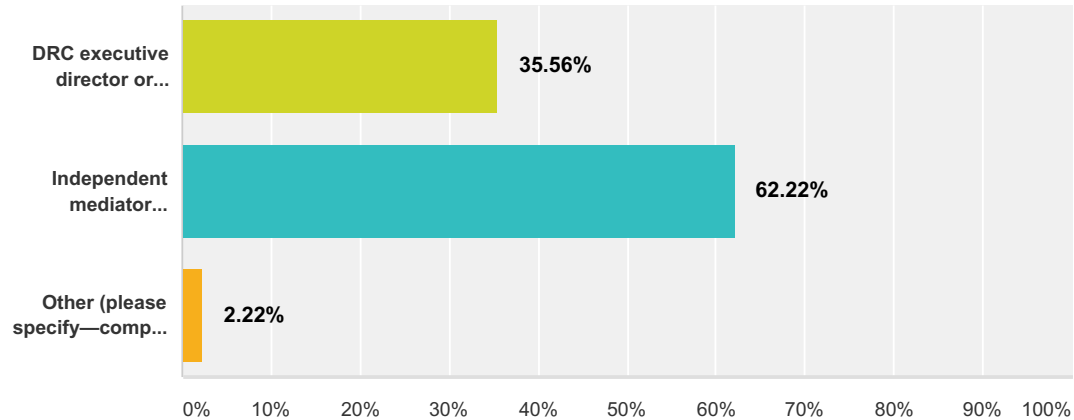


Foreclosure Fairness Act Mediator Fees

Q1 What is your role in the mediation process? Please select one answer only.

Answered: 45 Skipped: 1



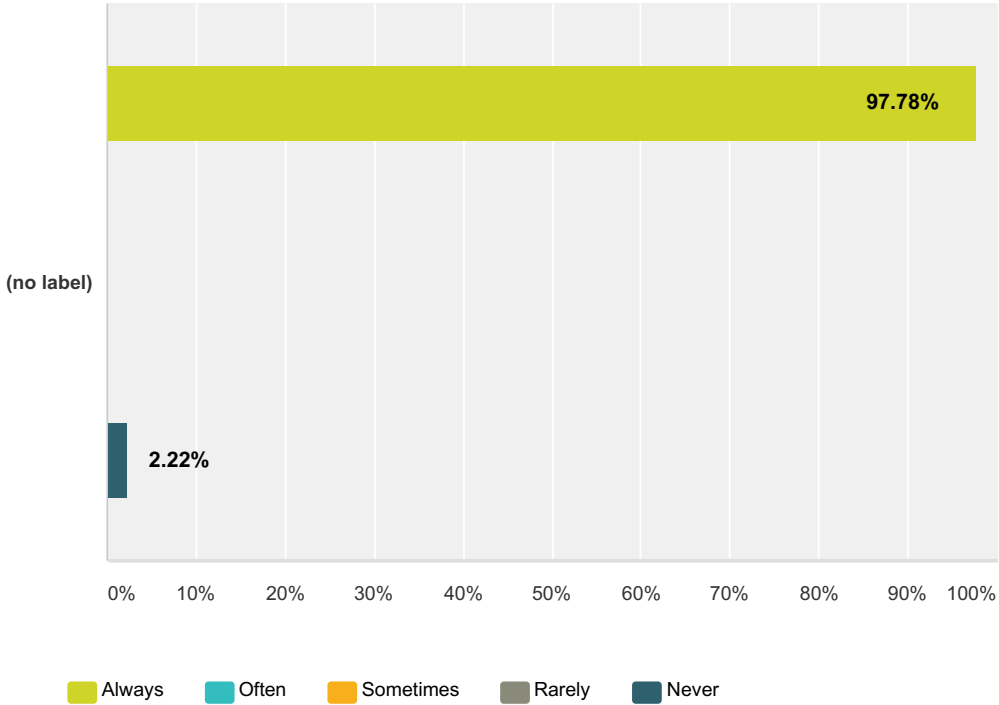
Answer Choices	Responses
DRC executive director or case manager handling fees & scheduling for the DRC mediators (1)	35.56% 16
Independent mediator handling their his/her fees & scheduling (2)	62.22% 28
Other (please specify—complete this survey ONLY if you handle the fees & scheduling) (3)	2.22% 1
Total	45

Basic Statistics				
Minimum 1.00	Maximum 3.00	Median 2.00	Mean 1.67	Standard Deviation 0.52

#	Other (please specify—complete this survey ONLY if you handle the fees & scheduling)	Date
1	Hybrid, Indy and DRC	9/29/2015 5:30 PM

Q2 I send written scheduling notice (by mail or email) to the parties (borrower and beneficiary) for EVERY session I schedule.

Answered: 45 Skipped: 1

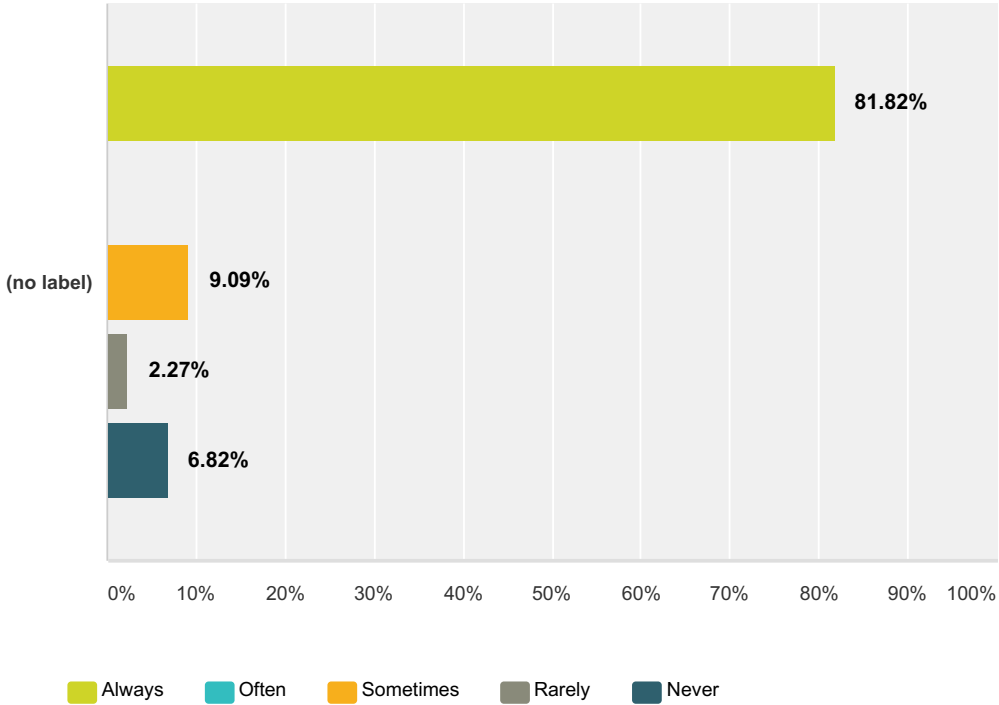


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	97.78% 44	0.00% 0	0.00% 0	0.00% 0	2.22% 1	45	1.09

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	1.00	1.09	0.59

Q3 I send written scheduling notice (by mail or email) to Commerce for EVERY session I schedule.

Answered: 44 Skipped: 2

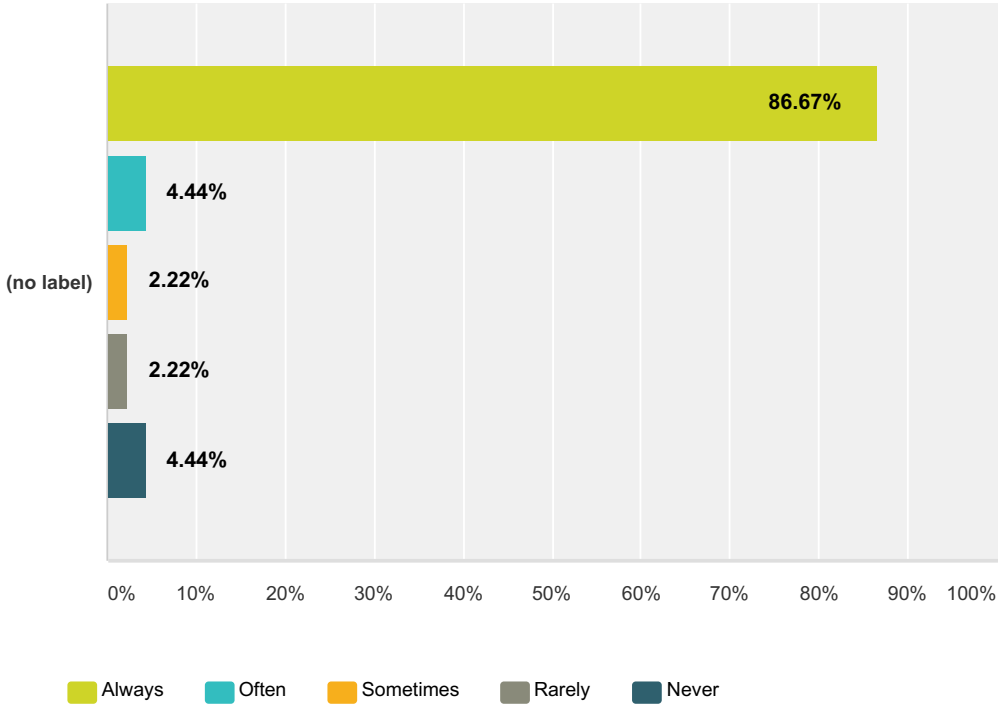


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	81.82% 36	0.00% 0	9.09% 4	2.27% 1	6.82% 3	44	1.52

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 1.00	Mean 1.52	Standard Deviation 1.18

Q4 I disclose all of my scheduling and fee policies upfront in the scheduling notice that I send to the parties and Commerce.

Answered: 45 Skipped: 1



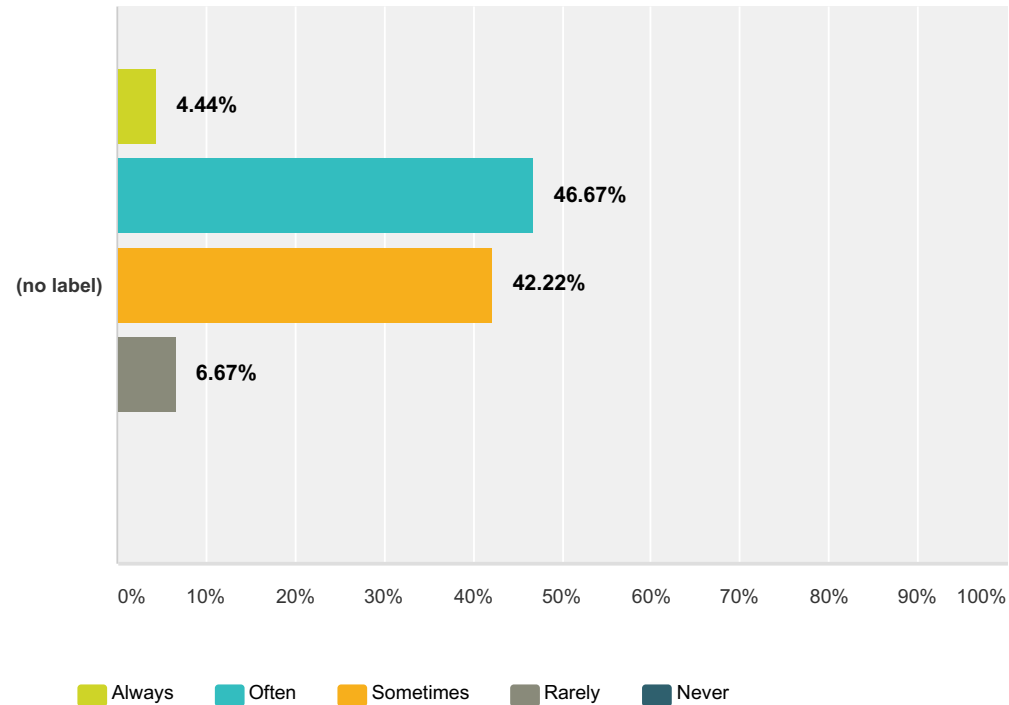
	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	86.67% 39	4.44% 2	2.22% 1	2.22% 1	4.44% 2	45	1.33

Basic Statistics					
Minimum	Maximum	Median	Mean	Standard Deviation	
1.00	5.00	1.00	1.33	0.97	

Foreclosure Fairness Act Mediator Fees

Q5 I receive payments for the mediator fee within 30 days from Commerce's Notice of mediation and mediator assignment OR per my payment instructions to the parties.

