

Indiana Foreclosure Prevention Network

Counselor Resource Guide

Effective 03/01/2011

Indiana Housing and Community Development Authority
30 South Meridian Street; Suite 1000
Indianapolis, In 46204
1-877-GET-HOPE

www.877GETHOPE.ORG



INDIANA FORECLOSURE PREVENTION NETWORK

Copyright (C) 2010 Indiana Housing and Community Development Authority. All rights reserved.
No part of the materials may be copied, photocopied, reproduced, translated, or used, in whole or in part, without the
express written consent of Indiana Housing and Community Development Authority.
Distribution for commercial purposes is prohibited.



INDIANA FORECLOSURE PREVENTION NETWORK

INDIANA FORECLOSURE PREVENTION NETWORK COUNSELOR RESOURCE GUIDE

Table of Contents

I. Indiana Foreclosure Prevention Network Referral Process	1
II. Pro Bono Eligibility Screening (<i>Step 11 of Referral Process</i>)	6
A. Main Indiana Pro Bono District Eligibility Criteria	6
B. Additional Eligibility Criteria for Certain Pro Bono Districts	9
1. District 1 Client Eligibility Worksheet	9
2. District 3 Client Eligibility Worksheet	10
3. District 14 Financial Means Worksheet	11
III. Additional Pro Bono Providers (<i>Step 12 of Referral Process</i>)	12
A. Pro Bono District Map/Listing of Contacts	12
B. Indiana Local Bar Presidents	28
C. Other Opportunities for Legal Services	39
D. District 14 Suggested Modest Means Scale	42
IV. Other Counseling Resources	43
A. Estimated Number of Settlement Conferences	43
B. Information About IFPN and MFTCAP	45
V. Pro Se Materials for Clients and Counselors*	46
1. Instructions for Getting a Continuance of Your Settlement Conference	46
2. Motion to Continue Settlement Conference	49
3. Confirmation of Housing Counseling Appointment	52
4. Instruction for Completing Settlement Conference Report Form	53
5. Settlement Conference Report	54
6. Maximum Mortgage Payment Affordability Worksheet	56
7. Pro Bono Referral Plans	57
8. Income Eligibility Guidelines for Pro Bono Assistance	67

* All of these forms are also available separately at www.ifpn.info in the Counselor information section



I. Indiana Foreclosure Prevention Network Referral Process

Indiana Foreclosure Prevention Network Referral Process

Indiana Housing and Community Development Authority (“IHCDA”) in collaboration with the administrator of the Indiana Foreclosure Prevention Network (“IFPN”) Helpline, Affordable Housing Corporation (“Administrator”), has developed the following process for referring IFPN cases to *pro bono* attorneys. Our goal is to ensure sufficient availability of and efficient referrals to trained attorneys who can represent borrowers at court-ordered settlement conferences pursuant to I.C. 32-30-10.5.

Success of the *pro bono* process depends on coordination between the IFPN and the Indiana Pro Bono Commission, the Pro Bono Districts (the “Districts”), the Pro Bono District Plan Administrators, the Indianapolis Bar Association, and others involved in providing *pro bono* legal services (collectively “Providers”).

I.C. 32-30-10.5 Uniform Referral Process for Counselors and Attorneys (From Pre-Suit Notice to Settlement Conference)

- 1) Client receives a Pre-Suit Notice from lender, indicating an impending foreclosure.
- 2) Client calls IFPN Helpline number indicated on Pre-Suit Notice.
- 3) Administrator conducts initial intake and, within six (6) hours of client’s contacting the Helpline, provides an IFPN Network Agency located in client’s county with client’s information. If no IFPN Network Agency is located in the client’s county or the IFPN Network Agency(ies) in the client’s county have no counselor availability, Administrator adds client to IFPN database for selection by an IFPN Network Agency with counselor availability.
- 4) Administrator shall see that client is selected by an IFPN Network Agency within two (2) business days of client’s call, unless circumstances (such as upcoming settlement conference) require that client’s case be expedited. If client is not so selected within the allotted time period, Administrator shall be responsible for counseling client. Administrator will provide a counselor with information regarding whether a foreclosure case has been filed or if a client has requested a settlement conference.
- 5) Counselor contacts client as soon as reasonably possible (but no more than two (2) business days) after receipt of referral to make initial determination of client’s needs.
- 6) Counselor should confirm with client information provided by Administrator regarding whether a foreclosure case has been filed or if a client has requested a



settlement conference. Counselor reminds client that client must request settlement conference with the court.

- 7) Counselor works with client to gather the following documents to assist in determining the client's mortgage affordability level:
 - a. Thirty days of pay stubs or proof of disability/Social Security/other income
 - b. Most recent tax return forms (to see if there is a change in income)
 - c. Any other proof of income, such as child support
 - d. Any available mortgage and loan documents
 - e. Documentation of expenses, costs, liabilities as required by I.C. 32-30-10.5-10(a)
 - f. If a settlement conference has been ordered by the court, any other documentation which court's order requires
- 8) Counselor works with client to develop a budget and an action plan (setting out counselor's determination of affordability and course of action to take with respect to client's loan).
- 9) Counselor completes the Mortgage Affordability Worksheet (see attached) for client (determining the maximum housing payment that client can afford).
- 10) Counselor determines, based on review of information provided by client and/or client's request, whether to suggest that client seek a *pro bono* or other attorney's assistance.
- 11) If a foreclosure case has been filed and client wishes to request or has already requested a settlement conference, suggest that client seek *pro bono* attorney assistance.

