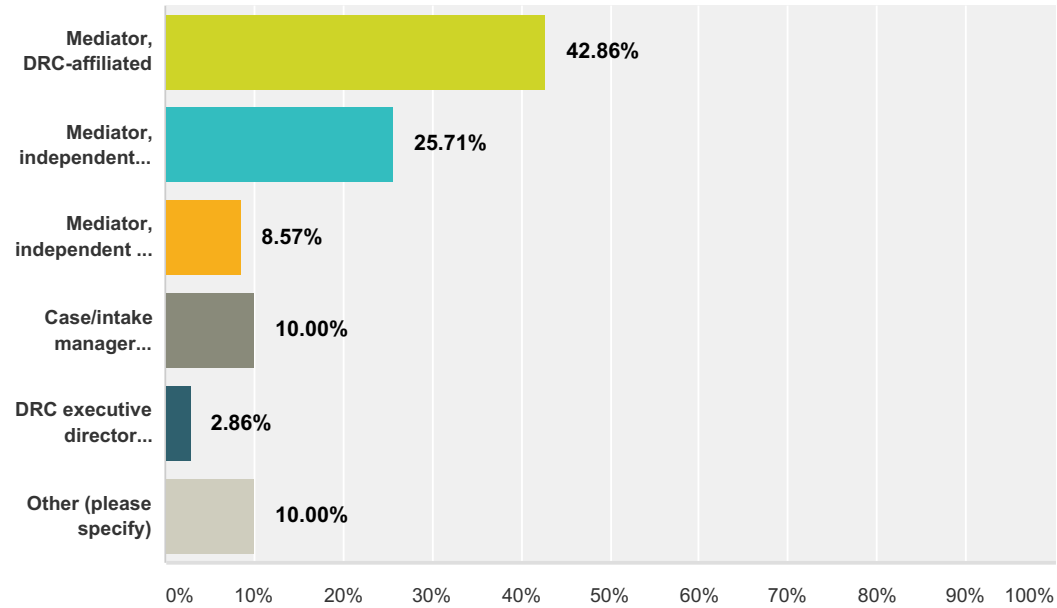


Q1 What is your role in the mediation process? Select one.

Answered: 70 Skipped: 2



Answer Choices	Responses
Mediator, DRC-affiliated (1)	42.86% 30
Mediator, independent (non-DRC) (2)	25.71% 18
Mediator, independent and DRC-affiliated (3)	8.57% 6
Case/intake manager (non-foreclosure mediator) (4)	10.00% 7
DRC executive director (non-foreclosure mediator) (5)	2.86% 2
Other (please specify) (6)	10.00% 7
Total	70

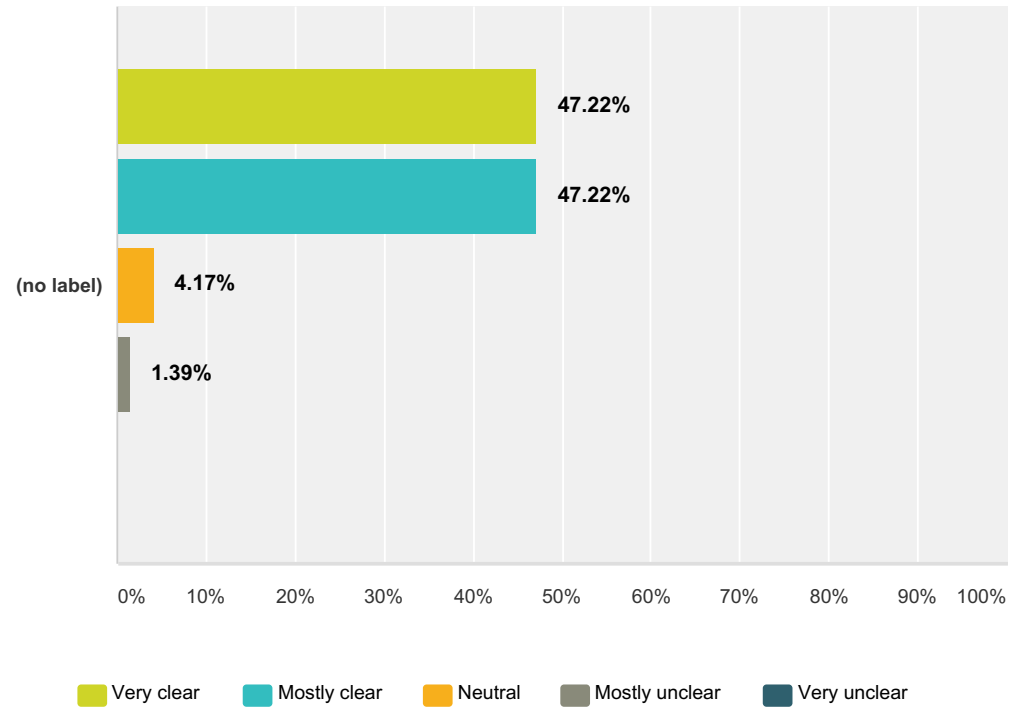
Mediators' and DRCs' Expectations and Satisfaction

Basic Statistics				
Minimum 1.00	Maximum 6.00	Median 2.00	Mean 2.34	Standard Deviation 1.63

#	Other (please specify)	Date
1	Case/intake manager & Mediator, DRC-affiliated	10/6/2015 2:31 PM
2	DRC Executive Director and Mediator, DRC affiliated	10/5/2015 5:01 PM
3	DRC Mediator and Case Manager	10/2/2015 3:41 PM
4	DRC mediation, director	10/2/2015 3:41 PM
5	Mediator - DRC Assoc Director	10/1/2015 3:35 PM
6	Both mediator and case manager	10/1/2015 2:07 PM
7	mediator, DRC affiliated and also case manager of my own and other cases	9/29/2015 1:14 PM

Q2 How clear are you about Commerce's expectations of your role in the Foreclosure Fairness Program?