Answered: 45 Skipped: 1

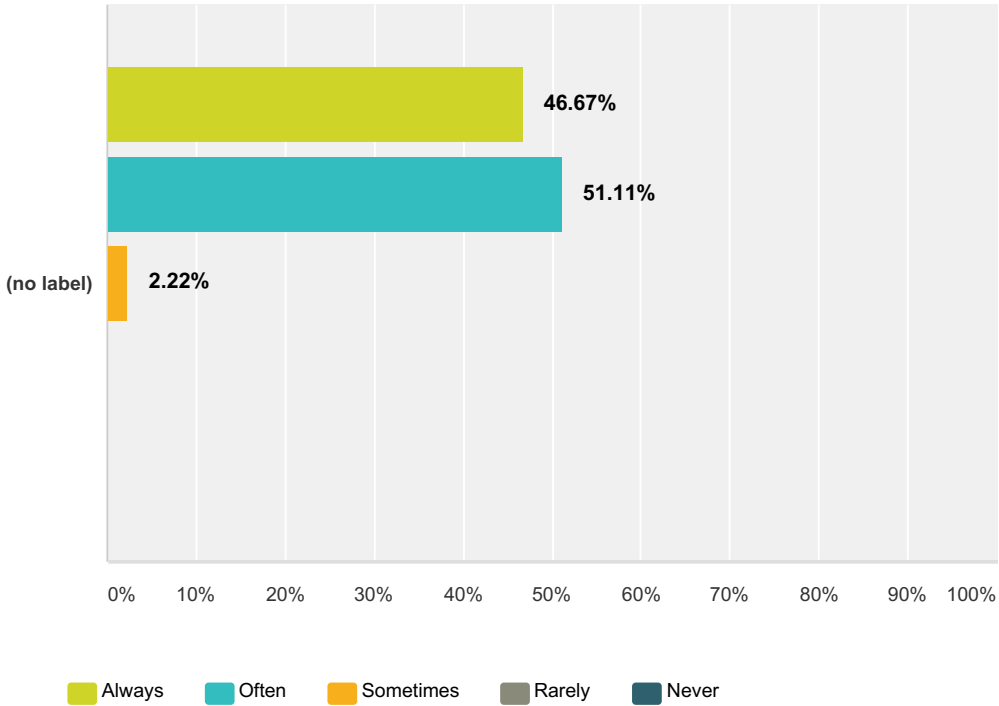


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	4.44% 2	46.67% 21	42.22% 19	6.67% 3	0.00% 0	45	2.51

Basic Statistics					
Minimum 1.00	Maximum 4.00	Median 2.00	Mean 2.51	Standard Deviation 0.69	

Q6 My sessions last between 1 and 3 hours.

Answered: 45 Skipped: 1

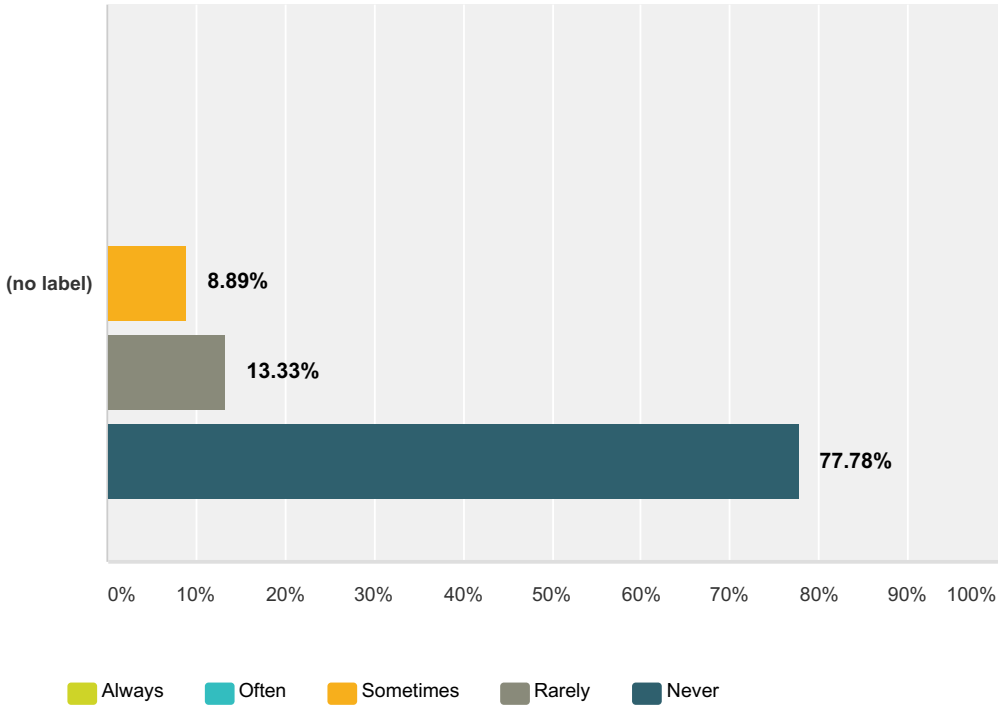


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	46.67% 21	51.11% 23	2.22% 1	0.00% 0	0.00% 0	45	1.56

Basic Statistics				
Minimum 1.00	Maximum 3.00	Median 2.00	Mean 1.56	Standard Deviation 0.54

Q7 My sessions last longer than 4 hours.

Answered: 45 Skipped: 1



	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	0.00% 0	0.00% 0	8.89% 4	13.33% 6	77.78% 35	45	4.69

Basic Statistics				
Minimum 3.00	Maximum 5.00	Median 5.00	Mean 4.69	Standard Deviation 0.63

Q8 When the parties request a reschedule, I use these criteria to decide whether to allow a reschedule:

Answered: 43 Skipped: 3

#	Responses	Date
1	progress with the loan modification review and parties agreement to postpone for compelling reasons.	10/7/2015 10:57 AM
2	reason for reschedule, availability of mediators, if both parties agree, length of time the case has been opened, number of reschedules, communication problems or clarification between both parties, how this will help the case move forward, whether or not there will be a move production session if rescheduled	10/7/2015 9:57 AM
3	Agreement. Readiness. prior requests	10/6/2015 11:09 PM
4	all agree	10/6/2015 5:14 PM
5	reason	10/6/2015 3:01 PM
6	Age of case, number of reschedules, reason for request, timing of request, previous responsiveness of parties.	10/6/2015 2:10 PM
7	If both parties agree	10/6/2015 1:57 PM
8	Length of time the case has been open -> Change of circumstances, number of re-schedules -> Communication difficulties -> If there is a need for clarification between the parties	10/6/2015 1:51 PM
9	Both parties need to agree. Length of time the case has been open. Is there a change of circumstances. Communication difficulties. Is there a need for clarification between the parties. The request needs to be made more than 3 days before the already scheduled session. How many reschedules have there been. Is it in the best interest of keeping the case moving forward. What is to be gained by rescheduling.	10/6/2015 1:03 PM
10	Length of time case has been open. Is there a change in circumstances. Communication difficulties. Is there a need for clarification between the parties. Both parties have to agree. Request needs to be made more than three days before the already scheduled session. How many reschedules have there been. Is it in the best interest in keeping the case moving forward. What is to be gained by rescheduling.	10/6/2015 12:33 PM
11	If both parties agree & mediator agrees, with enough advance notice	10/6/2015 11:52 AM
12	Agreement, feasibility, harm in not rescheduling	10/5/2015 12:57 PM
13	How many times they rescheduled, the reason for it and how much they have accomplished so far.	10/5/2015 9:17 AM
14	Length of time the case has been opened; change of circumstances; # of rescheduled; communication difficulties; need for clarification	10/2/2015 3:19 PM
15	If a second session would be productive towards reaching a resolution	10/2/2015 12:17 PM
16	Will it facilitate an agreement, will a session be productive	10/1/2015 7:58 PM
17	If the parties are agreed, then I usually concur. I sometimes conduct a telephone conference.	10/1/2015 3:27 PM

Foreclosure Fairness Act Mediator Fees

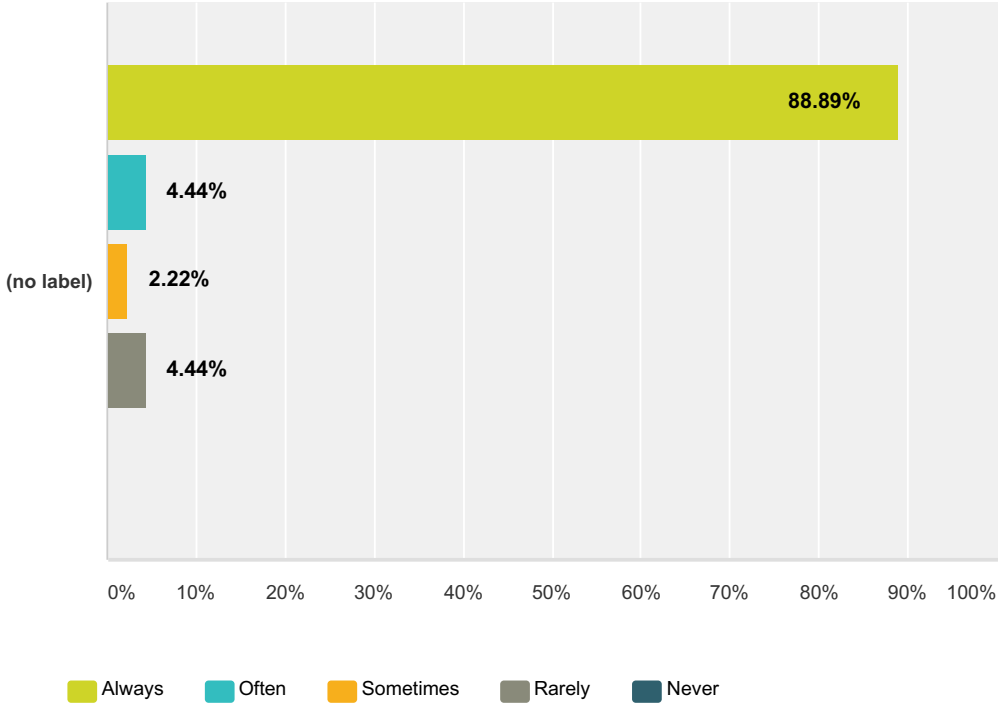
18	If it is mutual. The reason for the reschedule; i.e. often both sides request a little more time. Depends on how much notice. Some reschedules are because a TPP is offered and the session is held until end of the TPP period. If they have been working in good faith, not apparent stall and close to finishing required paperwork and review. Other reasons.	10/1/2015 3:24 PM
19	Are they fully participating in the document exchange/underwriting? Do we need to meet to discuss them? Do we need to met to set expectations for participation?	10/1/2015 2:09 PM
20	Will it help with forward momentum to meet, or not. Sometimes parties need to meet face to face w/someone handling their files at the Bank on the line in order for things to move ahead. Phone consults and emails don't always get things going as efficiently. One mtg seems to speed a case up if it has been in a stalled patter	10/1/2015 11:28 AM
21	If both parties are in agreement I reschedule. If only one party wants the reschedule (rarely) I review the history and timliness of exchange on information, review if anyone has been feet-dragging, then review DOC written guidance and the law then we have an email exchange where I set out my thinking. People work with it.	10/1/2015 10:18 AM
22	The reason for the request to reschedule and how many previous requests ahve been made.	10/1/2015 8:38 AM
23	Make sure both parties are in agreement to reschedule. Evaluate the length of time the case has been open, the number of reschedules, the reason for a reschedule.	9/30/2015 6:40 PM
24	all parties are in agreement to reschedule	9/30/2015 3:05 PM
25	I do a case by case analysis. If it is the first time, almost always granted. If they both agree, always.	9/30/2015 11:14 AM
26	Will parties be better prepared to negotiate if mediation rescheduled.	9/30/2015 11:09 AM
27	If the parties agree, then so do I. If not, then look at issues which are nearly always on the borrowers side. Usually missing documents or sending in separate documents so late that the documents are stale.	9/30/2015 11:08 AM
28	Basis for the request and input from the other party.	9/30/2015 10:23 AM
29	both parties must agree and must be done 3 bus days prior	9/30/2015 9:25 AM
30	Written agreement of the parties.	9/29/2015 5:56 PM
31	Are they on the same page, what are the circumstances.	9/29/2015 5:33 PM
32	Who requests it. How many requests for re-schedules there have been. The promptness of complying with submission of documents and being responsive to requests.	9/29/2015 5:24 PM
33	length of time the case has been opened, change of circumstances, number of reschedules, communication difficulties, or if there is a need for clarification between the parties, mediator approval, and mutual agreement of the parties	9/29/2015 4:49 PM
34	The Parties need to be in agreement + it's reasonable	9/29/2015 4:26 PM
35	If both parties are in agreement to reschedule	9/29/2015 4:04 PM
36	mutual agreement of the parties; duration and status of the case	9/29/2015 3:04 PM
37	Need, unforeseen circumstances and bad thing some times happen	9/29/2015 2:54 PM
38	will they be ready _next_ time? how can I help that happen?	9/29/2015 2:04 PM
39	Mutual agreement of the parties	9/29/2015 1:04 PM
40	If they are ready to have a productive conversation	9/29/2015 1:02 PM

Foreclosure Fairness Act Mediator Fees

41	whether the other party agrees or, if not, good cause	9/29/2015 12:54 PM
42	Whether the parties have fully produced documents and whether the Beneficiary can make a decision	9/29/2015 12:53 PM
43	guidelines	9/29/2015 12:51 PM

Q9 I ask both parties to agree in writing to a reschedule.