(IF NO ATTORNEY IS NEEDED/REQUESTED, SKIP TO STEP #27. IF AN ATTORNEY IS NEEDED/REQUESTED, FOLLOW STEPS #11-26)

(BEGIN "ATTORNEY" SECTION)

- 12) Counselor preliminarily screens the client for *pro bono* eligibility based on the criteria for the District in which the client resides. (Listing of criteria for each District is attached). Counselor is to make no guarantees or assurances to client regarding eligibility for *pro bono* or modest means legal services.
- 13) If counselor believes, using counselor's best judgment, that the client may qualify for assistance from the local District, counselor will provide client with the contact information for such District. If counselor believes, using counselor's best judgment, that the client would not qualify for assistance from the local District, counselor will provide client with the contact information for other Providers, such as the county bar association, Indiana Legal Services, legal aid organizations, the Indianapolis Bar Association or another District.



- 14) Counselor gives client a packet that client should provide to attorney after a client-attorney match. The packet consists of:
 - a. Mortgage Affordability Worksheet
 - b. Action Plan
 - c. Copies of proof of income
 - d. Copies of any available mortgage and loan documents
 - e. Pertinent notes from counselor (including notes of any “red flags” that make counselor suspect legal issues with the foreclosure)
 - f. Other information that court has ordered or counselor deems relevant in preparation for a settlement conference.

- 15) Counselor faxes or emails a copy of the Mortgage Affordability Worksheet (or similar form containing, at a minimum, client income information and stage of foreclosure process), to alert the Provider that a potential IFPN client may be contacting Provider. If the Provider has no attorney availability, the Provider shall inform counselor so that counselor may provide client with contact information for other providers.

- 16) Client contacts Provider and completes Provider’s intake process.

- 17) Provider determines, based on client’s income in relation to the poverty level standard used by Provider and other criteria which Provider may use, if client is eligible for a *pro bono*, modest means or fee-for-service attorney.

- 18) If client is eligible for *pro bono* assistance, Provider contacts its foreclosure prevention-trained attorneys to identify an attorney for the client. If client is not eligible for *pro bono* assistance, Provider directs the client to a different Provider in client’s area. If client elects not to pursue legal counsel, client should contact counselor and complete the foreclosure prevention process with counselor. (In this case, skip to Step #27).

- 19) After identifying an available attorney, Provider gives client the attorney’s contact information and instructs client to call the attorney to initiate the representation.

- 20) Client contacts attorney and gives attorney the packet for review. Attorney should confirm receipt of the client’s message and intake information within one (1) to two (2) business days. If attorney has not responded to client’s initial contact within four (4) business days, client should call Provider for further guidance.

- 21) Attorney consults with client to establish an attorney-client relationship and develop a plan for the representation.

- 22) If a settlement conference has been requested, attorney reviews packet and works with client and counselor to prepare for the settlement conference. If no



settlement conference has been requested or no foreclosure case has been filed, attorney consults with client and counselor to determine which of the following steps in the process are appropriate for attorney to provide.

- 23) Attorney contacts/negotiates with lender's counsel, as appropriate.
- 24) Client attends settlement conference in person; attorney or counselor may attend by telephone or in person, but neither are required to attend unless requested by client.
- 25) If attorney and/or counselor has not attended the settlement conference, client informs attorney and/or counselor of results of settlement conference. If one of the professionals has attended the conference, but the other has not, the attending professional will provide the update to the non-attending professional.
- 26) If the settlement conference results in a settlement, attorney will review and comment on or help prepare the settlement agreement. Following execution of the settlement agreement, client provides attorney and counselor with a copy of the signed settlement agreement.
- 27) At the conclusion of the settlement conference, regardless of whether an agreement was reached, attorney may provide a termination of representation letter to client, which contains suggested "next steps" based on the outcome of the conference. If the conference did not result in a settlement, attorney may offer to represent client in a subsequent foreclosure proceeding.

(END "ATTORNEY" SECTION. Skip to Step #32)

- 28) Counselor gives client a packet that client should take to the settlement conference. The packet consists of:
 - a. Mortgage Affordability Worksheet
 - b. Action plan
 - c. Copies of proof of income
 - d. Copies of any available mortgage and loan documents
 - e. Pertinent notes from counselor (including notes of any "red flags" that make counselor suspect legal issues with the foreclosure)
 - f. A blank Settlement Conference Report form
 - g. Other information that court has ordered or counselor deems relevant in preparation for a settlement conference
- 29) Client and counselor work together to prepare for the settlement conference.
- 30) Counselor contacts/negotiates with lender's counsel, as appropriate
- 31) Client attends settlement conference in person; counselor may attend by telephone or in person, but is not required to attend unless requested by client. If



INDIANA FORECLOSURE PREVENTION NETWORK

client requests counselor's attendance, and a counselor is not available, counselor must notify the Administrator of its need for a substitute counselor. Upon request of client, counselor must attend the settlement conference.

32) If the settlement conference results in a settlement, client provides counselor with a copy of the signed settlement agreement.

(END "NO ATTORNEY" SECTION)

33) Following a successful settlement conference, counselor follows-up with client to confirm that client is complying with the settlement agreement.