Answered: 72 Skipped: 0



	Very clear (1)	Mostly clear (2)	Neutral (3)	Mostly unclear (4)	Very unclear (5)	Total	Weighted Average
(no label)	47.22% 34	47.22% 34	4.17% 3	1.39% 1	0.00% 0	72	1.60

Basic Statistics					
Minimum	Maximum	Median	Mean	Standard Deviation	
1.00	4.00	2.00	1.60	0.64	

Mediators' and DRCs' Expectations and Satisfaction

Q3 Regarding Commerce's expectations of your role in the Foreclosure Fairness Program, what, if anything, are you unclear about? Please keep your response short.

Answered: 41 Skipped: 31

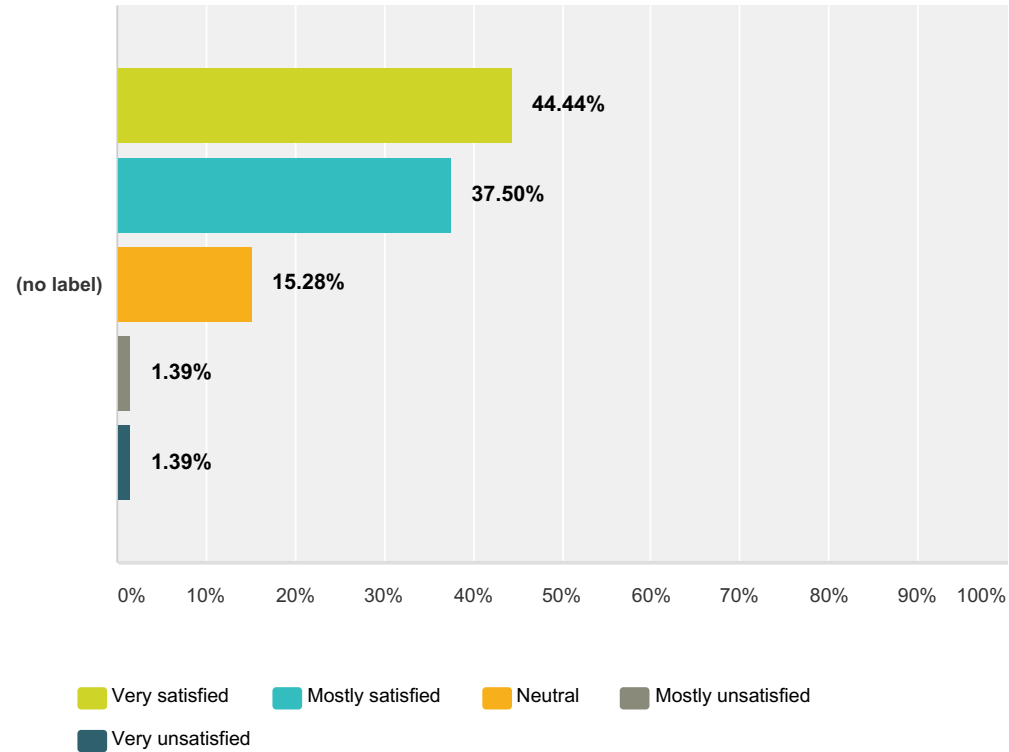
#	Responses	Date
1	I assume I'd hear if I wasn't meeting expectations	10/6/2015 5:21 PM
2	What does commerce see as the most pressing issues for the program to meet it's legislative mandates.	10/6/2015 3:39 PM
3	Am comfortable w/my knowledge base now. Appreciate Commerce's assistance when needed	10/6/2015 2:31 PM
4	Is Commerce aware when clients need interpretation services? If so, access to that information would be helpful.	10/6/2015 1:40 PM
5	na	10/6/2015 12:14 PM
6	NPV Why is it an issue if beneficiaries don't use in in making their decisions?	10/6/2015 10:40 AM
7	I am clear	10/5/2015 5:42 PM
8	I have not read all the guidelines, but learning through on the job training	10/5/2015 11:06 AM
9	Just learning the Foreclosure Fairness Program	10/5/2015 10:15 AM
10	Advocate vs. neutral	10/4/2015 1:27 PM
11	documentation, bad faith	10/3/2015 9:11 AM
12	change of servicer, communicaiton with new servicer	10/2/2015 3:41 PM
13	N/A	10/2/2015 12:03 PM
14	I'm clear about the FFa. If Commerce wants something else, I ignore it as much as possible.	10/1/2015 2:59 PM
15	NA	10/1/2015 10:51 AM
16	whether beneficiary provided required NPV info	10/1/2015 9:13 AM
17	NA	10/1/2015 8:48 AM
18	Mediation is a mis nomer. It is a facilitation.	9/30/2015 3:55 PM
19	Some unique case circumstances where I question what constitutes "good faith".	9/30/2015 3:00 PM
20	It is not that I am unclear; it is that there may be expectations that I do not know about.	9/30/2015 10:20 AM
21	Periodically, a new situation may raise an issue with which I may be unclear. I try to look to the statute for clarification; then, call Commerce if I'm still unclear.	9/30/2015 9:45 AM

Mediators' and DRCs' Expectations and Satisfaction

22	how and when to apply federal statutes and guidelines to the FFA process	9/30/2015 8:50 AM
23	Guidelines for "bad faith."	9/29/2015 7:26 PM
24	When it asks about an NPV being done, does a bank form (which does not give the inputs) meet the requirement?	9/29/2015 6:36 PM
25	Very comfortable with the expectations.	9/29/2015 6:19 PM
26	Everything is clear to me.	9/29/2015 6:09 PM
27	ALEVE committee does a great job of keeping us up to date and informed about the program along with communication from Commerce.	9/29/2015 5:37 PM
28	Lots of frequent info, hard to keep up with given the return benefit.	9/29/2015 5:29 PM
29	Full settlement authority. When to call lack if good faith. How much authority do we have as mediators.	9/29/2015 4:44 PM
30	No within th elimits of the Act you guys do the best you can!	9/29/2015 4:42 PM
31	Nothing	9/29/2015 4:24 PM
32	how much help I should be to an unrepresented borrower	9/29/2015 3:57 PM
33	Certification. Option clarification if 'no agreement' reached.	9/29/2015 3:30 PM
34	whether borrower reps may be decertified, whether DoC is okay w/ FFA mediators who also represent borrowers as advocates	9/29/2015 3:12 PM
35	Unsure of my authority on all aspects of the mediation process other than certification.	9/29/2015 2:09 PM
36	Beneficiaries departure from information requirements to judge "eligibility for modifications"	9/29/2015 2:01 PM
37	If there is no mediation and the parties working to a settlement how long can the mediation be kept open to accommodate this process?	9/29/2015 1:25 PM
38	Beneficiary authority - statute's definition is rarely found delegated to bureaucratic level of person who is on the phone	9/29/2015 1:24 PM
39	When to certify, when non-retention options are still being decided or implemented, but no need for any more mediation sessions.	9/29/2015 1:17 PM
40	the level of substantive knowledge about mod programs and criteria that I should be bringing to the table	9/29/2015 1:15 PM
41	Mediator Certification of "Good Faith"	9/29/2015 1:12 PM

Q4 How satisfied are you with the assistance and support you receive from Commerce?