Answered: 45 Skipped: 1



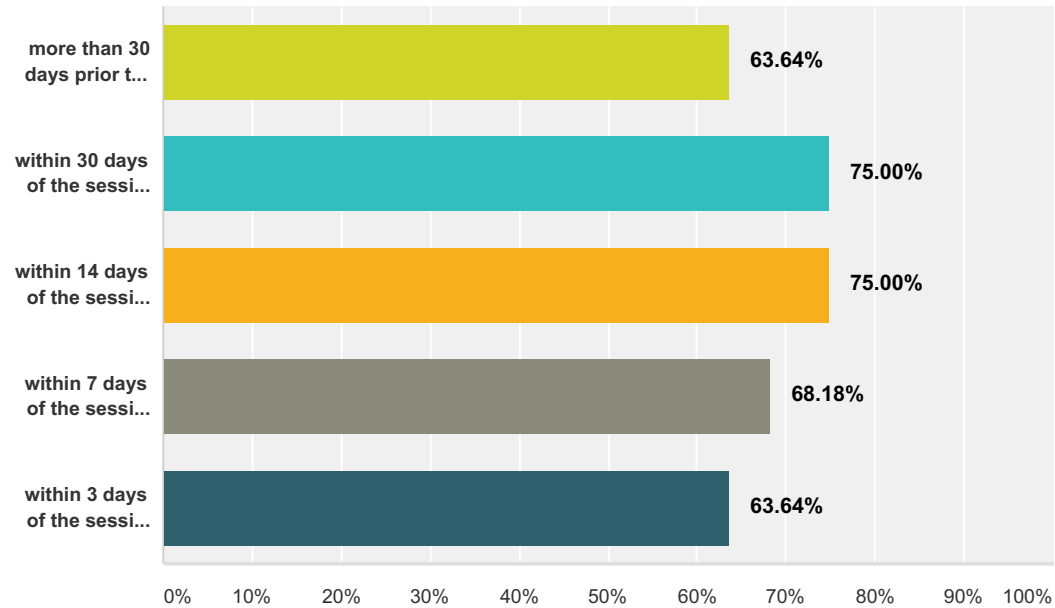
	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	88.89% 40	4.44% 2	2.22% 1	4.44% 2	0.00% 0	45	1.22

Basic Statistics				
Minimum 1.00	Maximum 4.00	Median 1.00	Mean 1.22	Standard Deviation 0.70

Foreclosure Fairness Act Mediator Fees

Q10 I charge a rescheduling fee when the parties request a reschedule. Check all that apply.

Answered: 44 Skipped: 2



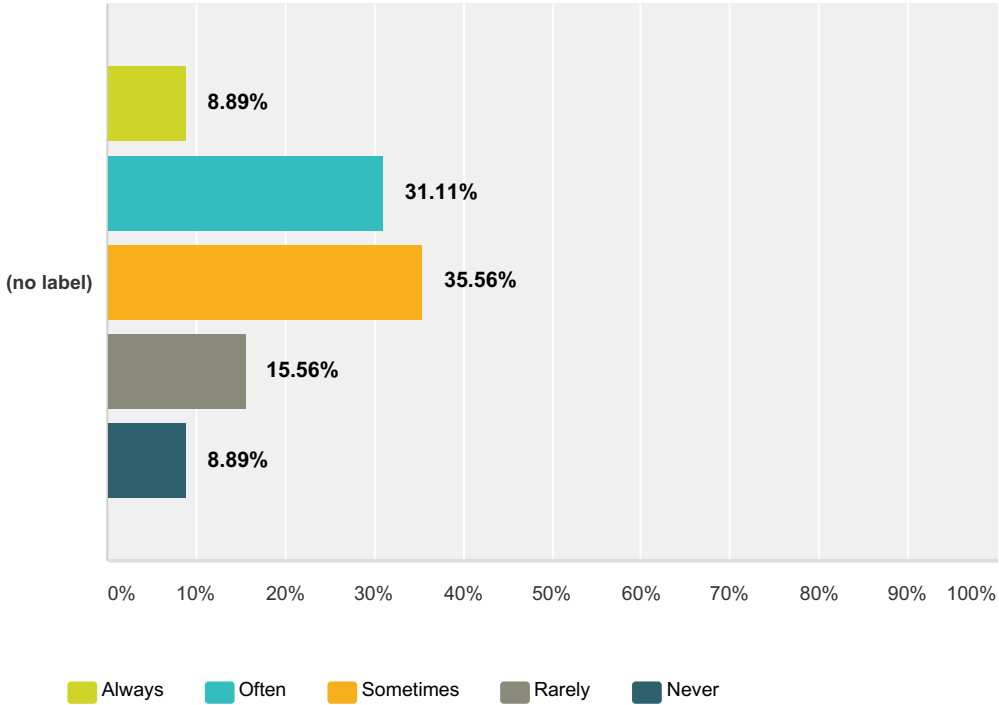
Answer Choices	Responses	
more than 30 days prior to the session date (1)	63.64%	28
within 30 days of the session date (2)	75.00%	33
within 14 days of the session date (3)	75.00%	33
within 7 days of the session date (4)	68.18%	30
within 3 days of the session date (5)	63.64%	28
Total Respondents: 44		

Foreclosure Fairness Act Mediator Fees

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 3.00	Mean 2.98	Standard Deviation 1.37

Q11 I allow reschedules when the parties request them less than 3 business days of the session date.

Answered: 45 Skipped: 1

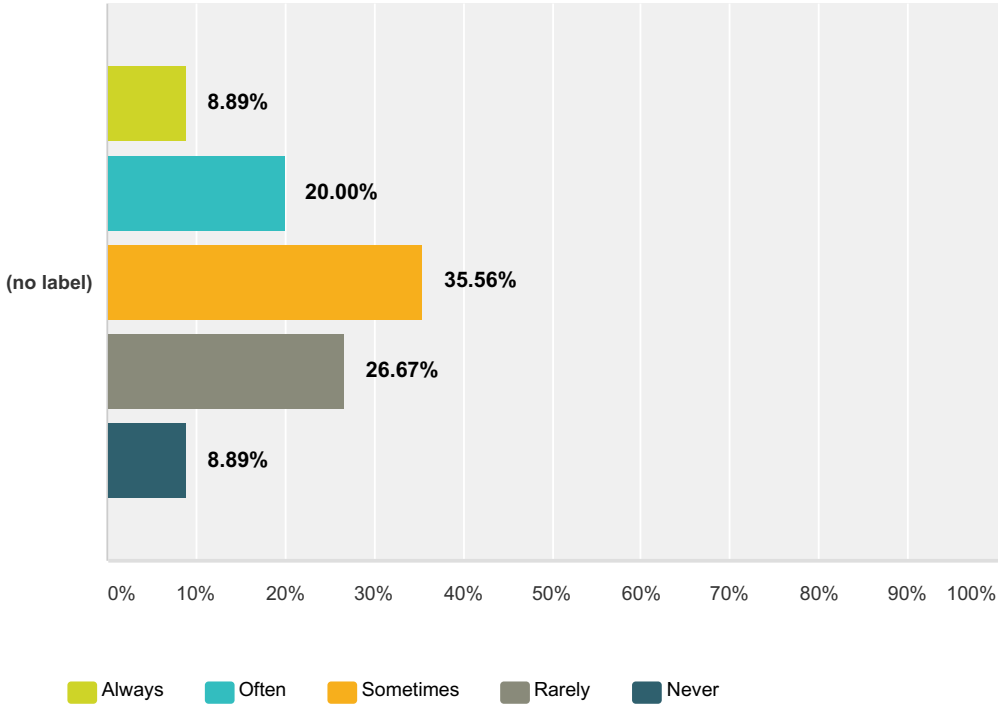


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	8.89% 4	31.11% 14	35.56% 16	15.56% 7	8.89% 4	45	2.84

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 3.00	Mean 2.84	Standard Deviation 1.07

Q12 I allow reschedules when the parties request them less than 2 business days of the session date.

Answered: 45 Skipped: 1

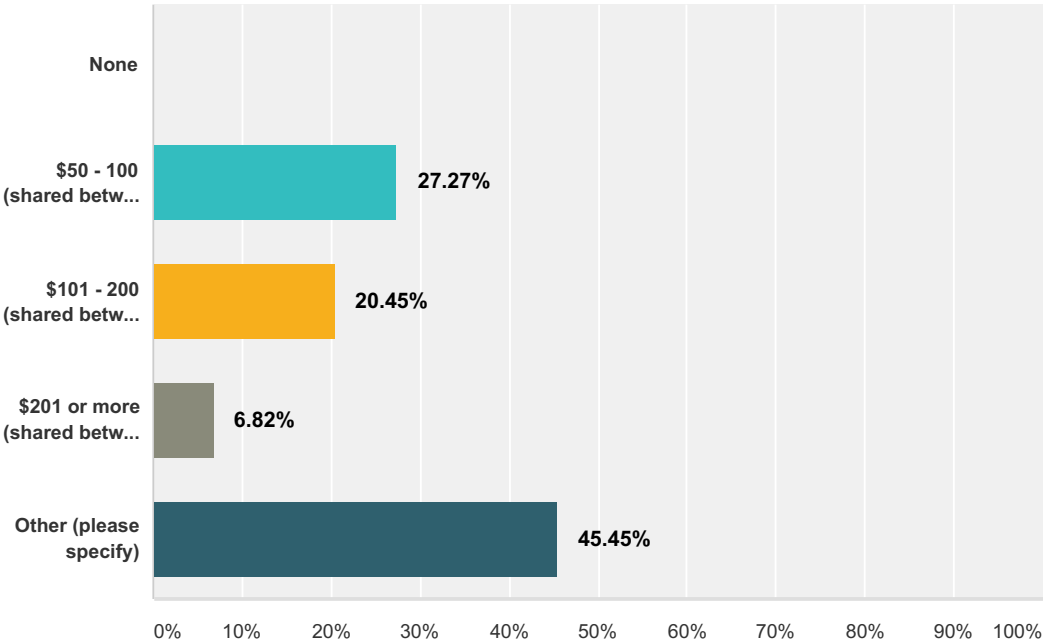


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	8.89% 4	20.00% 9	35.56% 16	26.67% 12	8.89% 4	45	3.07

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 3.00	Mean 3.07	Standard Deviation 1.08

Q13 My rescheduling fee is:

Answered: 44 Skipped: 2



Answer Choices	Responses	
None (1)	0.00%	0
\$50 - 100 (shared between the two parties) (2)	27.27%	12
\$101 - 200 (shared between the two parties) (3)	20.45%	9
\$201 or more (shared between the two parties) (4)	6.82%	3
Other (please specify) (5)	45.45%	20
Total		44

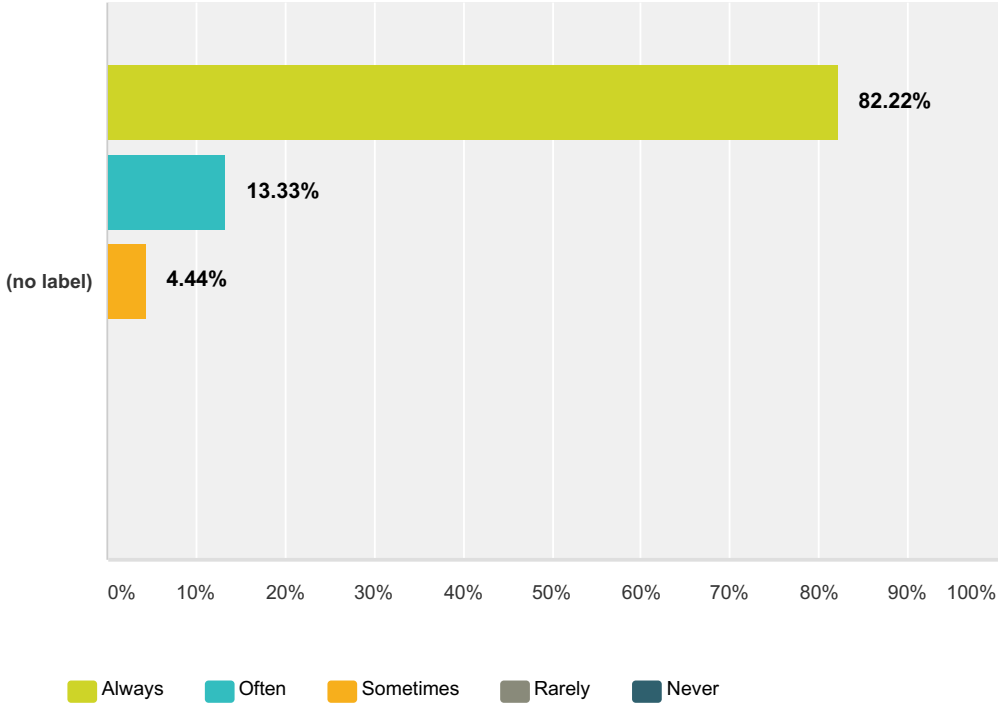
Foreclosure Fairness Act Mediator Fees

Basic Statistics				
Minimum 2.00	Maximum 5.00	Median 4.00	Mean 3.70	Standard Deviation 1.29