II. Pro Bono Eligibility Screening

A. Main Indiana Pro Bono District Eligibility Criteria

**ELIGIBILITY FOR *PRO BONO ATTORNEYS*
BY PRO BONO DISTRICT**

	Pro Bono District Income Guidelines for foreclosure cases¹	Intake Information for pro bono districts	Other foreclosure legal representation resources²
District 1	250% FPL FPL chart attached	Leave contact info on 219-945-1799; toll-free 866-945-1799. Intake person will return call within one or two days.	City of Hammond Legal Aid Clinic (219-853-6611); ILS Gary Office (219-886-3161) (Lake, Porter, Jasper & Newton counties); ILS South Bend Office (LaPorte, Pulaski & Starke counties)
District 2	250% FPL	Phone intake, Monday-Friday, 8:30-3:30.	ILS South Bend Office (574-234-8121) has foreclosure specialist Joseph Zielinski. St. Joseph County Bar Association lawyer referral program (574)235-9657. Elkhart Legal Aid (574-294-2658)
District 3	250% FPL, worksheet attached	Telephone intake only, Monday-Friday 9-4:30. Eligible callers are sent a retainer and additional data gathering forms where applicable; others are assisted in finding appropriate resources. Counsel and advice volunteer attorneys available every day to return calls.	Allen County Bar Association Lawyer Referral Service—260-423-2358; ILS Fort Wayne Office (260-424-9155)
District 4			ILS Lafayette (765-423-5327); Montgomery County Bar Association (765-364-6430, in person application taken at courthouse); Legal Aid Corporation of Tippecanoe County (765-742-1068)
District 5			ILS Lafayette (765-423-5327, Tipton County, ages 60 older); ILS Anderson (765-644-2816, Tipton County, ages 59 under); Miami County Bar Association (765-472-3901); Howard County Legal Aid Program (765-459-0764)
District 6			ILS Fort Wayne (888-442-8600, Blackford, Grant, Jay Counties); ILS Indianapolis (1-800-869-0212, Delaware, Henry, Madison, Randolph Counties); Delaware County

Last updated: 8/31/2009



			Legal Aid (765-245-1606)
District 7	250% FPL	Phone and walk-in intake. If eligible, application mailed.	ILS Bloomington (1-800-822-4774)
District 8	250% FPL, settlement conference only; 125% FPL other foreclosure representation		ILS Indianapolis (1-800-869-0212); Indianapolis Bar Association (317-269-2000); Neighborhood Christian Legal Clinic (317-429-4131); Indianapolis Legal Aid Society (317-635-9538)
District 9			ILS Indianapolis (1-800-869-0212)
District 10	250% FPL (includes tenants affected by foreclosure)	Brief financial phone intake, Mon. 10-12, Thurs. 2-5. If qualify, schedule for detailed phone interview and then case review. Can take 30 days to 3 months and cannot guarantee case placement.	ILS Bloomington (1-800-822-4774); help desks for advice not ongoing representation (El Centro help desk; Shalom Community Center's HELP; Lawyers in the Library)
District 11	250% FPL	Walk-in or call-in intake Monday, Wednesday, Friday 10-12:00; Tuesday, Thursday 1-3:00; 877-378-0358. Housing counselors (but not clients) may call the plan administrator, Tammara Sparks, directly at (812)314-2721.	ILS Bloomington (1-800-822-4774)
District 12	200% FPL	Telephone intake.	ILS New Albany (877-323-6260)
District 13	125% FPL now, recommending 250%	Legal Aid Society of Evansville (812-435-5173) and Indiana Legal Services (1-877-323-6260) do intake for District 13.	ILS Bloomington (1-800-822-4774); ILS Evansville (1-877-323-6260), has modest means; Legal Aid Society of Evansville (812-435-5173); Evansville Bar Association Lawyer Referral Service (812) 426-1712, 9:00-1:00.
District 14	150% FPL, ³ then modest means panel ⁴	Online form (probono.in.gov/14.pdf) should be mailed or faxed, no walk-ins. to P.O. Box 94, New Albany, IN 47150; fax 812-949-2332	ILS New Albany (attorney John Brengle is consumer resource but not necessarily for court) (877-323-6260)



Eligibility guidelines for pro bono foreclosure assistance

A committee of the Indiana Pro Bono Commission recommends that the pro bono districts consider expanding eligibility guidelines for mortgage foreclosure cases and mediation. The pro bono districts may want to review a variety of other factors on a case-by-case basis in conjunction with household income. In particular, the committee suggests that the districts consider for eligibility for pro bono foreclosure assistance applicants who meet the following criteria:

- the applicant must be the homeowner;
- the homeowner's household income does not exceed 250% of federal poverty level or the homeowner demonstrates a lack of resources for representation by an attorney in a workout;
- the homeowner must be the borrower;
- the home must be the primary residence of the homeowner and be owner-occupied;
- the home must not be greater than 3 residential units; and,
- the homeowner must not have refinanced either to purchase additional property or to secure cash for non-essential living expenses.