Answered: 72 Skipped: 0

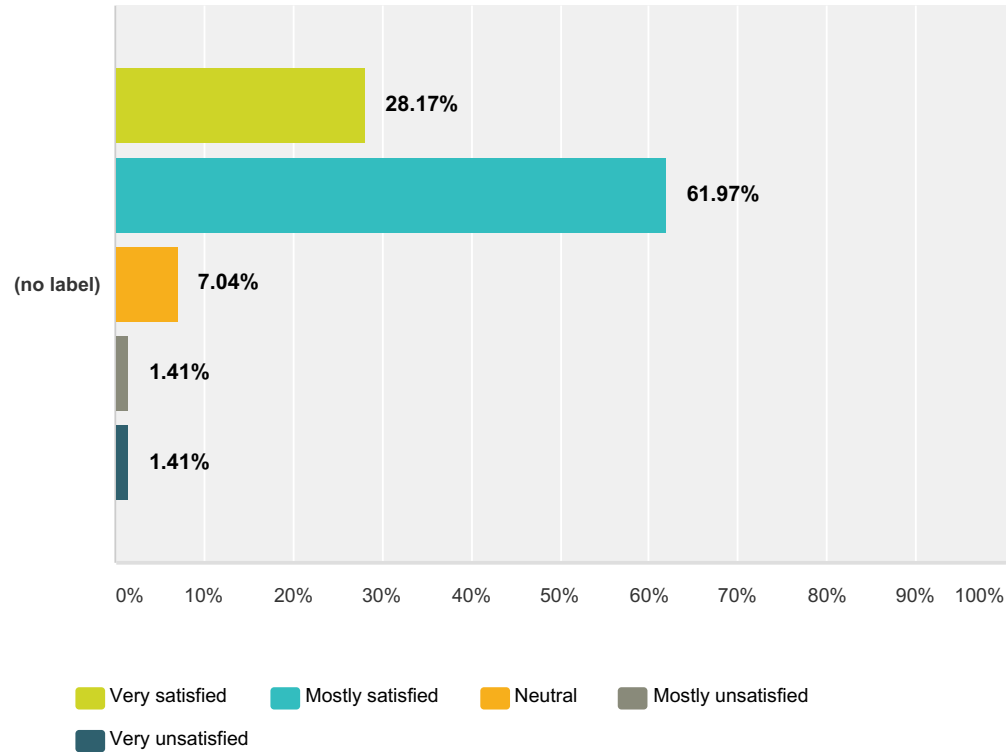


	Very satisfied (1)	Mostly satisfied (2)	Neutral (3)	Mostly unsatisfied (4)	Very unsatisfied (5)	Total	Weighted Average
(no label)	44.44% 32	37.50% 27	15.28% 11	1.39% 1	1.39% 1	72	1.78

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	1.78	0.85

Q5 How satisfied are you with the program guidelines provided by Commerce?

Answered: 71 Skipped: 1

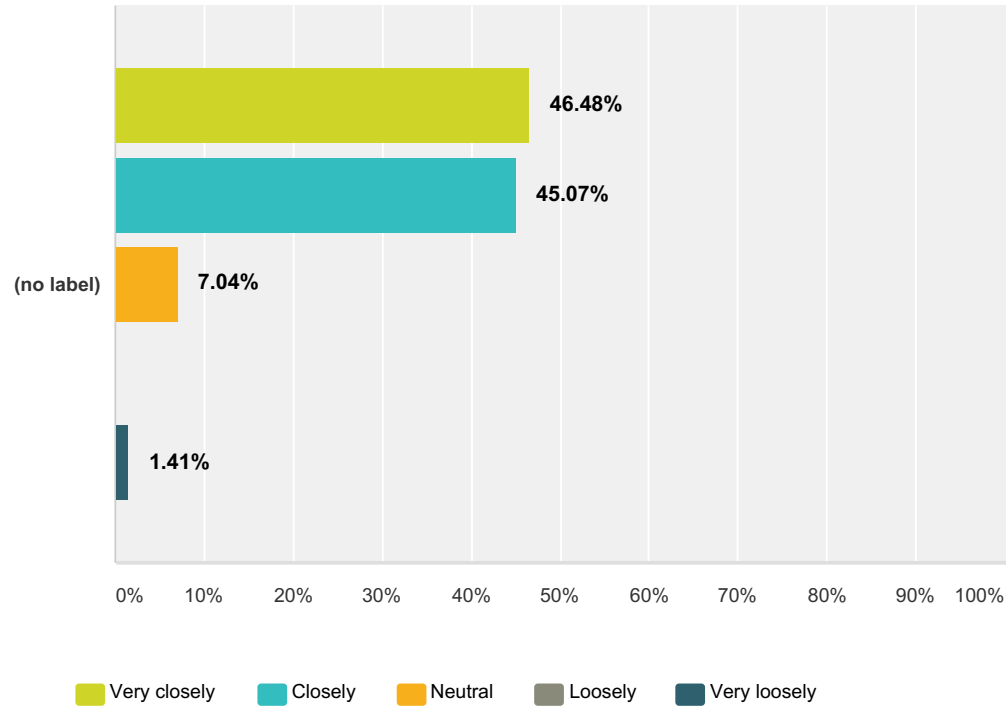


	Very satisfied (1)	Mostly satisfied (2)	Neutral (3)	Mostly unsatisfied (4)	Very unsatisfied (5)	Total	Weighted Average
(no label)	28.17% 20	61.97% 44	7.04% 5	1.41% 1	1.41% 1	71	1.86

Basic Statistics					
Minimum	Maximum	Median	Mean	Standard Deviation	
1.00	5.00	2.00	1.86	0.72	

Q6 In your opinion, how closely do you follow Commerce's program guidelines?