#	Other (please specify)	Date
1	\$100 to be shared with both parties	10/7/2015 9:57 AM
2	100-200	10/6/2015 5:14 PM
3	100-200	10/6/2015 1:57 PM
4	\$100-\$200	10/6/2015 1:51 PM
5	\$100 to be shared equally between the two parties	10/6/2015 1:03 PM
6	\$100 to be shared equally between the two parties.	10/6/2015 12:33 PM
7	\$100-\$200	10/6/2015 11:52 AM
8	100-200	10/6/2015 8:59 AM
9	\$100 - \$200	10/2/2015 3:19 PM
10	Normally None, but if rescheduling within 3 days of the session, a rescheduling fee may be charged. The fee is \$100 or less, shared between the parties.	10/1/2015 3:27 PM
11	\$100 shared if more than 72 business hours notice. \$100 each if less than 72 hours notice. I rent professional conference rooms and have to pay for them in advance. The fee I am charged is not refundable with less than 72 hours notice.	10/1/2015 3:24 PM
12	\$50 per party always; less than 72 hours prior, \$200 per party	9/30/2015 3:05 PM
13	If a side has not provided documents or otherwise has not participated; then i charge them \$200 to reschedule and give them another date. It they both just need a little more time and we have not met, i do not charge anything to move the date out.	9/30/2015 11:14 AM
14	Depends on the timing	9/29/2015 5:33 PM
15	It really depends on the circumstances. Usually it is zero. But if someone has been delinquent in providing documents then I will charge parties \$50.00 each.	9/29/2015 5:24 PM
16	>10 days - \$100/per party <10 then \$200 per party	9/29/2015 4:26 PM
17	\$200 to the party requesting the reschedule (spilt even if both parties are in agreement)	9/29/2015 4:04 PM
18	It depends on if the rescheduling occurs within 5 days of the mediation session or not. If greater than 5 days, \$100 per party. If equal to or less than 5 days, \$200 per party.	9/29/2015 3:04 PM
19	\$100 shared between the parties if rescheduled more than 5 days in advance; \$400 shared between parties if rescheduled with 5 or less days notice.	9/29/2015 1:04 PM
20	3 days or less before scheduled date-200, more than 3 day notice-200	9/29/2015 12:51 PM

Q14 My rescheduling fees are charged equally to the two parties.

Answered: 45 Skipped: 1



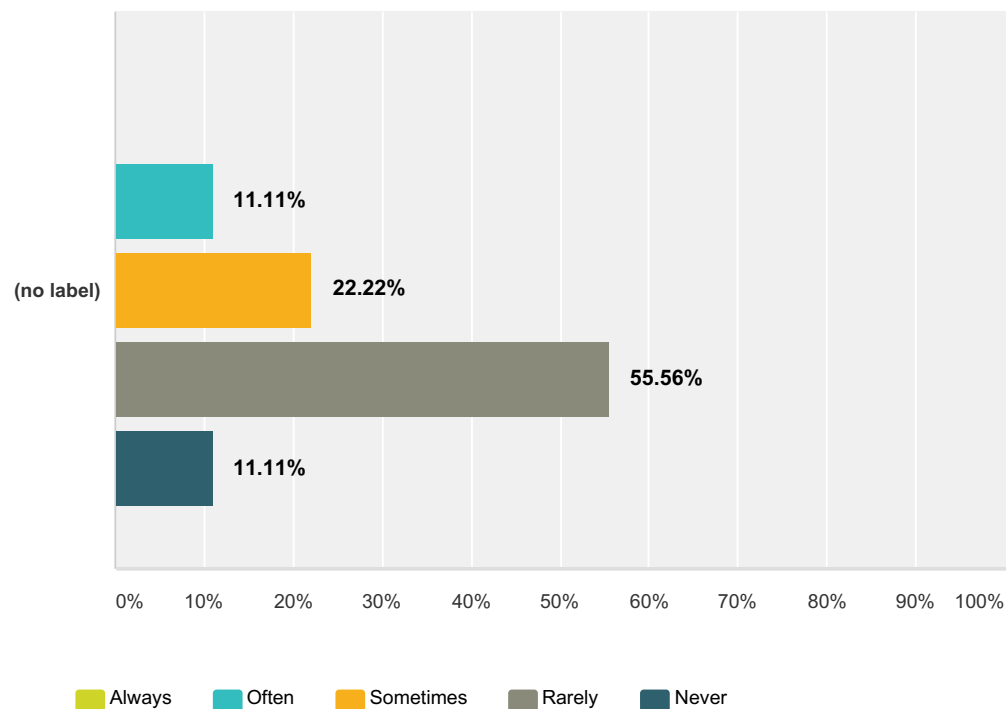
	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	82.22% 37	13.33% 6	4.44% 2	0.00% 0	0.00% 0	45	1.22

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	3.00	1.00	1.22	0.51

Foreclosure Fairness Act Mediator Fees

Q15 I waive the rescheduling fees.

Answered: 45 Skipped: 1



	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	0.00% 0	11.11% 5	22.22% 10	55.56% 25	11.11% 5	45	3.67

Basic Statistics				
Minimum 2.00	Maximum 5.00	Median 4.00	Mean 3.67	Standard Deviation 0.82

Foreclosure Fairness Act Mediator Fees

Q16 These are the circumstances when I waive the rescheduling fees:

Answered: 39 Skipped: 7

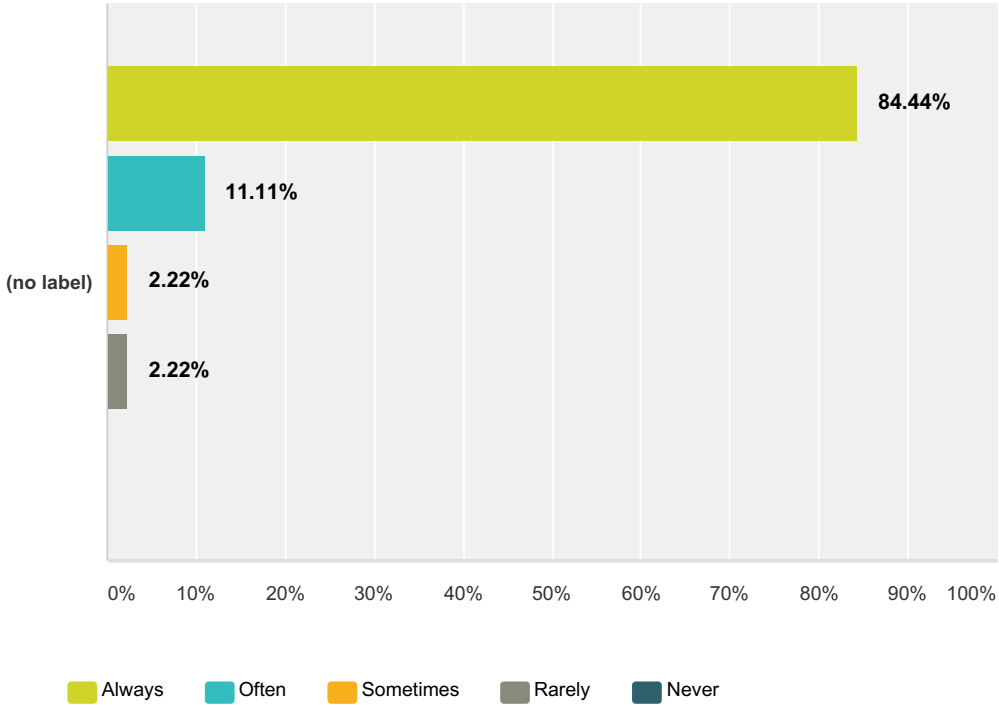
#	Responses	Date
1	Pending the permanent modification document exchange.	10/7/2015 10:57 AM
2	the mediator had to a change to her schedule	10/7/2015 9:57 AM
3	circumstances. ability to pay	10/6/2015 11:09 PM
4	mediator/CDR imposed reschedule	10/6/2015 5:14 PM
5	mediation/CDRimposed rescheduling	10/6/2015 3:01 PM
6	If rescheduled close to when the mediation date was initially confirmed.	10/6/2015 2:10 PM
7	Mediator/ DRC imposed reschedule	10/6/2015 1:51 PM
8	Mediator or DRC schedule requires reschedule.	10/6/2015 1:03 PM
9	Mediator or DRC schedule requires reschedule.	10/6/2015 12:33 PM
10	Mediator/DRC imposed reschedule	10/6/2015 11:52 AM
11	Unforeseen circumstances and emergencies	10/5/2015 12:57 PM
12	The borrowers are challenged in their ability to communicate in English	10/5/2015 9:17 AM
13	Mediator / CDR imposed reschedule	10/2/2015 3:19 PM
14	When the reschedule was done at my request, when the reschedule date was a mistake by one of the parties and they notify all in a timely manner.	10/2/2015 12:17 PM
15	extenuating circumstances, to encourage a postponement if one would forward the process	10/1/2015 7:58 PM
16	Usually when agreed to by the parties.	10/1/2015 3:27 PM
17	If the parties communicate promptly and effectively regarding rescheduling.	10/1/2015 2:09 PM
18	If the parties are working well together and no one is "feet dragging" before the initial mediation there might be rescheduling - I don't usually pay a lot of attention to rescheduling fees. Often a second mediation is scheduled & I note I need to put in place an office protocol for collecting this because I don't seem to really be capturing the fees I said I would charge (my fault - I should mention it and charge). IF for some reason I didn't send out a formal notification with fee schedule, I only charge the fees mentioned in the DOC initial letter-never other fees.	10/1/2015 10:18 AM
19	When there has been unforeseen emergency	10/1/2015 8:38 AM
20	If I've made an error or if there was a miscommunication or misunderstanding.	9/30/2015 6:40 PM
21	When is to no fault of one party and the other party agrees to pay the full fee.	9/30/2015 12:39 PM

Foreclosure Fairness Act Mediator Fees

22	as noted above, i do not charge if both sides have been complying.	9/30/2015 11:14 AM
23	Unexpected illness or family emergency	9/30/2015 11:09 AM
24	When I was the reason for the rescheduling. Otherwise I have never had anyone ask for a waiver of the fees	9/30/2015 11:08 AM
25	if i have screwed up the schedule	9/30/2015 9:25 AM
26	Reschedule is a result of mediator's request.	9/29/2015 5:56 PM
27	Hardship	9/29/2015 5:33 PM
28	When parties are waiting for a review to be completed prior to the mediation session.	9/29/2015 5:24 PM
29	if the need is due to an issue with the facility, or the mediator	9/29/2015 4:49 PM
30	Unavoidable issues = death/accident/work schedule shift	9/29/2015 4:26 PM
31	hardship on borrower	9/29/2015 4:04 PM
32	emergencies (e.g., medical, family passing, etc.)	9/29/2015 3:04 PM
33	When I am the one needing to reschedule	9/29/2015 2:54 PM
34	grammar police citation - you meant "waive"? mediator error, death in fam	9/29/2015 2:04 PM
35	Reschedule was due to an unavoidable emergency	9/29/2015 1:04 PM
36	When mistakes were made by the DRC or mediator in convening the session	9/29/2015 1:02 PM
37	My standard practice is to waive. But if I have expended a substantial effort getting the session scheduled, and anticipate further significant effort to reschedule, I will charge a fee.	9/29/2015 12:54 PM
38	Usually when the borrowers are prepared but the beneficiary is not.	9/29/2015 12:53 PM
39	varies, rarely done	9/29/2015 12:51 PM

Q17 I apply the same rescheduling policies and fees to all sessions, initial and subsequent.