B. Additional Eligibility Criteria for Certain Pro Bono Districts

1. District 1 Client Eligibility Worksheet

2008 FEDERAL POVERTY GUIDELINES

ILS & Pro Bono use 125% 150% for seniors (60+)	Household Size	125% Monthly		
		Annual	Monthly	Weekly
	1	\$13,537.50	\$1,128.13	\$260.34
	2	\$18,212.50	\$1,517.71	\$350.24
	3	\$22,887.50	\$1,907.29	\$440.14
	4	\$27,562.50	\$2,296.88	\$530.05
	5	\$32,237.50	\$2,686.46	\$619.95
	6	\$36,912.50	\$3,076.04	\$709.86
	7	\$41,587.50	\$3,465.63	\$799.76
	8	\$46,262.50	\$3,855.21	\$889.66
	each add'l	\$4,675.00	\$389.58	\$89.90

Household Size	Annual	100%		Household Size	Annual	150% - SENIORS	
		Monthly	Weekly			Monthly	Weekly
1	\$10,830.00	\$902.50	\$208.27	1	\$16,245.00	\$1,353.75	\$312.40
2	\$14,570.00	\$1,214.17	\$280.19	2	\$21,855.00	\$1,821.25	\$420.29
3	\$18,310.00	\$1,525.83	\$352.12	3	\$27,465.00	\$2,288.75	\$528.17
4	\$22,050.00	\$1,837.50	\$424.04	4	\$33,075.00	\$2,756.25	\$636.06
5	\$25,790.00	\$2,149.17	\$495.96	5	\$38,685.00	\$3,223.75	\$743.94
6	\$29,530.00	\$2,460.83	\$567.88	6	\$44,295.00	\$3,691.25	\$851.83
7	\$33,270.00	\$2,772.50	\$639.81	7	\$49,905.00	\$4,158.75	\$959.71
8	\$37,010.00	\$3,084.17	\$711.73	8	\$55,515.00	\$4,626.25	\$1,067.60
each add'l	\$3,740.00	\$311.67	\$71.92	each add'l	\$5,610.00	\$467.50	\$107.88

Household Size	200%		
	Annual	Monthly	Weekly
1	\$21,660.00	\$1,805.00	\$416.54
2	\$29,140.00	\$2,428.33	\$560.38
3	\$36,620.00	\$3,051.67	\$704.23
4	\$44,100.00	\$3,675.00	\$848.08
5	\$51,580.00	\$4,298.33	\$991.92
6	\$59,060.00	\$4,921.67	\$1,135.77
7	\$66,540.00	\$5,545.00	\$1,279.62
8	\$74,020.00	\$6,168.33	\$1,423.46



2. District 3 Client Eligibility Worksheet

DISTRICT 3 CLIENT ELIGIBILITY GUIDELINES

Number in Family Unit	Federal Guidelines		VLP GUIDELINES		MORTGAGE FORECLOSURE	
	*GROSS INCOME		GROSS INCOME		ONLY - see below for other items	
	AT 100%		AT 200%		AT 250%	
	Annual	Monthly	Annual	Monthly	Annual	Monthly
1	10,830	903	21,660	1,805	27,075	2,256
2	14,570	1214	29,140	2,428	36,425	3,035
3	18,310	1526	36,620	3,052	45,775	3,815
4	22,050	1838	44,100	3,675	55,125	4,594
5	25,790	2149	51,580	4,298	64,475	5,373
6	29,630	2469	59,260	4,938	74,075	6,173
7	33,270	2773	66,540	5,545	83,175	6,931
8	37,010	3084	74,020	6,168	92,525	7,710
For family units with more than 8 members, add \$3,700 for each additional member for 100%;						
add \$7,480 for each additional member for 200%						
add \$9250 for each additional member for 250%						
Assets exempted from eligibility determination:						
Residence, primary only						
Vehicle, value less than \$10,000						
Bank accounts, amount less than 3 months basic living expenses						
Other assets: determine on a case by case basis considering value and liquidity.						
Note:	Guidelines are for basic program and may be modified to fit grant requirements.					
Mortgage Foreclosure Additional Guidelines:						
	applicant must be homeowner		homeowner must be the borrower			
	home must be primary residence		home must be owner-occupied			
	home may not be more than 3 residential units					
*Source: Federal Register: January, 2009						
Department of Health & Human Services 2009 Poverty Guidelines						
Note:	Tax refunds - combined household tax refunds must be \$1000 or less to meet the eligibility requirements.					
Adopted by Volunteer Lawyer Program Board of Directors on January 26, 2009.						
Additional mortgage foreclosure guidelines adopted April 20, 2009						

Last updated: 9/1/2009



3. District 14 Financial Means Worksheet

DISTRICT 14 INTAKE WORKSHEET

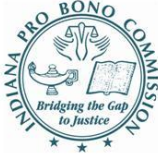
FINANCIAL MEANS WORKSHEET Revised 03/16/2009

		1	2	3	4	5	6	7	8
1. Number of people supported									
2. Husband's annual gross income	Write in								
3. Wife's annual gross income	Write in								
4. Other (SSD, SSI, Tanf, Fd. Stmps)	Write in								
5. Other (SS, Retirement, etc.)	Write in								
6. Total ann. Gross income	Add 2-5	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7. Basic Allowable Gr. Income		\$13,537.50	\$18,212.50	\$22,887.50	\$27,562.50	\$32,237.50	\$36,912.50	\$41,587.50	\$46,262.50
8. Difference (line 4 less line 5)		-\$13,538	-\$18,213	-\$22,888	-\$27,563	-\$32,238	-\$36,913	-\$41,588	\$46,263
Percentage of FPG		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