Answered: 71 Skipped: 1

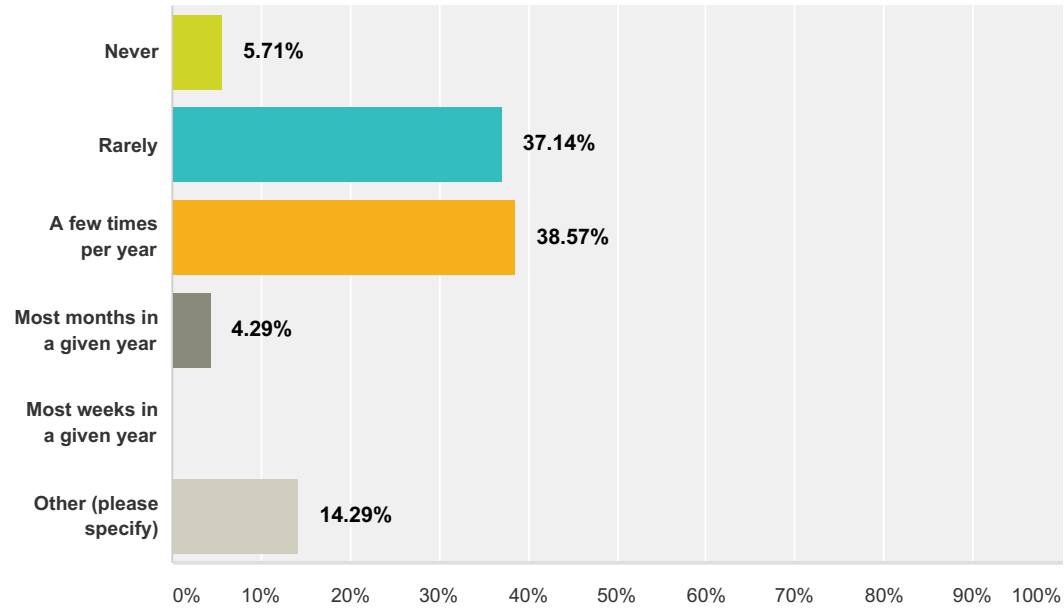


	Very closely (1)	Closely (2)	Neutral (3)	Loosely (4)	Very loosely (5)	Total	Weighted Average
(no label)	46.48% 33	45.07% 32	7.04% 5	0.00% 0	1.41% 1	71	1.65

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	1.65	0.73

Q7 How often do you communicate with Commerce for support and assistance?

Answered: 70 Skipped: 2



Answer Choices	Responses	Count
Never (1)	5.71%	4
Rarely (2)	37.14%	26
A few times per year (3)	38.57%	27
Most months in a given year (4)	4.29%	3
Most weeks in a given year (5)	0.00%	0
Other (please specify) (6)	14.29%	10
Total		70

Mediators' and DRCs' Expectations and Satisfaction

Basic Statistics				
Minimum 1.00	Maximum 6.00	Median 3.00	Mean 2.99	Standard Deviation 1.39

#	Other (please specify)	Date
1	Whenever I have a situation where I am having difficulty understanding how to move forward with beneficiary attorney issues.	10/5/2015 11:16 AM
2	Just learning the Foreclosure Mediation Process	10/5/2015 10:15 AM
3	DRC staff do most of this	10/1/2015 9:13 AM
4	At the in-service sessions held by the DRC.	9/30/2015 12:07 PM
5	Seldom, mostly when there's a curious complication I've not run across before	9/29/2015 4:42 PM
6	Jesica at the Kitsap DRC handles all communications with your office.	9/29/2015 3:54 PM
7	I'm affiliated with a DRC so they do the communication with Commerce except regarding my availability & case load.	9/29/2015 3:30 PM
8	case-by-case basis resulting in a few times / year	9/29/2015 3:14 PM
9	when something comes up that appears "off the template" and then I ask Brigid, listing potential resolutions that occur to me and asking if I've missed something	9/29/2015 3:12 PM
10	I typically ask my DRC case manager first, who either has an answer for me or checks with Commerce on my behalf.	9/29/2015 1:23 PM

Mediators' and DRCs' Expectations and Satisfaction

Q8 What additional assistance or support do you need from Commerce in order to be more successful, efficient, and consistent in your role as a Foreclosure Fairness Program professional? Please keep your response short.

Answered: 51 Skipped: 21

#	Responses	Date
1	some type of inservice training. could be web based, conference, skype, etc.	10/7/2015 10:53 AM
2	perhaps sharing tips/questions from other DRCs	10/6/2015 5:21 PM
3	Ongoing training for those already approved mediators, with updated industry information, case law, and procedures. All training should reflect the very real differences between independent mediators and DRC volunteer non-attorney mediators.	10/6/2015 3:39 PM
4	Continue to keep me updated on changes to program	10/6/2015 2:31 PM
5	Another mediator training to build more capacity within our organization	10/6/2015 1:40 PM
6	advocacy for additional fees to cover program costs, advocacy to increase # of housing counselors in region	10/6/2015 12:14 PM
7	I don't feel I need any additional support.	10/5/2015 5:42 PM
8	None needed	10/5/2015 5:01 PM
9	None that I can think of.	10/5/2015 11:16 AM
10	none	10/5/2015 11:06 AM
11	N/A	10/5/2015 10:15 AM
12	none	10/4/2015 1:27 PM
13	none	10/3/2015 8:17 PM
14	figure out how to address competency issues with housing advocates, some are terrible and do a disservice to home owners	10/3/2015 9:11 AM
15	no	10/2/2015 3:41 PM
16	be clearer about how to capture the success of the program that are not in check boxes.	10/2/2015 3:41 PM
17	I am very clear when I can use my authority as mediator to help facilitate a result that works for all the parties. Many times, mediators are afraid they are losing their neutrality. Sometimes you have to take a side when one party is not participating in good faith.	10/2/2015 1:18 PM
18	It would be nice to be made aware in a quick, concise email about what changes have occurred in the program.	10/2/2015 12:03 PM