Answered: 45 Skipped: 1

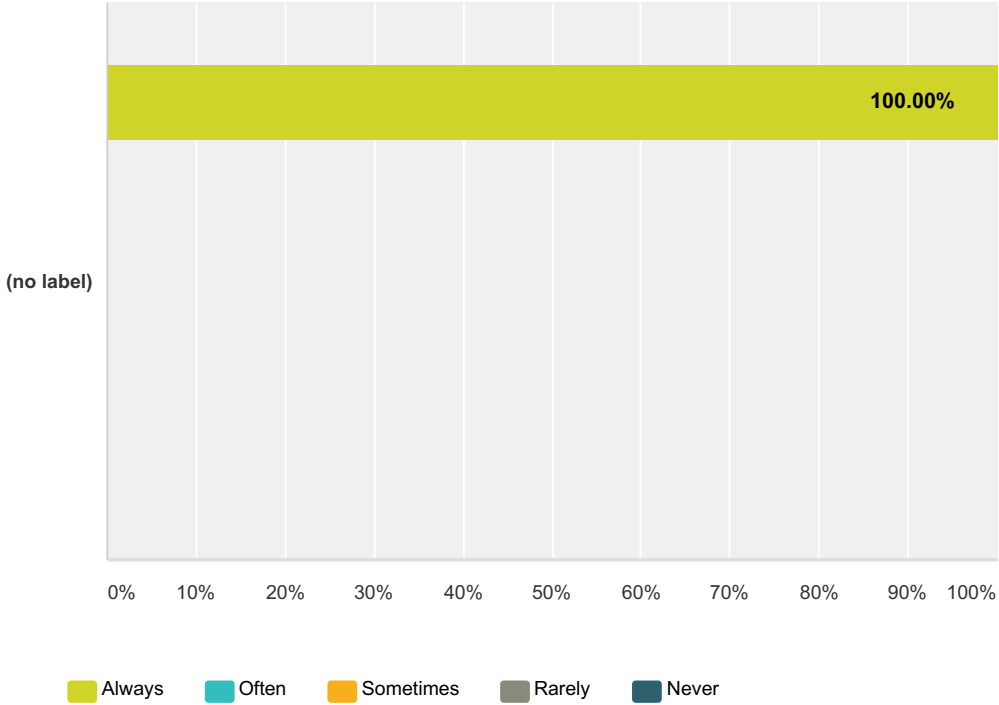


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	84.44% 38	11.11% 5	2.22% 1	2.22% 1	0.00% 0	45	1.22

Basic Statistics				
Minimum 1.00	Maximum 4.00	Median 1.00	Mean 1.22	Standard Deviation 0.59

Q18 For the initial session, my mediator fee is \$200 for each party.

Answered: 45 Skipped: 1

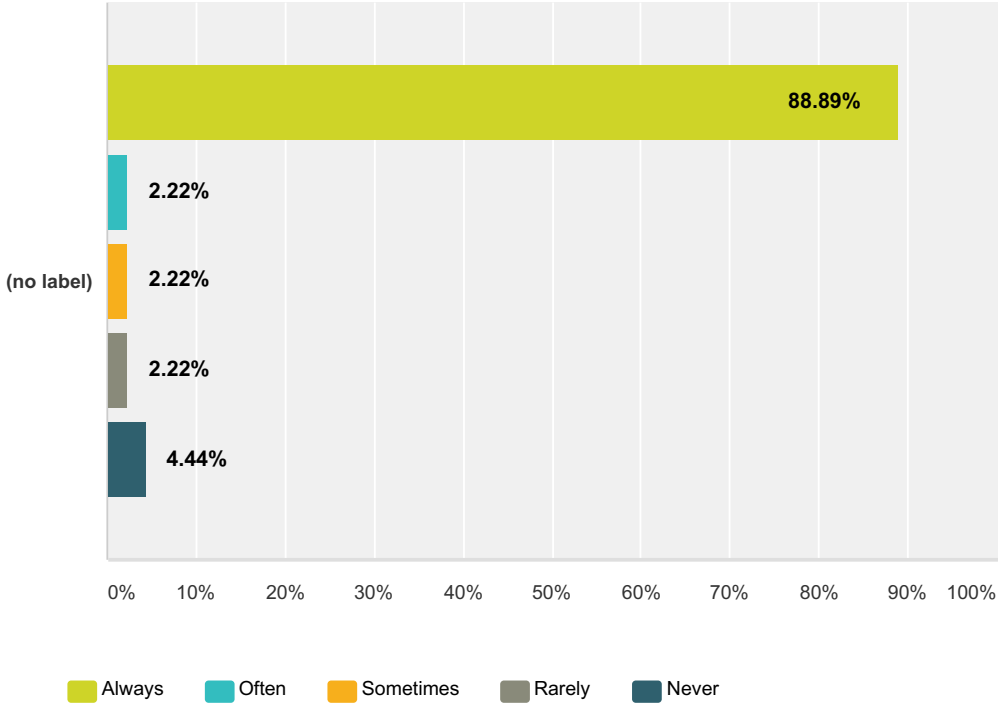


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	100.00% 45	0.00% 0	0.00% 0	0.00% 0	0.00% 0	45	1.00

Basic Statistics				
Minimum 1.00	Maximum 1.00	Median 1.00	Mean 1.00	Standard Deviation 0.00

Q19 For any subsequent sessions, my mediator fee is \$200 for each party.

Answered: 45 Skipped: 1



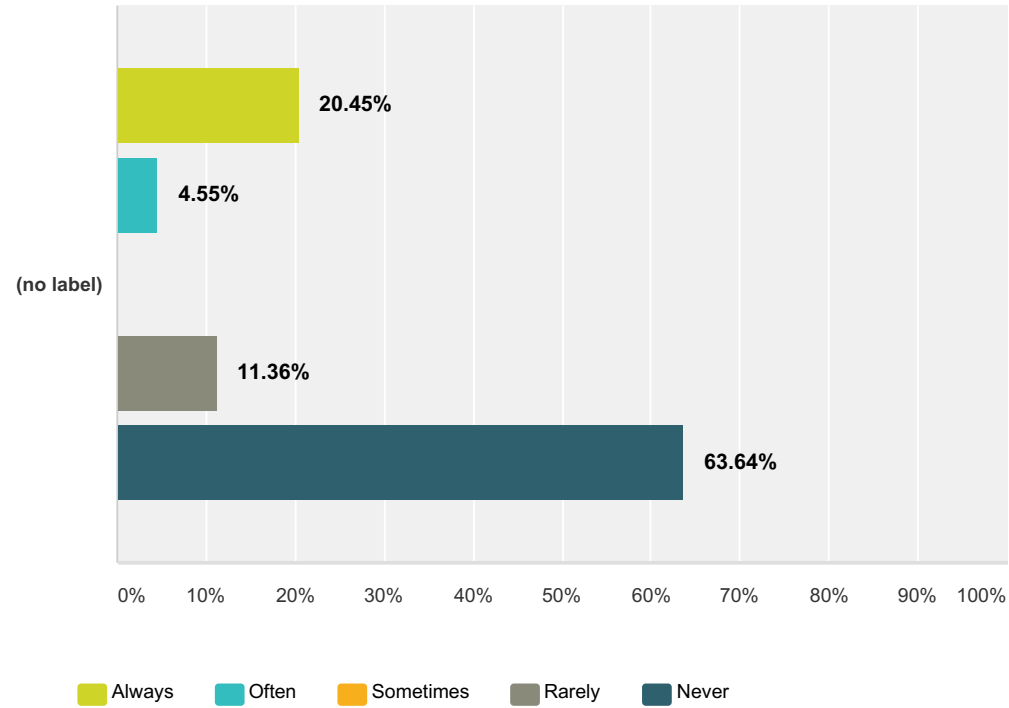
	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	88.89% 40	2.22% 1	2.22% 1	2.22% 1	4.44% 2	45	1.31

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 1.00	Mean 1.31	Standard Deviation 0.96

Foreclosure Fairness Act Mediator Fees

Q20 I charge an additional \$130 for a 4th hour of session.

Answered: 44 Skipped: 2



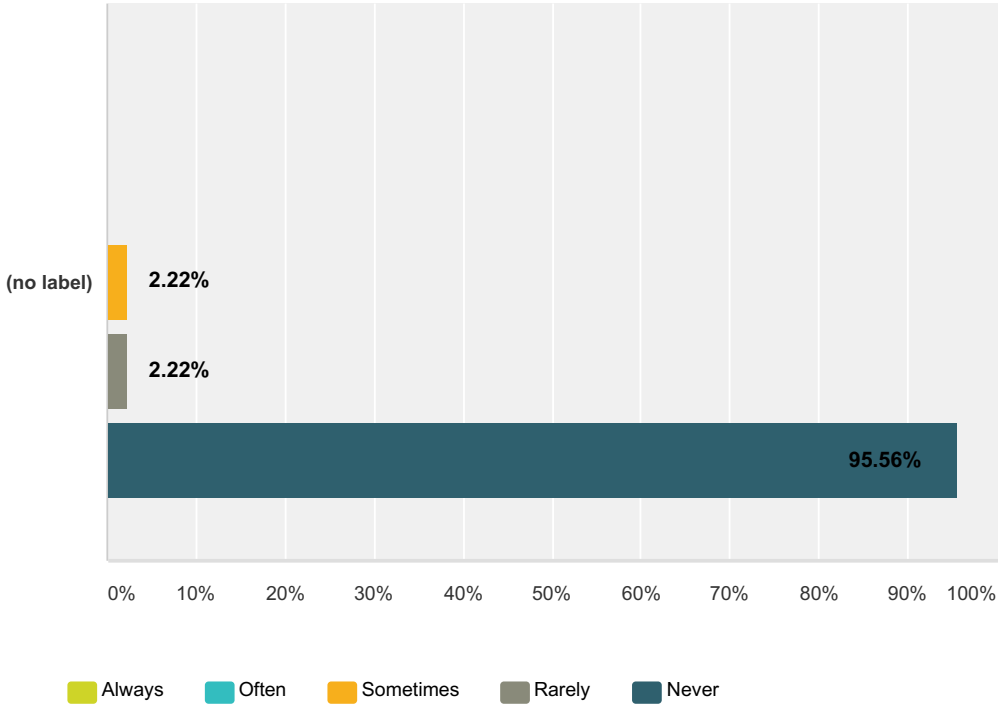
	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	20.45%	4.55%	0.00%	11.36%	63.64%	44	3.93
	9	2	0	5	28		

Basic Statistics					
Minimum	Maximum	Median	Mean	Standard Deviation	
1.00	5.00	5.00	3.93	1.63	

Foreclosure Fairness Act Mediator Fees

Q21 I charge additional fees for a 5th or 6th hour of session. If your session doesn't last 5-6 hours, select Never.

Answered: 45 Skipped: 1



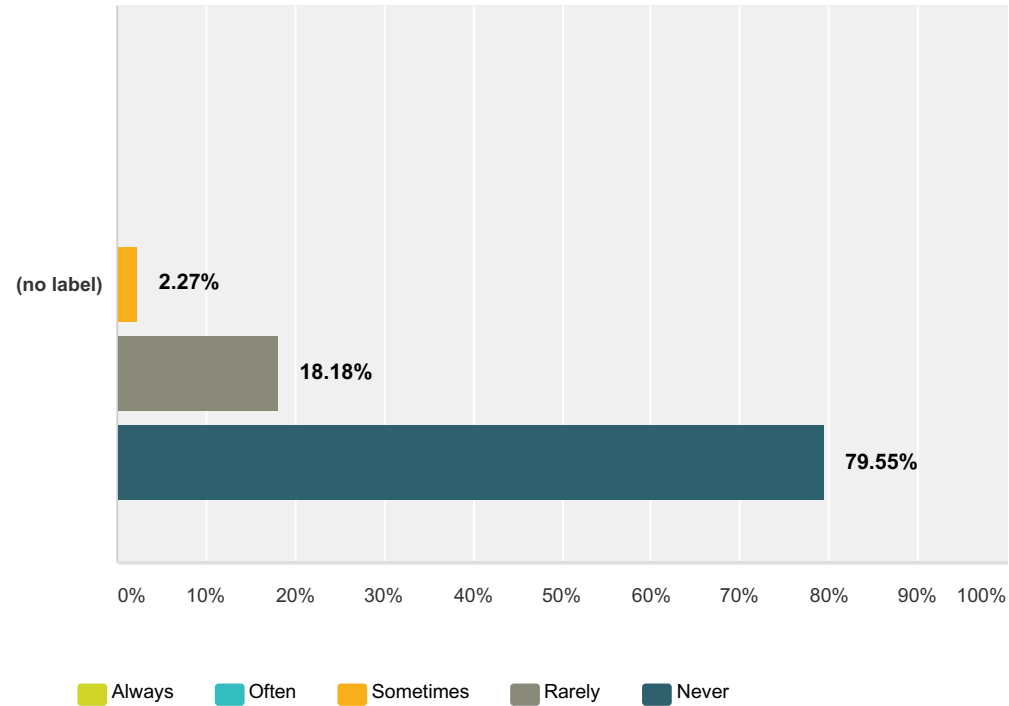
	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	0.00% 0	0.00% 0	2.22% 1	2.22% 1	95.56% 43	45	4.93

Basic Statistics				
Minimum 3.00	Maximum 5.00	Median 5.00	Mean 4.93	Standard Deviation 0.33

Foreclosure Fairness Act Mediator Fees

Q22 I refund the mediator fee to the parties if a session doesn't occur.

