0.00% 0 | 0.00% 0 | 14 | 1.36 |

| Basic Statistics | | | | | |
|------------------|---------|--------|------|--------------------|--|
| Minimum | Maximum | Median | Mean | Standard Deviation | |
| 1.00 | 2.00 | 1.00 | 1.36 | 0.48 | |

| # | Comments | Date |
|---|--|--------------------|
| 1 | ABSOLUTELY. Miss the deadline and they are out. | 9/30/2015 6:33 PM |
| 2 | If a Borrower does not participate in the mediation or follow the guideline the Beneficiary should be able to proceed. | 9/30/2015 11:11 AM |
| 3 | Agreed if borrower is non communicative and not participating in the process. | 9/30/2015 11:05 AM |

Q33 What are your top three expectations of a mediator during a mediation session?

Answered: 9 Skipped: 8

| # | Responses | Date |
|---|--|--------------------|
| 1 | impartiality, professionalism, competence | 10/7/2015 4:20 PM |
| 2 | 1. only get involved if there is a disagreement or communication breakdown; 2. hold each side to timelines; 3. set timelines | 10/1/2015 3:42 PM |
| 3 | prompt/timely completion; impartial; knowledgeable | 9/30/2015 8:23 PM |
| 4 | Move process along, mediate-don't adjudicate, and act impartially-not goal driven to meet a statistic | 9/30/2015 6:33 PM |
| 5 | neutral, progress forward | 9/30/2015 12:29 PM |
| 6 | Give each side a chance to present its position, be nonjudgmental and prompt in follow up | 9/30/2015 12:00 PM |
| 7 | Neutrality, Facilitation, unbiased | 9/30/2015 11:23 AM |
| 8 | Neutral, expedient & competent | 9/30/2015 10:49 AM |
| 9 | They are prepared. | 9/30/2015 10:32 AM |

Q34 Can you share a time when a mediator demonstrated impartiality as a facilitator?

Answered: 6 Skipped: 11

| # | Responses | Date |
|---|--|--------------------|
| 1 | finding a beneficiary in bad faith because a borrower was not offered a loan modifcaiton and had children | 10/1/2015 3:42 PM |
| 2 | No | 9/30/2015 8:23 PM |
| 3 | The mediators threaten lack of good faith when the beneficiaries do not provide a favorable result to the borrower | 9/30/2015 6:33 PM |
| 4 | They are impartial most of the time. | 9/30/2015 12:00 PM |
| 5 | I cannot remember the last time a mediator was completely unbiased in a mediation. | 9/30/2015 11:23 AM |
| 6 | No | 9/30/2015 10:49 AM |

Q35 Describe what you consider inappropriate mediator behavior.

Answered: 9 Skipped: 8

| # | Responses | Date |
|---|--|--------------------|
| 1 | holding mediation open without authority or consent | 10/7/2015 4:20 PM |
| 2 | Giving a borrower advice, advocating for a borrower | 10/1/2015 3:42 PM |
| 3 | Lack of impartiality | 9/30/2015 8:23 PM |
| 4 | Failure to hold both parties responsible for deadlines, multiple continuances so the borrower can try and try and try, openly threatening lack of good faith to force the hand of the beneficiary | 9/30/2015 6:33 PM |
| 5 | making legal conclusions and rulings, need to state not their job | 9/30/2015 12:29 PM |
| 6 | I don't like it when the mediator uses inappropriate body language and makes similar comments when a borrower is complaining about something the lender did or did not do. Most of the time, these complaints are made without the facts being known and it sets a bad tone for the rest of the session. | 9/30/2015 12:00 PM |
| 7 | Any time the mediator advocates for the Borrower. Including making statements such as "This poor Borrower has been through so much." | 9/30/2015 11:23 AM |
| 8 | losing neutrality | 9/30/2015 10:49 AM |
| 9 | Disregard of the file and deadlines | 9/30/2015 10:32 AM |

Q36 Share a scenario where you wish the mediator would have acted or performed differently.

Answered: 7 Skipped: 10

| # | Responses | Date |
|---|--|--------------------|
| 1 | Stepping in when communication breaks down over email or one side has not provided documentation - when the mediator stays silent it only exacerbates the situation. | 10/1/2015 3:42 PM |
| 2 | Allowing borrowers to dictate timing of the mediation because of their claimed inavailability. | 9/30/2015 8:23 PM |
| 3 | We have had mediators grant multiple continuances for a borrower to "apply" for a job. We have mediations open for over a year. We have had mediators demand modifications that the borrower does not qualify for. We have had mediators REFUSE to set hearings to get the process moving along. | 9/30/2015 6:33 PM |
| 4 | The mediator was nodding her head and expressing verbal approval for a borrower making unsubstantiated claims about the lender. | 9/30/2015 12:00 PM |
| 5 | In a recent mediation, it was a second session. All parties came to discuss the denial that had been sent a couple weeks prior to the session. The Beneficiary was explaining the denial and the reasons for the denial, the mediator kept interrupting and arguing with the beneficiary about what numbers meant. The denial was not related to the NPV. All documents had been provided. After the Beneficiary explained the reasons for the denial the Borrowers got up and walked out without saying anything to anyone. The Mediator then asked several more questions and then let me client hang up the phone. The mediator then turned on me and started yelling about how the NPV test was not provided, only the inputs and the mediation could not be certified in good faith until I provided a test. Even the co-mediator was uncomfortable with this behavior. | 9/30/2015 11:23 AM |
| 6 | No | 9/30/2015 10:49 AM |
| 7 | Certify bad faith when borrower failed to comply with deadlines, and comply with statute regarding scheduling. | 9/30/2015 10:32 AM |

Q37 Share a scenario where the mediator acted in an exemplary way.

Answered: 4 Skipped: 13

| # | Responses | Date |
|---|--|--------------------|
| 1 | They are rare, but often times, borrower's counsel will attempt to bully the mediator. Some mediators fall for this and feel bad for borrowers. A select few understand what the borrower's counsel is trying to do and keep things to the FFA. | 10/1/2015 3:42 PM |
| 2 | I much prefer when attorneys conduct the mediations. They get the point to move the process along. The dispute resolution centers just want a group hug. Attorneys are much better at case management, controlling the "tone" of the hearing, and remaining neutral. | 9/30/2015 6:33 PM |
| 3 | N/A | 9/30/2015 11:23 AM |
| 4 | No | 9/30/2015 10:49 AM |

Q38 Any other comments?

Answered: 3 Skipped: 14

| # | Responses | Date |
|---|--|--------------------|
| 1 | I honestly and truly believe that this process is a delay tactic and a waste of time. The success rate (a loan mod) is abysmal. Why would a borrower pay for this process when it is free if they just call. I encourage borrowers to use the meet and confer to avoid the mess that a mediation becomes and it is also free. I also do not understand why physical presence is a requirement multiple times-once, okay, but for the fourth hearing? | 9/30/2015 6:33 PM |
| 2 | Oversight of the mediation process and standardization would be VERY helpful for all parties. It would also be helpful if there was a way for a Beneficiary to file a complaint against a mediator that would not be just turned over to the mediator to lead to retaliation later. My office stopped filing complaints because even with email proof of bias the only thing that happened was the complaint was sent to the mediator and then a finding was that there was no evidence to support the bias of the mediator. | 9/30/2015 11:23 AM |
| 3 | No | 9/30/2015 10:49 AM |