Mediators' and DRCs' Expectations and Satisfaction

19	A better way to exchange documents than in the email thread - central like google docs or ORFAP's "portal".	10/1/2015 7:03 PM
20	Referral system makes no sense. Referral info often wrong always have to check against referrer's form. Certification form is a pain, difficult, takes too much time and much of it is unnecessary and wrong.	10/1/2015 2:59 PM
21	I would love to see the cert. form edited to be easier to fill out (much of the information I have to type in is information that commerce provides me, and to allow for more flexibility in my answers (possible to find that there was bad faith even when they reach agreement).	10/1/2015 2:07 PM
22	NA	10/1/2015 10:51 AM
23	Nice work DOC!	10/1/2015 8:48 AM
24	Re do the certification form to make it user friendly and capture the essence of the mediation	9/30/2015 3:55 PM
25	Unknown	9/30/2015 10:20 AM
26	how and when to apply federal statutes and guidelines to the FFA process	9/30/2015 8:50 AM
27	My support comes from my DRC and they are good!	9/29/2015 7:26 PM
28	?	9/29/2015 6:55 PM
29	Commerce has been very supportive . . can think of nothing.	9/29/2015 6:19 PM
30	I feel that I get good assistance and support from Commerce	9/29/2015 6:09 PM
31	Currently satisfied	9/29/2015 5:37 PM
32	Please keep your guidelines short. It's a full time job for you, not for us.	9/29/2015 5:29 PM
33	Being clear that in this program people are really not dealing with the beneficiaries but the servicer instead. It can be misleading. Also is more limiting in terms of escalating cases to a higher level for consideration.	9/29/2015 5:19 PM
34	Hold mediators feet to the fire. Insist on consistency. Fire mediators if necessary. But pay the good ones fairly! (May require changes in the FFA.)	9/29/2015 4:44 PM
35	Greater engagement with the independent mediators - including the training and program development	9/29/2015 4:42 PM
36	Nothing comes to mind.	9/29/2015 4:35 PM
37	the necessary changes are mostly legislative.	9/29/2015 4:26 PM
38	None	9/29/2015 4:24 PM
39	More of the same.	9/29/2015 3:54 PM
40	Would like to know more about trends, # of cases, etc.	9/29/2015 3:30 PM
41	Just clarity. You could provide tools like spreadsheets to analysis, but I do that myself and then if someone asks I send it them	9/29/2015 3:23 PM
42	Rule Making on specific subjects vs. guidelines	9/29/2015 3:14 PM
43	I feel supported/assisted	9/29/2015 3:12 PM
44	More information about how to apply Federal guidelines to the state statute; more guidance regarding process and more information regarding the results of the program.	9/29/2015 2:09 PM
45	Capacity to bring parties to mediation when they satisfy the minimum program requirements for documentation.	9/29/2015 2:01 PM

Mediators' and DRCs' Expectations and Satisfaction

46	Hard to say as each time I've needed help it was for something completely different.	9/29/2015 1:25 PM
47	Continued support for DRC intake and participation	9/29/2015 1:24 PM
48	None that I can think of.	9/29/2015 1:23 PM
49	Provide additional information about the experience of other mediators re: length of time to mediation, when they postpone sessions due to lack of information input,	9/29/2015 1:17 PM
50	better contact information for beneficiaries and trustees (sometimes)	9/29/2015 1:15 PM
51	None I can think of.	9/29/2015 1:12 PM

Mediators' and DRCs' Expectations and Satisfaction

Q9 What do you see as the strengths of the Foreclosure Fairness Program? Please keep your response short.

Answered: 66 Skipped: 6

#	Responses	Date
1	Assistance provided to homeowners	10/7/2015 10:53 AM
2	helps people avoid foreclosure, if possible	10/6/2015 5:21 PM
3	The power given to the mediator/arbitrator regarding good faith certification, because it brings the servicer to the table and influences their participation in a way that implements the intent of the legislators. Commerce has been sensitive to the needs of mediators in implementation.	10/6/2015 3:39 PM
4	Willingness to improve overall services & share resources	10/6/2015 2:31 PM
5	Creation of a process to support borrowers in getting modifications and holding beneficiaries somewhat accountable.	10/6/2015 2:04 PM
6	The intent of the program, the success of the process when all parties actively participate, support from Commerce	10/6/2015 1:40 PM
7	Gives parties a clear and definite timeline for decision, opportunity to meet with each other and clarify issues, provides order and clarification for both parties.	10/6/2015 12:14 PM
8	Allows borrowers to modify their loans if the beneficiary is willing--perhaps the program serves as some incentive for the beneficiary to settle rather than going to mediation	10/6/2015 10:40 AM
9	Email updates of changes and quick response time for questions.	10/5/2015 5:42 PM
10	Clarity, willingness of Dept to work with mediators, committed staff	10/5/2015 5:01 PM
11	Home retention if plausible	10/5/2015 1:34 PM
12	Actually preventing unnecessary foreclosures.	10/5/2015 11:16 AM
13	It seems to be a good program to benefit/help the borrowers	10/5/2015 11:06 AM
14	Borrowers being represented fairly.	10/5/2015 10:15 AM
15	Borrowers avoid foreclosure	10/4/2015 1:27 PM
16	it brings a resolution. Both the beneficiaries and their reps are very good at helping home owners understand the situation	10/3/2015 8:17 PM
17	forces parties to put up or shut up, gives more time	10/3/2015 9:11 AM
18	It does help the homeowners who have participated in the program - either for home retention or giving them enough time to exhaust ALL options before a foreclosure may occur	10/2/2015 3:41 PM
19	It truly helps the home owners	10/2/2015 3:41 PM
20	Borrowers have a voice	10/2/2015 1:33 PM