Answered: 44 Skipped: 2

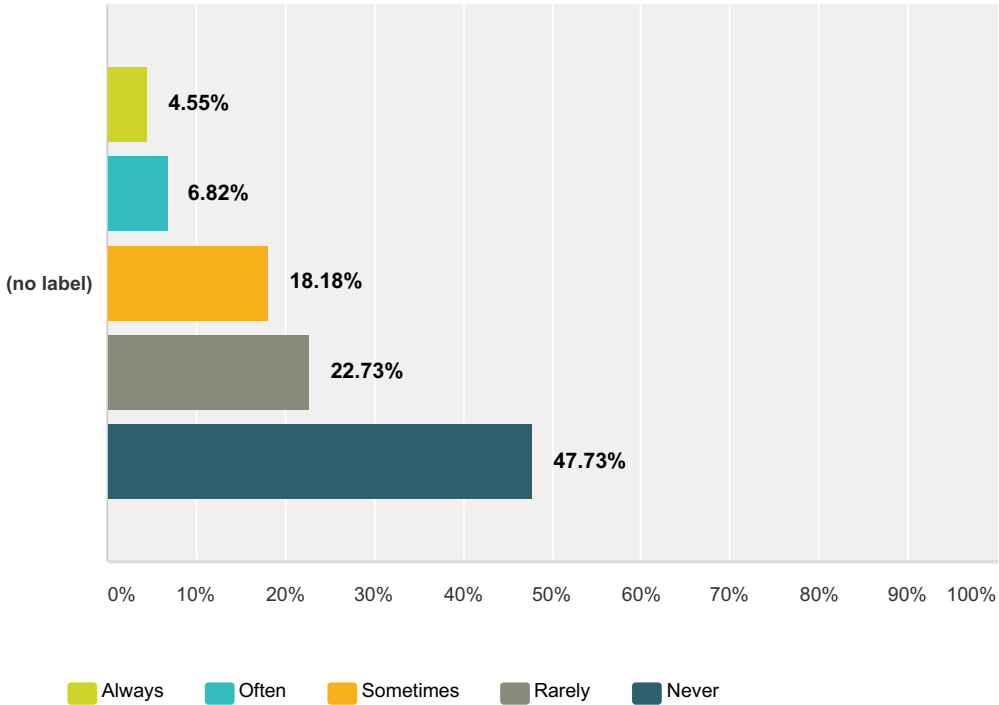


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	0.00%	0.00%	2.27%	18.18%	79.55%	44	4.77
	0	0	1	8	35		

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
3.00	5.00	5.00	4.77	0.47

Q23 On my AVERAGE case, my current fee structure (i.e., \$400 session fee, \$130 additional hour fee, rescheduling fees) is sufficient to cover my costs and compensate for my time.

Answered: 44 Skipped: 2

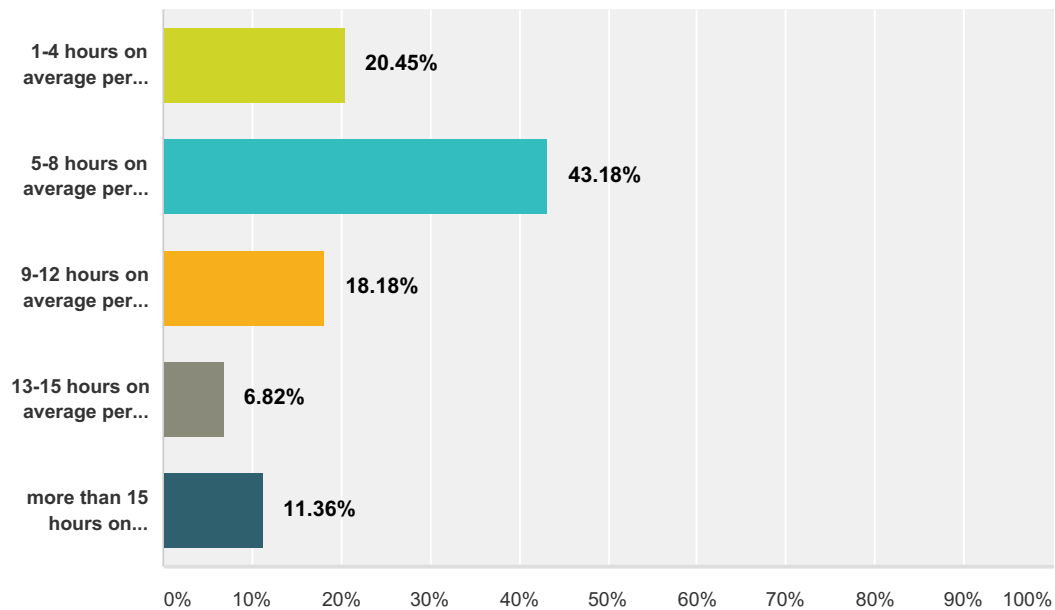


	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Total	Weighted Average
(no label)	4.55% 2	6.82% 3	18.18% 8	22.73% 10	47.73% 21	44	4.02

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 4.00	Mean 4.02	Standard Deviation 1.16

Q24 This is the AVERAGE number of hours I spend per mediation SESSION. My calculations include scheduling, preparation, communication with/between the parties, mediating the session, and certification.

Answered: 44 Skipped: 2



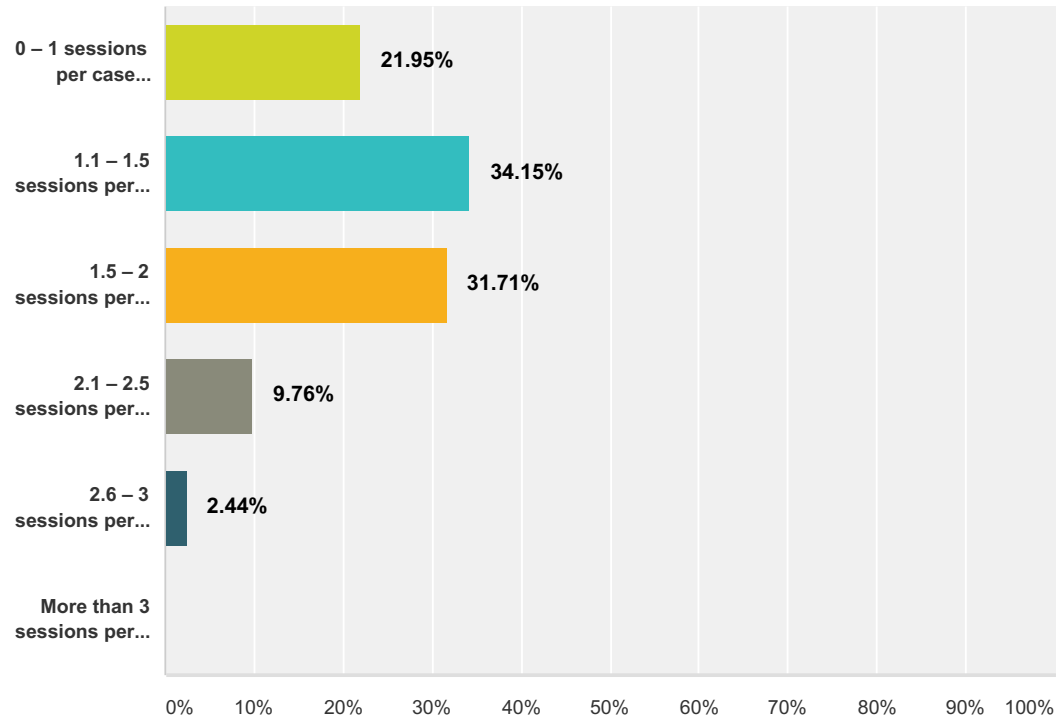
Answer Choices	Responses	
1-4 hours on average per session (not per case) (1)	20.45%	9
5-8 hours on average per session (not per case) (2)	43.18%	19
9-12 hours on average per session (not per case) (3)	18.18%	8
13-15 hours on average per session (not per case) (4)	6.82%	3
more than 15 hours on average per session (not per case) (5)	11.36%	5

Foreclosure Fairness Act Mediator Fees

Total				44
Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 2.00	Mean 2.45	Standard Deviation 1.21

Q25 This is my AVERAGE number of sessions per mediation CASE. For all the cases I certified, I divided the total number of sessions by the total number of cases.

Answered: 41 Skipped: 5



Answer Choices	Responses	
0 – 1 sessions per case (includes cases that don't go to session) (1)	21.95%	9
1.1 – 1.5 sessions per case, on average (2)	34.15%	14
1.5 – 2 sessions per case, on average (3)	31.71%	13
2.1 – 2.5 sessions per case, on average (4)	9.76%	4

Foreclosure Fairness Act Mediator Fees

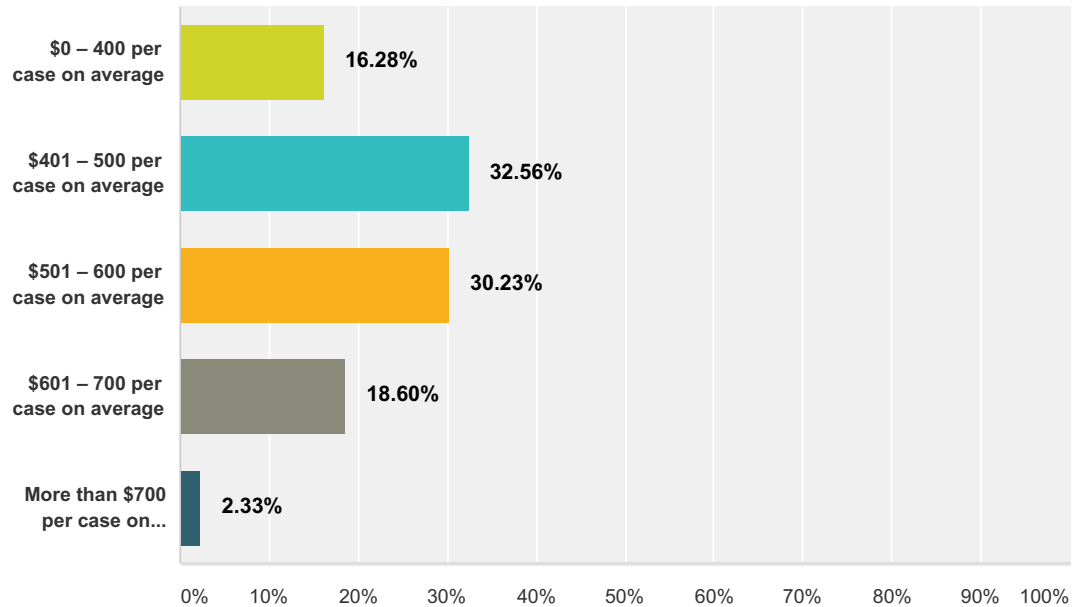
2.6 – 3 sessions per case, on average (5)	2.44%	1
More than 3 sessions per case, on average (6)	0.00%	0
Total		41

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	2.37	1.01

Foreclosure Fairness Act Mediator Fees

Q26 This is my AVERAGE total revenue per mediation CASE from all fees (i.e., \$400 session fee, \$130 additional hour fee, rescheduling fees).

Answered: 43 Skipped: 3



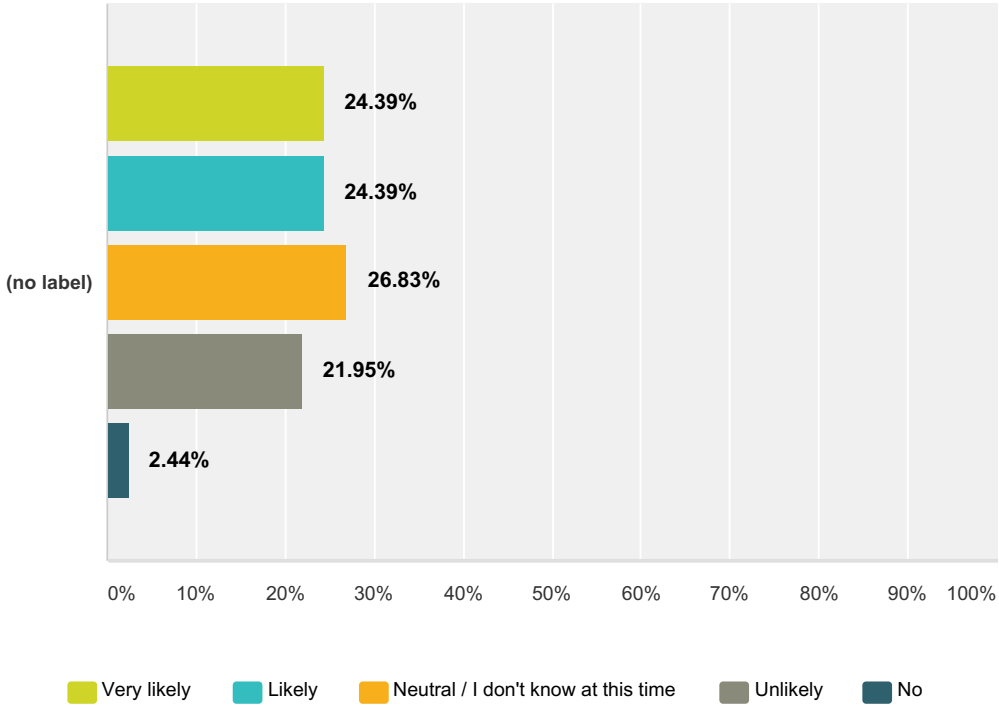
Answer Choices	Responses	
\$0 – 400 per case on average (1)	16.28%	7
\$401 – 500 per case on average (2)	32.56%	14
\$501 – 600 per case on average (3)	30.23%	13
\$601 – 700 per case on average (4)	18.60%	8
More than \$700 per case on average (5)	2.33%	1
Total		43

Foreclosure Fairness Act Mediator Fees

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 3.00	Mean 2.58	Standard Deviation 1.04

Q27 If the current \$400 fee does not change, I will continue to take foreclosure mediation assignments from Commerce.