III. Additional Pro Bono Providers

A. Pro Bono District Map/Listing of Contacts



INDIANA FORECLOSURE COUNSELING RESOURCES AND REGISTERED FORECLOSURE MEDIATORS BY PRO BONO DISTRICT





DISTRICT ONE

Jasper, Lake, LaPorte, Newton, Porter, Pulaski, Starke

COUNSELING CONTACTS

Lorri Cox
Affordable Housing Corporation
812 S. Washington Street
Marion, IN 46953
(765) 662-1574
lorri@ahcindiana.org
(Serves Lake County)

Nancy Schrage
City of South Bend
227 W. Jefferson Boulevard—12th Floor
South Bend, IN 46601
(574) 235-5848
nschrage@southbendin.gov
(Serves LaPorte County)

Leti Zamarron
CCCS of Northwestern Indiana
800 E. 86th Avenue, Suite B
Merrillville, IN
(219) 980-4800
lzamarron@cccsnwi.org
(Serves Lake County)

Kris Richardson
Housing Opportunities, Inc.
954 Eastport Centre Dr., Ste. A
Valparaiso, IN 46383
(219) 548-2800
krichardson@housing-opportunities.com
(Serves All District One Counties)

Vickie Evans
Pathfinder Services, Inc.
1152 E. State St.
Huntington, IN 46750
(260) 224-9601
vevans@pathfinderservices.org
(Serves Starke County)

PLAN ADMINISTRATOR

Judith H. Stanton, Esq.
651 E. Third Street, PO Box 427
Hobart, IN 46342
(219) 945-1799
(866) 945-1799
(219) 945-0995 (fax)
probono@hobartlaw.net

FORECLOSURE MEDIATORS

Gerald M. Bishop
2115 W. Lincoln Highway
Merrillville, IN 46410
(219) 738-2400
gmb@bishop-law.com

Jeffrey W. Clymer
McMahan Center, 6 N. Michigan Ave.
Valparaiso, IN 46383
(219) 462-1529
jclymer@netnitco.net

Stephen B. Cohen
9337 Calumet Avenue, Suite A-1
Munster, IN 46321
(219) 836-1171
scohen@komdr.com

Todd A. Etzler
57 Franklin, Suite 203
Valparaiso, IN 46383
(219) 531-0134
etzler@bcclegal.com

Brian E. Less
107 N. Main St., P. O. Box 98
Hebron, IN 46341
(219) 996-2300
petry@netnitco.net

William F. Satterlee III
103 E. Lincolnway, P. O. Box 2357
Valparaiso, IN 46384
(219) 464-4961
wsatterlee@hwelaw.com

Donald E. Schlyer
200 West 80th Place
Merrillville, IN 46410
(219) 757-0225
schlyer@jorsm.com

Judith H. Stanton
P. O. Box 427, 651 E. Third Street
Hobart, IN 46342
(219) 947-1571
jstanton@crowne.net



DISTRICT TWO

Elkhart, Kosciusko, Marshall, St. Joseph

COUNSELING CONTACTS

Nancy Schrage
City of South Bend
227 W. Jefferson Boulevard—12th Floor
South Bend, IN 46601
(574) 235-5848
nschrage@southbendin.gov
(Serves Elkhart, Marshall and St. Joseph Counties)

Pam Gresham
CCCS of Northeastern Indiana, Inc.
4105 W. Jefferson Boulevard
Fort Wayne, IN 46804
(260) 432-8200
pgresham@financialhope.org
(Serves Kosciusko County)

April Gerard
Habitat for Humanity of Whitley County, Inc.
378-A North Line Street
Columbia City, IN 46725
(260) 248-4500
april@habitatwhitley.org
(Serves Kosciusko County)

Rebecca Gascho
LaCasa, Inc.
202 N. Cottage Ave.
Goshen, IN 46528
(574) 533-4450
rebecca.gascho@lacasainc.net
(Serves all District Two Counties)

Vickie Evans
Pathfinder Services, Inc.
1152 E. State St.
Huntington, IN 46750
(260) 224-9601
vevans@pathfinderservices.org
(Serves Kosciusko and Marshall Counties)

Jessie Whitaker
South Bend Heritage Foundation
803 Lincolnway West
South Bend, IN 46616
(574) 289-1066
jaw@sbheritage.org
(Serves St. Joseph County)

PLAN ADMINISTRATOR

Timi S. Sloat
The Volunteer Lawyer Network Inc.
117 1/2 N. Main Street
South Bend, Indiana 46624
(574) 277-0075
(574) 277-2055 (fax)
volunteerinc@att.net

FORECLOSURE MEDIATORS

Michael P. Cloonan
51607 Fox Pointe Lane
Granger, IN 46530
(574) 210-1662
mcloonan@aol.com

Lewis C. Laderer
112 W. Jefferson Blvd., Suite 310
South Bend, IN 46601
(574) 284-2354
ladfis@aol.com



DISTRICT THREE

Adams, Allen, DeKalb, Huntington, LaGrange, Noble, Steuben, Wells, Whitley

COUNSELING CONTACTS

Pam Gresham
CCCS of Northeastern Indiana, Inc.
4105 W. Jefferson Boulevard
Fort Wayne, IN 46804
(260) 432-8200
pgresham@financialhope.org
(Serves all District Three Counties)

Paula McGee
Fort Wayne Urban League
2135 S. Hanna St.
Fort Wayne, IN 46803
pmcgee@fwurbanleague.org
(Serves Adams, Allen, DeKalb, Huntington, LaGrange, Steuben, Wells and Whitley Counties)