Mediators' and DRCs' Expectations and Satisfaction

21	The program works to prevent unnecessary foreclosures	10/2/2015 1:18 PM
22	It simplifies the process for the borrower and clearly outlines the borrower's options.	10/2/2015 12:03 PM
23	There is flexibility in meeting individual needs for each case, and clear guidance for what is not flexible	10/1/2015 7:03 PM
24	Makes banks come to the table. If the borrower does what's needed, it works a lot to get agreements.	10/1/2015 2:59 PM
25	We slow the process down and make sure that all the options are explored.	10/1/2015 2:07 PM
26	Bringing the parties to the table to trouble shoot issues clarify needed docs and go forward efficiently.	10/1/2015 10:51 AM
27	provides improved communications	10/1/2015 9:13 AM
28	The collaborations between DRCs and others to establish norms and expectations.	10/1/2015 8:48 AM
29	Program gives home owners a way to get help	10/1/2015 7:30 AM
30	I see that the program does work assisting with foreclosure avoidance. Vast majority of my cases have resulted in loan modifications.	9/30/2015 4:09 PM
31	gives homeowners options and forces banks to the table to clarify expectaions and decisions.	9/30/2015 3:55 PM
32	Empowers home owners to get information from bank decision-makers & prevents many foreclosures.	9/30/2015 3:00 PM
33	Clear guidelines that are regularly updated	9/30/2015 12:07 PM
34	The FFP is very important in assisting homeowners deal with lenders.	9/30/2015 10:20 AM
35	Offering borrowers options, a single point of contact w/ Lender, opportunity to be heard; holding banks as accountable as possible.	9/30/2015 9:45 AM
36	productive conversations	9/30/2015 8:50 AM
37	Opportunity for citizens to learn from their experience.	9/29/2015 7:26 PM
38	Responsiveness, follow up	9/29/2015 6:55 PM
39	Gives borrowers the opportunity to talk directly to beneficiaries and borrowers have more knowledge about the process and their options	9/29/2015 6:36 PM
40	If you adhere to the guidelines, you know what to expect if a grievance is filed. Commerce adheres to the same guidelines as mediators.	9/29/2015 6:19 PM
41	Strong support from Commerce	9/29/2015 6:09 PM
42	Consistent practices.	9/29/2015 5:37 PM
43	Giving appropriate borrowers credible cover to avoid foreclosure, with some teeth.	9/29/2015 5:29 PM
44	A consistent opportunity for borrowers to have direct communication with servicers.	9/29/2015 5:19 PM
45	Giving homeowners the chance to meet face to face with lenders in a supportive environment with an impartial facilitator	9/29/2015 4:58 PM
46	Mediation conversations allow homeowners and banks to understand each other. The process can be an enormous relief to very frightened and confused borrowers. Mediation works!!!	9/29/2015 4:44 PM
47	Forces Beneficiary to explore 'minimally' an option to foreclosure	9/29/2015 4:42 PM
48	About one-third of the borrowers have kept their homes. Others leave their homes with dignity, understanding why. I am very proud of this program and our participation in it.	9/29/2015 4:35 PM

Mediators' and DRCs' Expectations and Satisfaction

49	being supportive of mediator's discretion	9/29/2015 4:26 PM
50	Helps keep the Lenders honest	9/29/2015 4:24 PM
51	Giving mediators the platform to hold people accountable	9/29/2015 3:57 PM
52	Give people a fair chance to work out a "fix" with their lender.	9/29/2015 3:54 PM
53	Opportunity for borrowers to gain clarification of issues, possible options etc. Obligation for beneficiary reps to substantiate in more detail their decisions.	9/29/2015 3:30 PM
54	Provides services to people who need it and cannot afford it.	9/29/2015 3:23 PM
55	The mediators and Commerce	9/29/2015 3:14 PM
56	Brigid's fast response time	9/29/2015 3:12 PM
57	The ability to construct a place and time for a productive conversation to occur.	9/29/2015 2:09 PM
58	NPV puts focus on 'financial benefits', instead of punitive judgments of beneficiaries.	9/29/2015 2:01 PM
59	All of the options available for settlement.	9/29/2015 1:25 PM
60	Opportunity for borrower to connect to beneficiary	9/29/2015 1:24 PM
61	The collaboration/ support of DOC, DRC's and mediators create easy access to quality support. It allows a good balance between law/guidance/mediator discretion.	9/29/2015 1:23 PM
62	Overall the program is successful in helping the home owners and lenders to come up with a more positive solution than foreclosure. The allocation of cases and the process overall is generally free of any biases, and the parties have a clean shot at resolution.	9/29/2015 1:17 PM
63	focus and accountability gets mods done	9/29/2015 1:15 PM
64	Most of our borrowers receive a mod, but without strong representation by a good housing counselor they may not be much better off than before entering the program.	9/29/2015 1:14 PM
65	Gives people another option.	9/29/2015 1:12 PM
66	Is a good gate keeper for the foreclosure process	9/29/2015 1:06 PM

Mediators' and DRCs' Expectations and Satisfaction

Q10 What do you see as the weaknesses of the Foreclosure Fairness Program? Please keep your response short.

Answered: 66 Skipped: 6

#	Responses	Date
1	lack of knowlegde and understanding of the program within the community.	10/7/2015 10:53 AM
2	wish there was more accountability in some way	10/6/2015 5:21 PM
3	Perhaps more training would provide a more cohesive experience, again recognizing where there are different needs between DRC and independent mediators	10/6/2015 3:39 PM
4	Cost per case	10/6/2015 2:31 PM
5	A lack of opportunity, or in some cases willingness, on the part of Beneficiary to truly negotiate individualized solutions for Borrowers. This seems to be primarily due to the nature of Beneficiary institutions and the lack of true authority on the part of the Beneficiary representative to negotiate a solution that fits particular Borrower needs.	10/6/2015 2:04 PM
6	Disengaged parties at times, rigidity of the timeline,	10/6/2015 1:40 PM
7	Limited remedies available to prevent foreclosure	10/6/2015 12:14 PM
8	Beneficiaries have few incentives to follow the rules	10/6/2015 10:40 AM
9	There is little relief for borrowers who are not represented well.	10/5/2015 5:42 PM
10	not all data that could be useful is being tracked.	10/5/2015 5:01 PM
11	Scheduling is always difficult because of some many moving parts and paperwork requirements of beneficiaries.	10/5/2015 1:34 PM
12	Inability to really and actually hold banks accountable and prevent the bank "game playing".	10/5/2015 11:16 AM
13	They are only guidelines.	10/5/2015 11:06 AM
14	None	10/5/2015 10:15 AM
15	Banks asking for the same information over and over	10/4/2015 1:27 PM
16	none	10/3/2015 8:17 PM
17	1) the statute: no incentive for servicers to cooperate/they should be forced to compromise fees;2) there are some decent finc. orgs, but most remain goliath and just going through the motions	10/3/2015 9:11 AM
18	In the certificates, I try to balance enough details from the outcome with the possibility of public disclosure of private information. I also try to clearly reflect what the general terms of the agreements are since many of them are either unique or great results.	10/2/2015 3:41 PM
19	The servicer sets the resolution agenda, nothing happens if they don't want it to...	10/2/2015 3:41 PM