Answered: 41 Skipped: 5



	Very likely (1)	Likely (2)	Neutral / I don't know at this time (3)	Unlikely (4)	No (5)	Total	Weighted Average
(no label)	24.39% 10	24.39% 10	26.83% 11	21.95% 9	2.44% 1	41	2.54

Basic Statistics					
Minimum	Maximum	Median	Mean	Standard Deviation	
1.00	5.00	3.00	2.54	1.15	

Q28 What efficiencies have you implemented (or are thinking of implementing) in order to reduce the cost of providing foreclosure mediation services?

Answered: 39 Skipped: 7

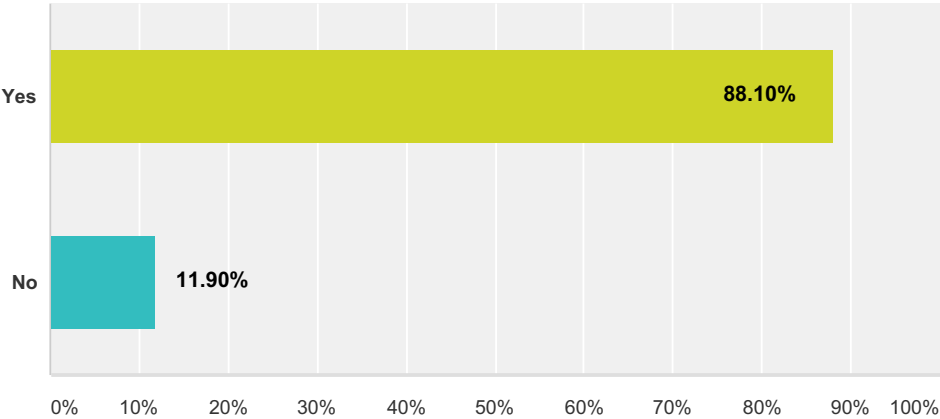
#	Responses	Date
1	Closed my office and am working from home!	10/7/2015 11:06 AM
2	we are working to cut down on the hours by being better training, and only work on foreclosure on Mondays and Wednesday	10/7/2015 10:09 AM
3	given up my office and require parties to provide a space if none is available I use KCBA cont room	10/6/2015 11:13 PM
4	sharing case management	10/6/2015 5:18 PM
5	based on all actions from referral to certification	10/6/2015 3:06 PM
6	Additional book-keeping/case tracking systems	10/6/2015 2:20 PM
7	Mination based on all actions from referral to certificate	10/6/2015 2:07 PM
8	*Template letters/emails *Reminder/Readiness emails *Schedule delivery for reminder emails *Encourage reschedules if parties are not ready *Setting aside time to focus on foreclosure *Adjusting spreadsheets to better track case details and statistics *Putting collecting borrower's fees on their attorney if they have one *Connecting with beneficiary law firms for ease of collecting payments when due *Having parties mail hardcopies of documents needed for mediation to save paper and ink *limiting turnover of staff *as cases drop reducing staff time	10/6/2015 2:04 PM
9	Reduced intake/case management for FFA to 2 mornings per week. Thorough training of new intake/case management staff. Working to incorporate FFA intake/case management into regular intake/case management duties. Less E.D. time spent on intake/case management.	10/6/2015 1:03 PM
10	Reduced FFA Intake/Case Management to two mornings per week. Thorough training of new intake case management staff. Working to incorporate FFA Case Management into regular Intake/Case Management duties.	10/6/2015 12:59 PM
11	combining with other DRCs to do regionalized intake, limiting "babysitting" e-mail correspondence with non-responsive advocates and parties	10/6/2015 11:53 AM
12	Streamline our internal process. Have one person in charge of case from beginning to end, rather than separation of duties	10/6/2015 9:02 AM
13	1. Following up on document exchange details to eliminate avoidable reschedules, or second sessions. 2. Personal phone calls to borrowers to discuss payment, and let them know not to disregard mail/email from my office. 3. Follow up with the Trustee when a beneficiary representative does not appear within 30 days of the initial referral. 4. Requesting hard copies delivered to the mediator from the parties of packets and documents.	10/5/2015 1:30 PM
14	I keep the files and documents in electronic form and don't print them out.	10/5/2015 9:20 AM
15	Better billing system	10/4/2015 1:35 PM
16	implemented: timelines with consequences, set clear expectations for communication and behavior, consider good faith determination based on all actions from referral to certificate	10/2/2015 3:28 PM

Foreclosure Fairness Act Mediator Fees

17	more telephone conferences	10/1/2015 3:44 PM
18	Assisting the parties with issues via email to help move things along to avoid last minute cancellations. I do readiness checks a week before a scheduled mediation. All my work is done electronically except for the mediation sessions themselves.	10/1/2015 3:37 PM
19	I make better use of my time; I use session dates to encourage preparation and encourage parties to reschedule once if needed.	10/1/2015 2:37 PM
20	I honestly doubt the cost can be reduced any more unless you just ignore the case, don't make a regular effort to follow up on communication, requesta for docs, timelines, etc.	10/1/2015 11:39 AM
21	A lot of the communication is by email. When we are simply scheduling a session to await resolution of an agreed outcome (three month trial then finalization of paperwork) this is streamlined - I don't charge a fee for the second session or scheduling it. BUT I now think I should be doing this...I told the participants that I would but I don't follow up and do it.	10/1/2015 10:30 AM
22	n/a	9/30/2015 12:44 PM
23	Just pick a date for the mediation and now wait around for all parties to agree on a date. This takes an enormous amount of time waiting around for the parties to agree on a date	9/30/2015 11:26 AM
24	Use email instead of US mail for everything.	9/30/2015 11:14 AM
25	Billins system to keep track of rescheduling fees	9/30/2015 11:13 AM
26	None	9/30/2015 10:29 AM
27	use of technology	9/30/2015 9:27 AM
28	Charging a late fee in hopes that parties will pay on time and prevent repeated collection activities.	9/29/2015 6:08 PM
29	Streamlining case management	9/29/2015 5:36 PM
30	Being very proactive in communication with the parties. Sending out reminders 4 weeks in advance, 2 weeks in advance, 1 week in advance of a mediation so we do not get to 2-3 days before a mediation to re-schedule.	9/29/2015 5:28 PM
31	reduced the number of check in and follow up emails, stopped do a complete review of docs as they come in (I only review just before a session)	9/29/2015 4:53 PM
32	Multiple advance notices/certification templates	9/29/2015 4:33 PM
33	phone conferences	9/29/2015 4:21 PM
34	using space that is public or provided by the beneficiary rep or borrower rep	9/29/2015 3:09 PM
35	the NonAvailability Calendar & Case Review Fridays	9/29/2015 2:11 PM
36	The only efficiency I have not yet implemented is certifying and finding borrower's in bad faith who do not timely pay fees	9/29/2015 1:15 PM
37	I have my assistant prepare first drafts of notices. I wait to review materials till they're complete. I'm proactive about sending reminders.	9/29/2015 1:05 PM
38	email notices and certifications, only allow parties to call in so no phone cost	9/29/2015 12:58 PM
39	My admin staff handles all duties until the parties show up for mediation	9/29/2015 12:56 PM

Q29 Taking these efficiencies into consideration, do you believe there should be an increase in the first session fee?

Answered: 42 Skipped: 4



Answer Choices	Responses	
Yes (1)	88.10%	37
No (2)	11.90%	5
Total		42

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	1.00	1.12	0.32

Foreclosure Fairness Act Mediator Fees

Q30 If Yes to the last question, how much do you recommend for the first session fee? Enter a number, e.g., 400.

Answered: 36 Skipped: 10

#	Responses	Date
1	600	10/7/2015 10:09 AM
2	800	10/6/2015 11:13 PM
3	600	10/6/2015 5:18 PM
4	600	10/6/2015 3:06 PM
5	600	10/6/2015 2:07 PM
6	600	10/6/2015 2:04 PM
7	600	10/6/2015 1:03 PM
8	600	10/6/2015 12:59 PM
9	600	10/6/2015 11:53 AM
10	600	10/6/2015 9:02 AM
11	800	10/5/2015 1:30 PM
12	500	10/5/2015 9:20 AM
13	600	10/4/2015 1:35 PM
14	600	10/2/2015 3:28 PM
15	300	10/1/2015 8:03 PM
16	600	10/1/2015 3:44 PM
17	500	10/1/2015 3:37 PM
18	800	10/1/2015 11:39 AM
19	500	10/1/2015 10:30 AM
20	800	9/30/2015 6:43 PM
21	300	9/30/2015 11:26 AM
22	500	9/30/2015 11:14 AM

Foreclosure Fairness Act Mediator Fees

23	800	9/30/2015 11:13 AM
24	600	9/30/2015 10:29 AM
25	500	9/30/2015 9:27 AM
26	800	9/29/2015 6:08 PM
27	600	9/29/2015 5:28 PM
28	600	9/29/2015 4:53 PM
29	700	9/29/2015 4:33 PM
30	250	9/29/2015 4:21 PM
31	750	9/29/2015 3:09 PM
32	500	9/29/2015 2:57 PM
33	600	9/29/2015 1:15 PM
34	600	9/29/2015 1:05 PM
35	1000	9/29/2015 12:58 PM
36	600	9/29/2015 12:56 PM

Foreclosure Fairness Act Mediator Fees

Q31 How much do you recommend for the additional sessions fee? Enter a number, e.g., 400.

Answered: 39 Skipped: 7

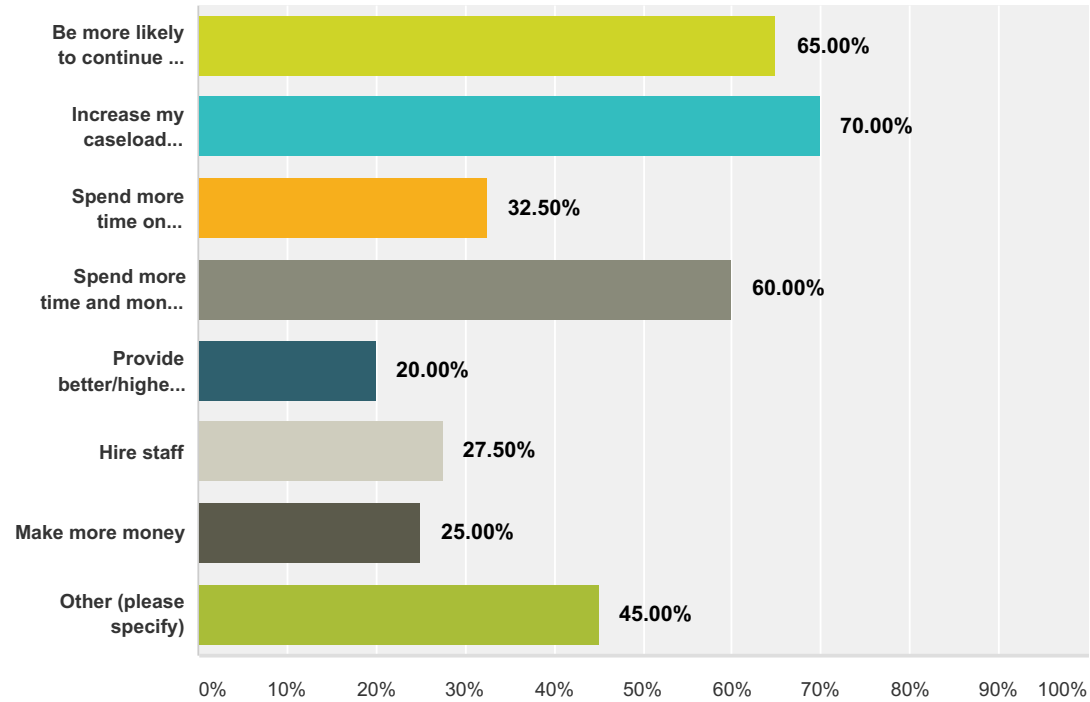
#	Responses	Date
1	400	10/7/2015 11:06 AM
2	600	10/7/2015 10:09 AM
3	800	10/6/2015 11:13 PM
4	600	10/6/2015 5:18 PM
5	600	10/6/2015 3:06 PM
6	400	10/6/2015 2:20 PM
7	600	10/6/2015 2:07 PM
8	600	10/6/2015 2:04 PM
9	600	10/6/2015 1:03 PM
10	600	10/6/2015 12:59 PM
11	600	10/6/2015 11:53 AM
12	600	10/6/2015 9:02 AM
13	400	10/5/2015 1:30 PM
14	500	10/5/2015 9:20 AM
15	200	10/4/2015 1:35 PM
16	600	10/2/2015 3:28 PM
17	300	10/1/2015 8:03 PM
18	400	10/1/2015 3:44 PM
19	400	10/1/2015 3:37 PM
20	600	10/1/2015 11:39 AM
21	200	10/1/2015 10:30 AM
22	800	9/30/2015 6:43 PM