April Gerard
Habitat for Humanity of Whitley County, Inc.
378-A North Line Street
Columbia City, IN 46725
(260) 248-4500
april@habitatwhitley.org
(Serves Allen and Whitley Counties)

Rebecca Gascho
LaCasa, Inc.
202 N. Cottage Ave.
Goshen, IN 46528
(574) 533-4450
rebecca.gascho@lacasainc.net
(Serves LaGrange and Noble Counties)

Vickie Evans
Pathfinder Services, Inc.
1152 E. State St.
Huntington, IN 46750
(260) 224-9601
vevans@pathfinderservices.org
(Serves all District Three Counties)

PLAN ADMINISTRATOR

Terry McCaffrey
Volunteer Lawyer Program of Northeast Indiana
927 S. Harrison
Fort Wayne, IN 46802
(260) 407-0917
(260) 407-7137 (fax)
terry@vlpnei.org

FORECLOSURE MEDIATORS

Jack W. Lawson
200 E. Main Street, Suite 800
Fort Wayne, IN 46802
(260) 422-0800
jwl@beckmanlawson.com

Solomon L. Lowenstein, Jr.
614 West Berry Street, Suite A
Fort Wayne, IN 46802
(260) 422-4655
solomon@lowensteinlaw.net

Janet E. Mitchell
10431 Oak Valley Road
Fort Wayne, IN 46802
(260) 483-7660
janetemitchell@aol.com

Dane L. Tubergen
803 S. Calhoun St., PO Box 11489
Fort Wayne, IN 46858-1489
(260) 423-1311



DISTRICT FOUR

Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren, White

COUNSELING CONTACTS

Alice Young
CAP of Western Indiana
P.O. Box 188
Covington, IN 47932
(765) 793-4881
ayoung@capwi.org
(Serves Benton, Fountain, Montgomery and Warren Counties)

Joe Kellogg
Homestead Consulting Services
200 N. 2nd Street
Lafayette, IN 47901
(765) 423-1284
joe@homesteadconsulting.net
(Serves All District Four Counties)

PLAN ADMINISTRATOR

Timothy E. Peterson, Esq.
Indiana Legal Services--Lafayette
639 Columbia Street
P. O. Box 1455
Lafayette, IN 47902-1455
(765) 423-5327
(800) 382-7581
(765) 423-2252 (fax)
tim.peterson@ils.net

FORECLOSURE MEDIATORS



DISTRICT FIVE

Cass, Fulton, Howard, Miami, Tipton, Wabash

COUNSELING CONTACTS

Lorri Cox
Affordable Housing Corporation
812 S. Washington
Marion, IN 46953
(765) 662-1574
lorri@ahcgrantcounty.com
(Serves Cass, Howard, Miami and Tipton Counties)

Pam Gresham
CCCS of Northeastern Indiana, Inc.
4105 W. Jefferson Boulevard
Fort Wayne, IN 46804
(260) 432-8200
pgresham@financialhope.org
(Serves Wabash County)

Kris Richardson
Housing Opportunities, Inc.
954 Eastport Centre Dr., Ste. A
Valparaiso, IN 46383
(219) 548-2800
krichardson@housing-opportunities.com
(Serves Fulton County)

Vickie Evans
Pathfinder Services, Inc.
1152 E. State St.
Huntington, IN 46750
(260) 224-9601
vevans@pathfinderservices.org
(Serves Wabash County)

PLAN ADMINISTRATOR

Vicki Williams
Indiana Legal Services—Lafayette
639 Columbia Street
P.O. Box 1455
Lafayette, IN 47902-1455
800-382-7581
vicki.williams@ilsnet



DISTRICT SIX

Blackford, Delaware, Grant, Henry, Jay, Madison, Randolph

COUNSELING CONTACTS

Lorri Cox
Affordable Housing Corporation
812 S. Washington
Marion, IN 46953
(765) 662-1574
lorri@ahcgrantcounty.com
*(Serves Blackford, Delaware, Grant, Henry, Madison
and Randolph Counties)*

Vickie Evans
Pathfinder Services, Inc.
1152 E. State St.
Huntington, IN 46750
(260) 224-9601
vevans@pathfinderservices.org
(Serves Jay County)

PLAN ADMINISTRATOR

Christianne Brock
District 6 Access to Justice, Inc.
P.O. Box 324
New Castle, IN 47362
(765) 521-6979
(765) 521-0790 (fax)
(800) 910-4407
district6access@hotmail.com

FORECLOSURE MEDIATORS

William V. Hughes
110 East Charles Street, PO Box 1648
Muncie, IN 47308
(765) 289-0661
beasleyj@iquest.net

Ana M. Quirk
117 East Main Street
Muncie, IN 47305
(765) 288-5035
agh@comcast.net



DISTRICT SEVEN

Clay, Parke, Putnam, Sullivan, Vermillion, Vigo

COUNSELING CONTACTS

Tehiji Crenshaw
CAPE of Evansville
27 Pasco Avenue
Evansville, IN 47713
(812) 425-4241
tcrenshaw@capeevansville.org
(Serves Clay, Sullivan and Vigo Counties)

Alice Young
CAP of Western Indiana
P.O. Box 188
Covington, IN 47932
(765) 793-4881
ayoung@capwi.org
(Serves Park and Vermillion Counties)