Mediators' and DRCs' Expectations and Satisfaction

20	Mediators sometimes lose sight of the purpose of the act. They are afraid to hold the parties to account.	10/2/2015 1:18 PM
21	Borrowers misunderstanding the process. Sometimes they think that the term "mediation" means that they will be able to negotiate extensively, which isn't the case.	10/2/2015 12:03 PM
22	Main weakness is in document exchange via email thread - very cumbersome to find info in 50+ messages	10/1/2015 7:03 PM
23	Way too much money spent on useless counselors and on Commerce with little impact. The strength of the program is in the mediation, with the mediators, and we're the worst paid of everybody. \$millions wasted.	10/1/2015 2:59 PM
24	certifying "not in good faith" is not much of a consequence if a party refuses to participate in a timely manner.	10/1/2015 2:07 PM
25	Not enough clout to really deal with recalcitrant parties at times.	10/1/2015 10:51 AM
26	little true negotiations; lenders come to table with little or no flexibility	10/1/2015 9:13 AM
27	The scheduling challenges combined with a required meeting make those of us who take a small caseload doubt our commitment to staying on the roster...	10/1/2015 8:48 AM
28	Need some sort of way to identify if borrowers really met the qualifications for acceptance into the program.	9/30/2015 4:09 PM
29	Bad faith helps neither bank nor borrower. Need other consequences. Housing counselor and often bank attorneys uninformed and unprepared.	9/30/2015 3:55 PM
30	I appreciate your efforts to continue to improve the program and provide additional training.	9/30/2015 3:00 PM
31	The few inept housing counselors who fail their clients.	9/30/2015 12:07 PM
32	Limited understanding of ethical considerations of attorney mediators dealing with homeowners also represented by attorneys.	9/30/2015 11:33 AM
33	Too easy to game the system. Only works for a very narrow range of borrowers	9/30/2015 11:02 AM
34	Unknown	9/30/2015 10:20 AM
35	Banks complying with the "letter" vs. the spirit of the program.	9/30/2015 9:45 AM
36	not enough accountability for the parties	9/30/2015 8:50 AM
37	I cannot identify anything specific	9/29/2015 7:26 PM
38	?	9/29/2015 6:55 PM
39	Needs to give borrowers information on types of representation available to them and how to access it	9/29/2015 6:36 PM
40	As an Independent mediator, historically, it has felt like the DRCs have significant influence over Commerce and all mediators.	9/29/2015 6:19 PM
41	Nothing	9/29/2015 6:09 PM
42	Program longevity is a challenge	9/29/2015 5:37 PM
43	Not reaching enough folks who may be eligible. The Oregon outreach program is not the only option.	9/29/2015 5:29 PM
44	Borrowers getting poor legal representation may have a bad faith finding for poor service from their counsel, not because of anything the borrowers did. This is an unfortunate outcome for borrowers.	9/29/2015 5:19 PM
45	Time it takes to get parties to the table (time the parties take to submit docs and communicate with one another)	9/29/2015 4:58 PM
46	Inability to deal with prolonged issues, where the lender/multiple servicers have not been responsive to borrowers' years of frustrated communications. Can be very unfair to borrowers who play by the rules with unresponsive banks.	9/29/2015 4:44 PM

Mediators' and DRCs' Expectations and Satisfaction

47	The FFP is constrained by the Act! No power to correct mal-behaviour of professionals	9/29/2015 4:42 PM
48	There are not enough incentives for cases to resolve. All the participants -- case managers, reps, servicers, and very often the parties -- have financial incentives to drag cases out for a long time. We have cases that have been open for several years. We have cases that have had five mediations. This doesn't meet the spirit of the statute, or serve either party well. We need more "teeth."	9/29/2015 4:35 PM
49	the DRCs and anyone in the FFP who hasn't read the FFA.	9/29/2015 4:26 PM
50	Poorly Funded.	9/29/2015 4:24 PM
51	I dont think most people going through foreclosure, know about the program. Especially rural areas. More effort to get the word out.	9/29/2015 3:57 PM
52	The lack of timely response by lenders/ servicers regarding accurate evaluation of Borrowers	9/29/2015 3:54 PM
53	Education of borrowers (some assume the law guarantees they will be allowed to stay in their homes. Clarification needed on how to raise concerns about representation for either of the parties (borrowers and beneficiary).	9/29/2015 3:30 PM
54	Authority to motivate beneficiaries to abide by the rules	9/29/2015 3:23 PM
55	Some borrower representatives	9/29/2015 3:14 PM
56	limited consequences for unprepared parties (both sides take a hit here)	9/29/2015 3:12 PM
57	Lack of accountability for legal reps, beneficiaries, and housing counselors	9/29/2015 2:09 PM
58	Beneficiaries do not provide legitimate NPV to borrower before a mediation session, nor explain the source of the values used in an NPV.	9/29/2015 2:01 PM
59	This is a legislative problem but, when one party comes in at the very, very last minute for a continuance (even for a good reason) the mediator should be able to make them pay the fee for both sides. It just isn't fair to make the ready party pay.	9/29/2015 1:25 PM
60	Continued effort by some beneficiaries to circumvent constructive intent of the law	9/29/2015 1:24 PM
61	The fees do not cover actual expenses and/or provide a realistic payrate.	9/29/2015 1:23 PM
62	The program is OK, but I think the statute could use some tweaking. For example, I never see a mediation session in the prescribed 70 day period. Also, having a lender rep with "authority to settle" is impractical, since the lender reps are typically intake or underwriting staff that can only regurgitate the information received and analyze the qualification for various mod programs. I don't have a problem with this, as it is a good process. Just not sure how honest we are being.	9/29/2015 1:17 PM
63	borrower opt-in instead of opt-out	9/29/2015 1:15 PM
64	The rigidity Commerce takes on the Certifications. Rejecting the forms over minor details is extremely frustrating and time consuming to deal with as a volunteer mediator.	9/29/2015 1:12 PM
65	Cases take WAY too long to convene. There should be stiffer penalties for lenders and others who delay the process.	9/29/2015 1:12 PM
66	Low pay, too much bureaucracy	9/29/2015 1:06 PM

Mediators' and DRCs' Expectations and Satisfaction

Q11 Do you have any additional comments?