Foreclosure Fairness Act Mediator Fees

23	200	9/30/2015 11:26 AM
24	500	9/30/2015 11:14 AM
25	800	9/30/2015 11:13 AM
26	400	9/30/2015 10:29 AM
27	500	9/30/2015 9:27 AM
28	800	9/29/2015 6:08 PM
29	400	9/29/2015 5:28 PM
30	500	9/29/2015 4:53 PM
31	500	9/29/2015 4:33 PM
32	250	9/29/2015 4:21 PM
33	500	9/29/2015 3:09 PM
34	200	9/29/2015 2:57 PM
35	400	9/29/2015 2:11 PM
36	400	9/29/2015 1:15 PM
37	400	9/29/2015 1:05 PM
38	600	9/29/2015 12:58 PM
39	200	9/29/2015 12:56 PM

Q32 If I could charge more for foreclosure mediations, I would (check all that apply):

Answered: 40 Skipped: 6



Answer Choices	Responses	
Be more likely to continue to receive mediation assignments from Commerce (1)	65.00%	26
Increase my caseload capacity (2)	70.00%	28
Spend more time on mediations (3)	32.50%	13
Spend more time and money building my skills and taking trainings relevant to foreclosure mediation (4)	60.00%	24
Provide better/higher quality service (5)	20.00%	8
Hire staff (6)	27.50%	11

Foreclosure Fairness Act Mediator Fees

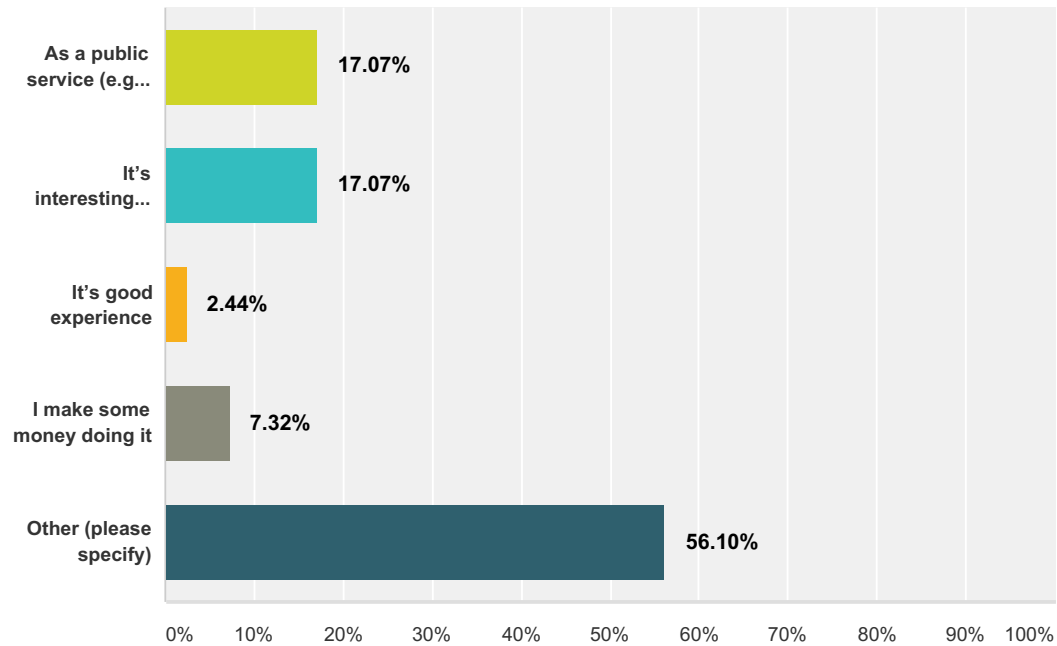
Make more money (7)	25.00%	10
Other (please specify) (8)	45.00%	18
Total Respondents: 40		

Basic Statistics				
Minimum 1.00	Maximum 8.00	Median 4.00	Mean 3.89	Standard Deviation 2.39

#	Other (please specify)	Date
1	cover my expenses	10/6/2015 5:18 PM
2	cover my expenses	10/6/2015 3:06 PM
3	cover the agency's expenses	10/6/2015 2:07 PM
4	cover my expenses	10/6/2015 2:04 PM
5	More fully cover expenses	10/6/2015 1:03 PM
6	cover our expenses	10/6/2015 11:53 AM
7	Cover expenses	10/6/2015 9:02 AM
8	Spend more time and money marketing for, and promoting the FFP and WA State Department of Commerce	10/5/2015 1:30 PM
9	cover my expenses	10/2/2015 3:28 PM
10	Develop more efficiency in handling the mediations, including systemic improvements for monitoring the cases, and shortening the total time to conclusion	10/1/2015 3:44 PM
11	I believe I provide high quality services and already spend half my fee on conference room rentals for a professional appearance. So I really only realize \$250 per case after providing space and travel expenses. But I enjoy being able to provide this service so the current fee structure does not affect my willingness to take more cases or spend whatever time is necessary on foreclosure mediation work.	10/1/2015 3:37 PM
12	Check what other agencies pay for mediatipns and align accordingly. FFA is far below that and requires exponentially more time with case management	10/1/2015 11:39 AM
13	It is not an issue of make more money as much as cut my losses.	9/30/2015 11:13 AM
14	I already do most of these things.	9/29/2015 5:28 PM
15	make sure that the program supports it's self	9/29/2015 4:53 PM
16	Regardless of the \$\$ I the same superior service! I maintain a very high level of skills as a matter of course for all my mediation work	9/29/2015 4:33 PM
17	31 cont: - nearly all extra sessions are avoidable - somebody is unprepared and needs me to read them the statute. 32: see parties who are more invested in the process, better prepared and fewer last-minute reschedule requests	9/29/2015 2:11 PM
18	Come a little closer to generating for my employer the revenue that spending my time on other matters would generate	9/29/2015 1:05 PM

Q33 I take foreclosure mediation assignments because (check all that apply):

Answered: 41 Skipped: 5



Answer Choices	Responses	
As a public service (e.g., pro bono) (1)	17.07%	7
It's interesting work (2)	17.07%	7
It's good experience (3)	2.44%	1
I make some money doing it (4)	7.32%	3
Other (please specify) (5)	56.10%	23
Total		41

Foreclosure Fairness Act Mediator Fees

Basic Statistics				
Minimum 1.00	Maximum 5.00	Median 5.00	Mean 3.68	Standard Deviation 1.64

#	Other (please specify)	Date
1	All of the above	10/7/2015 11:07 AM
2	as a public service, it is interesting, it is good experience	10/7/2015 10:12 AM
3	public service, interesting work, good experience	10/6/2015 5:18 PM
4	All of the above	10/6/2015 2:25 PM
5	Offer a service in our community for the families experiencing possible foreclosure as a public service	10/6/2015 2:07 PM
6	This is an important public service, this program strengthens our community, we are well prepared to provided reputable and effective specialized mediation services, it's interesting work	10/6/2015 2:06 PM
7	Public service, Interesting work, good experience	10/6/2015 1:03 PM
8	Public Service, Interesting Work, Good Experience	10/6/2015 11:53 AM
9	I enjoy the process	10/6/2015 9:03 AM
10	{I am unable to check more that one box for some reason} As a public service, as well as the experience of enjoying this interesting work, I believe in resolving disputes of all kinds, and this area is no exception.	10/5/2015 1:43 PM
11	Public service, interesting, good experience, make some money	10/4/2015 1:36 PM
12	Public Service, Interesting Work, Good Experience,	10/2/2015 3:30 PM
13	All apply - making a difference	10/1/2015 8:10 PM
14	I could not check all of the above, which all apply. I enjoy doing this work. I also enjoy providing low cost services to the public both as a mediator and attorney.	10/1/2015 3:38 PM
15	I don't do this for the money, which is minimal, but it is interesting and I feel I am helping a situation - it is hopeful work.	10/1/2015 10:32 AM
16	all the above. would not let me click them all	9/30/2015 12:15 PM
17	I want to help people who deserve it to keep their homes and at the same time I get additional mediaiton experience, and it supplements my retirement income.	9/30/2015 11:16 AM
18	Makes me feel good and I get to meet new people and service providers.	9/30/2015 11:14 AM
19	I strongly believe my skills allow me to make a difference.	9/29/2015 6:11 PM
20	its is an important service for my community, AND its rewarding work for myself and my mediators	9/29/2015 4:58 PM
21	It does not permit me to check all that apply - I do it as both a public service and because I make 'some' money	9/29/2015 4:35 PM
22	all of the above (it didn't allow multiple selections) and it's a good way to introduce facilitative mediation to the parties and counsel.	9/29/2015 1:08 PM

Foreclosure Fairness Act Mediator Fees

23	Contributing to the betterment of borrowers	9/29/2015 12:58 PM
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Foreclosure Fairness Act Mediator Fees

Q34 Other comments regarding fees and scheduling practices:

Answered: 25 Skipped: 21

#	Responses	Date
1	always a frustrating process which takes more time than the actual mediations	10/6/2015 11:13 PM
2	thanks for asking!	10/6/2015 5:18 PM
3	Response to Question #31: Increase rescheduling fees to \$200 (as an incentive to not reschedule); I would keep the fees for additional sessions the same: \$400 (to keep it affordable for Borrowers.) While I would like to make more money (per hour and overall) mediating foreclosure cases, I believe this needs to be balanced by keeping the FFP affordable, particularly for Borrowers. I also differentiate between "rescheduling fees" and new session fees, for example if a session is cancelled within 3 business days the parties owe the new session fee, per RESWA guidelines.	10/6/2015 2:25 PM
4	I would like the beneficiary attorneys to allow or stop interfering in the calculation and monitoring of the time line.	10/6/2015 1:02 PM
5	Per session fee increase of \$100 per party would allow us to continue providing services past end of current AG grant.	10/6/2015 11:53 AM
6	Thank you for checking in on us!	10/5/2015 1:43 PM
7	Thank you for this opportunity. I appreciate being part of a solution to a social problem.	10/5/2015 9:21 AM
8	we've heard from borrowers' and banks' reps that another \$100 per a session seems perfectly acceptable.	10/2/2015 3:30 PM
9	The higher the fee, the more I could justify shepparding a case along. That can be very valuable to the process. A mediator like Jeff Bean is a good example of someone insists that the parties stay on track. But to put that much effort into each mediation would justify a higher cost. Perhaps a good alternative would be a higher session fee and one no fee reschedule to account for the 70 day deadline and the beneficiary's new tactic of not agreeing to reschedule and not agreeing to a second session.	10/1/2015 8:10 PM
10	The fees are extremely low for the amount of time spent especially on scheduling and monitoring of the cases.	10/1/2015 3:44 PM
11	No.	10/1/2015 3:38 PM
12	Couldn't fit my answers into your questions, this isn't accurate. Amount of fee increase depends on policy goals, etc. \$400 doesn't approach my regular rate, I do it as public service. Mediators should be paid more, but not by parties, everyone else is subsidized, mediators should be too. All sessions should be same because additional sessions are proportionately more work.	10/1/2015 2:39 PM
13	This requires lots and lots of caseanagement time, rescheduling as nauseum and pays a small fraction of what other agencies pay for such services AND requires more specialized content understanding of constantly changing info. Seems like it was a good idea yet got watered down.	10/1/2015 11:42 AM
14	I leave a lot of money on the table by not charging (following up on) the fees I originally set out. I need to rethink my fees.	10/1/2015 10:32 AM
15	Have commerce set the first date and allow the mediator to change it if he/she is unavailable. that way you have a default date set from the beginning that both sides have to comply with as with any civil case schedule.	9/30/2015 12:15 PM
16	The initial fee needs to be high enough to reduce the numbers of those gaming the system and to reduce the number of schedyled back stop mediations that are not necessary.	9/30/2015 11:14 AM

Foreclosure Fairness Act Mediator Fees

17	I was unable to check the option that I make money doing it, which is also a reason that I take the assignments,	9/30/2015 10:30 AM
18	Parties would be more likely to participate efficiently and timely if the cost of not doing so was higher.	9/29/2015 6:11 PM
19	# 33 doesn't allow more than on answer, please correct.	9/29/2015 5:37 PM
20	I think increasing the fees is in reality not going to make us more money per say. I think what it does is honor the amount of skill most of us bring to the parties.	9/29/2015 5:29 PM
21	if the program had more accountability for the parties the whole process would be more efficient and cost effective	9/29/2015 4:58 PM
22	With all due respect we need to have more definitive support from COM	9/29/2015 4:35 PM
23	Why do the fees have to be divided evenly? If one side screams up to the mediation date and then asks for a continuance why shouldn't they have to pay both fees?	9/29/2015 2:59 PM
24	"nobody told me there would be fees..." (some folkd don't read their mail)	9/29/2015 2:12 PM
25	I almost always have to reach out to borrower representatives regarding non-payment of fees	9/29/2015 1:15 PM