Joe Kellogg
Homestead Consulting Services
200 N. 2nd Street
Lafayette, IN 47901
(765) 423-1284
joe@homesteadconsulting.net
(Serves Putnam County)

PLAN ADMINISTRATOR

Sheriden Thompson
P.O. Box 3342
Terre Haute, IN 47803
(812) 478-2666
(812) 232-0870 (fax)
dist7probono@joink.com

FORECLOSURE MEDIATORS

Monica Fennell
108 Taylor Place
Greencastle, IN 46135
(765) 653-9553



DISTRICT EIGHT

Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Shelby

COUNSELING CONTACTS

Doris Sims
City of Bloomington/Housing & Neighborhood Dev.
401 N. Morton St.
Bloomington, IN 47402
(812) 349-3576
simsd@bloomington.in.gov
(Serves Morgan County)

Cheryl Shelton
Community Action of Greater Indianapolis
2445 North Meridian Street
Indianapolis, IN 46208
(317) 396-1786
cshelton@cagi-in.org
(Serves Boone, Hamilton, Hendricks and Marion Counties)

Rick Scalf
Eastside Community Center
421 McClure Road
Columbus, IN 47201
(812) 376-7840
ifpn@eastcc.org
(Serves Johnson and Shelby Counties)

Joe Kellogg
Homestead Consulting Services
200 N. 2nd Street
Lafayette, IN 47901
(765) 423-1284
joe@homesteadconsulting.net
(Serves Boone County)

Ken Mitchell
Human Services, Inc.
1585 Indianapolis Road
Columbus, IN 47202
(812) 372-8407
kmitchell@hsi-indiana.com
(Serves Johnson and Shelby Counties)

LaKimey Ballard
Indianapolis Neighborhood Housing Partnership
3550 North Washington Boulevard
Indianapolis, IN 46205
(317) 610-4611
lballard@inhp.org
(Serves Marion County)

PLAN ADMINISTRATOR

Laurie Beltz Boyd, Esq.
Heartland Pro Bono Council
151 N. Delaware St, Suite 1800
Indianapolis, IN 46204
(317) 614-5304
(317) 631-9775 (fax)
Laurie.boyd@ilsa.net

Howard Washington
Martindale Brightwood CDC
2855 N. Keystone Avenue, Suite 130
Indianapolis, IN 46218
(317) 924-8042
howard.washington@sbcglobal.net
(Serves Marion County)

Julie Mennel
Neighborhood Christian Legal Clinic
3333 North Meridian Street, Suite 201
Indianapolis, IN 46208
(317) 429-4131
jmennel@nclegalclinic.org
(Serves All District Eight Counties)



DISTRICT EIGHT

Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Shelby

FORECLOSURE MEDIATORS

Thomas N. Austin
1 N. Pennsylvania Street, Suite 220
Indianapolis, IN 46204-3136
(317) 632-5633
tnaindy@aol.com

Philip B. Balmaseda
10707 Ballard Drive
Brownsburg, IN 46112
(317) 858-5393
pjbalmaseda@gmail.com

Scott A. Benkie
47 S. Meridian Street, Suite 305
Indianapolis, IN 46204
(317) 632-4448

Amy F. De Brota
715 East 107th Street
Indianapolis, IN 46280
(317) 848-5555
amy@debrotalaw.com

William R. Howell
728 S. Meridian Street
Indianapolis, IN 46225
(317) 637-3170
williamrhowell@hotmail.com

Keith A. Kinney
One Indiana Square, Suite 2000
Indianapolis, IN 46204
(317) 488-2000
keith@hfinfm.com

Dana M. Larbus
23 S. 8th Street, Suite 200
Noblesville, IN 46060
(317) 829-4702
dmlarbus@comcast.net

Lance O. Mabry
P. O. Box 24622
Indianapolis, IN 46224
(317) 902-3333
lawyers@netscape.com

Joseph P. Maguire
101 W. Ohio St., 9th Floor
Indianapolis, IN 46204
(317) 269-9330
jmaguire@ncs-law.com

Marc W. Matheny
244 N. College Avenue
Indianapolis, IN 46202
(317) 639-3315
mmatheny@ameritech.net

Karl L. Mulvaney
2700 Market Tower, 10 W. Market St.
Indianapolis, IN 46204
(317) 635-8900
kmulvaney@binghamchale.com

Lawrence T. Newman
6100 N. Keystone Avenue, Suite 257
Indianapolis, IN 46220
(317) 252-9529
lawrencelawfirm@sbcglobal.net

Rory O'Bryan
11611 N. Meridian St., # 150
Carmel, IN 46032
(317) 574-6057
rob@h-mlaw.com

Julie B. Pinkus
4911 East 56th Street
Indianapolis, IN 46220
(317) 254-1433
pinkusj2@aol.com

Rafael Ramirez
10402 Heather Hills Road
Indianapolis, IN 46229
(317) 951-8538
ramirezlaw@aol.com

Sylvia Robertson-Wilcox
8403 Tuskin Way
Indianapolis, IN 46278
(317) 733-4280
sylvia.wilcox@mail.com

Fred E. Schlegel
300 N. Meridian Street, Suite 2700
Indianapolis, IN 46204
(317) 237-1410
fred.schlegel@bakercd.com

Steven A. Spence
9000 Keystone Crossing, Suite 1000
Indianapolis, IN 46240
(317) 571-1101
ssassy115@aol.com