Answered: 48 Skipped: 24

#	Responses	Date
1	Thank you Commerce!	10/7/2015 10:53 AM
2	thanks for what you do!	10/6/2015 5:21 PM
3	I feel that the FFA has been a help to borrowers and beneficiaries, a success.	10/6/2015 3:39 PM
4	No	10/6/2015 2:31 PM
5	Overall, the FFP is helpful to Borrowers.	10/6/2015 2:04 PM
6	Additional discussion on how to encourage parties to participate, using the mediator's/intake authority, in a timely manner would be helpful	10/6/2015 1:40 PM
7	The Department of Commerce relies far too heavily on the Northwest Justice Project, which, it appears to me, calls most of the shots for the Department	10/6/2015 10:40 AM
8	Thank you for taking the time to listen!	10/5/2015 5:42 PM
9	Thanks for your efforts. Sorry to be losing Corina.	10/5/2015 5:01 PM
10	No	10/5/2015 11:16 AM
11	none	10/5/2015 11:06 AM
12	no	10/4/2015 1:27 PM
13	none	10/3/2015 8:17 PM
14	thanks for all you do!	10/2/2015 3:41 PM
15	thank you.	10/2/2015 3:41 PM
16	I believe clearer direction about the scope of their authority would be helpful in the guidelines. Perhaps some common fact patterns and appropriate responses would be useful. That way, they would know Commerce would support them if one party were to submit a complaint.	10/2/2015 1:18 PM
17	Emphasis on NPV in the final report is counterintuitive to the reality of how lender makes decisions.	10/1/2015 7:03 PM
18	I just do my mediations and try to stay away from Commerce as much as possible. They only take-up my time and are no help.	10/1/2015 2:59 PM
19	Is there any way that Commerce could create an anonymous tip line for poor borrower representation? You could just provide a total on your website of number of negative or positive comments, and case managers could recommend to borrowers that they look to see how their representative rates.	10/1/2015 2:07 PM
20	I really appreciate the support I receive from the Department of Commerce and the willingness to listen and troubleshoot issues raised.	10/1/2015 10:51 AM
21	Too much "game playing" by both sides regarding need for additional mediation session	10/1/2015 9:13 AM
22	I'm interested to hear how closely everyone is sticking to the required topics of discussion in the mediation. It's often clear that some aspect is irrelevant to the situation, but I feel statutory pressure to cross the t's and dot the i's, so to speak.	10/1/2015 8:48 AM

Mediators' and DRCs' Expectations and Satisfaction

23	Most of my recent cases have been resolved prior to schedule meeting.	10/1/2015 7:30 AM
24	Have been happy to have been of service.	9/30/2015 4:09 PM
25	Many homeowners fail to read (or comprehend) the "Referral for Foreclosure Mediation Notice" and do not know what they are responsible to do.	9/30/2015 11:33 AM
26	No	9/30/2015 10:20 AM
27	I think the support from Commerce is excellent. People are knowledgeable and offer assistance kindly, in a non-judgmental manner.	9/30/2015 9:45 AM
28	No	9/29/2015 6:36 PM
29	Commerce's efforts to work with DRC and IFM is recognized and greatly appreciated.	9/29/2015 6:19 PM
30	No thank you.	9/29/2015 6:09 PM
31	Really believe in these types of programs for the community and I'm interested in other ways DRCs can serve our state.	9/29/2015 5:37 PM
32	Overall the program is a good one and I am pleased to be a part of it.	9/29/2015 5:19 PM
33	The main complaint I hear from bank attorneys is the lack of consistency among mediators. DRCs score well; independents do not.	9/29/2015 4:44 PM
34	it's a difficult oversight problem you have! Some authority but no real compliance clout! Only the Act can change that!	9/29/2015 4:42 PM
35	I have appreciated how accessible program staff have been to answer questions and generate reports.	9/29/2015 4:35 PM
36	Only mediators with demonstrable proficiency and confidence with the FFA should be mediating.	9/29/2015 4:26 PM
37	No	9/29/2015 4:24 PM
38	the single most important thing I would like to see is a concentrated effort to make sure people know this is available	9/29/2015 3:57 PM
39	We need to stay diligent in enforcing the statute. It is easy to become complacent and casual about the nature of our role, and that leaves all parties without the leadership needed for the process to be fair and balanced.	9/29/2015 3:54 PM
40	Appreciate all your efforts to coordinate and provide this session	9/29/2015 3:30 PM
41	The reimbursement for our services need to be increased given the hours of work required.	9/29/2015 3:23 PM
42	Folks who <u>want</u> this to work don't need many instructions; folks who don't care, more instructions, rules, etc probably won't matter - While I've done both collection and defense work, I do NOT represent mortgage borrowers or banks in mortgage cases and am concerned about appearance of neutrality for the mediators who also represent borrowers (or banks) 'on the side' - is this issue (neutrality/appearance of conflict) up for discussion?	9/29/2015 3:12 PM
43	I think this program is a very good one and am glad to be a part of it. I do however think the program is flawed when it comes to accountability and structure.	9/29/2015 2:09 PM
44	Not adequate advice/support for borrowers in central WA. Too many and too long postponements.	9/29/2015 2:01 PM
45	What to do when the representing party tells the mediator and the opposing party one thing, but the lender says something different.	9/29/2015 1:25 PM
46	Thank you for your support of the program and the mediators!	9/29/2015 1:23 PM
47	Thanks for communicating with us and providing us with the opportunity to help in our community.	9/29/2015 1:17 PM
48	No	9/29/2015 1:06 PM