Dennis L. Thomas Jr.
151 N. Delaware St., # 1835
Indianapolis, IN 46204
(317) 464-8383
iltjatty@aol.com

Rodney A. Tucker
3850 Priority Way S. Dr., Suite 220
Indianapolis, IN 46240
(317) 816-1250
ratucker@insightbb.com

Kim Van Valer
299 W. Main Street
Greenwood, IN 46142
(317) 881-7575
kim@vanvalerlaw.com

Richard A. Wacker
4520 W. Jurist Court
Trafalgar, IN 46181-8838
(317) 878-2300
rawacker@iquest.net



DISTRICT NINE

Fayette, Franklin, Rush, Union, Wayne

COUNSELING CONTACTS

Rick Scalf
Eastside Community Center
421 McClure Road
Columbus, IN 47201
(812) 376-7840
ifpn@eastcc.org
(Serves Fayette and Rush Counties)

Rick Williams
The Home Ownership Center
2820 Vernon Place
Cincinnati, OH 45219
(513) 569-4417
rwilliams@hometoday.cc
(Serves Franklin, Union and Wayne Counties)

PLAN ADMINISTRATOR

Tammy Hopkins
District 9 Pro Bono Commission
800-935-5053
Dist9pb@yahoo.com
P.O. Box 94
Richmond, IN 47375

FORECLOSURE MEDIATORS

Gilda W. Caviness
134 E. 2nd Street
Rushville, IN 46173
(765) 932-2363
cavinesslaw@verizon.net



DISTRICT TEN

Greene, Lawrence, Monroe, Owen

COUNSELING CONTACTS

Doris Sims
City of Bloomington/Housing & Neighborhood Dev.
401 N. Morton St.
Bloomington, IN 47402
(812) 349-3576
simsd@bloomington.in.gov
(Serves Greene, Monroe and Owen Counties)

Rick Scalf
Eastside Community Center
421 McClure Road
Columbus, IN 47201
(812) 376-7840
ifpn@eastcc.org
(Serves Monroe County)

Addie Datish
Hoosier Uplands
1500 W. Main St.
Bloomington, IN 47446
(812) 849-4447
adatish@hoosieruplands.org
(Serves Greene, Lawrence and Owen Counties)

PLAN ADMINISTRATOR

Diane Walker, Esq.
P.O. Box 8382
Bloomington, IN 47407-8382
(812) 339-3610
(812) 339-3629 (fax)
dist10probono@aol.com

FORECLOSURE MEDIATORS

John C. Haury
1534 I Street
Bedford, IN 47421
(812) 275-4446
jhaury@hpcisp.com

Patrick S. McSoley
9507 S. Lakeridge Drive
Bloomington, IN 47401
(812) 824-8419



DISTRICT ELEVEN

Bartholomew, Brown, Decatur, Jackson, Jennings

COUNSELING CONTACTS

Doris Sims
City of Bloomington/Housing & Neighborhood Dev.
401 N. Morton St., Ste. 130
Bloomington, IN 47402
(812) 349-3510
simsd@bloomington.in.gov
(Serves Brown County)

Rick Scalf
Eastside Community Center
421 McClure Road
Columbus, IN 47201
(812) 376-7840
ifpn@eastcc.org
(Serves All District Eleven Counties)

Ken Mitchell
Human Services, Inc.
Columbus, IN 47202
(812) 378-8407
kmitchell@hsi-indiana.com
(Serves Bartholomew, Decatur and Jackson Counties)

PLAN ADMINISTRATOR

Tammara Sparks, Esq.
Legal Aid—District Eleven, Inc.
1531 13th Street, Suite G330
Columbus, IN 47201
(877) 378-0358
(812) 372-3948 (fax)
lade@iquest.net

FORECLOSURE MEDIATORS



DISTRICT TWELVE

Dearborn, Jefferson, Ohio, Ripley, Switzerland

COUNSELING CONTACTS

Rick Williams
The Home Ownership Center
2820 Vernon Place
Cincinnati, OH 45219
(513) 569-4417
rwilliams@hometoday.cc
(Serves Dearborn, Ohio, Ripley and Switzerland Counties)

Lessley Wood
The Housing Partnership, Inc.
Cardinal Ritter House
1218 E. Oak Street
New Albany, IN 47150
(502) 814-2738
lwood@wearehpi.org
(Serves Jefferson County)

PLAN ADMINISTRATOR

Frank Cardis, Esq.
Legal Volunteers of Southeast Indiana, Inc.
318 N. Walnut Street
Lawrenceburg, IN 47025
(812) 537-0123
(877) 237-0123
(812) 537-7090 (fax)
district12probono@legalvolunteers.com

FORECLOSURE MEDIATORS



DISTRICT THIRTEEN

Daviess, DuBois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick

COUNSELING CONTACTS

Tehiji Crenshaw
CAPE of Evansville/Sue Denoncour
27 Pasco Avenue
Evansville, IN 47713
(812) 425-4241
tcrenshaw@capeevansville.org
(Serves Gibson, Posey, Vanderburgh and Warrick Counties)

Addie Datish
Hoosier Uplands, E.D.C.
500 West Main St.
Mitchell, IN 47446
(812) 849-4447
adatish@hoosieruplands.org
(Serves Martin County)

Eric Spence
HOPE of Evansville
608 Cherry Street
Evansville, IN 47713
(812) 423-3169
erichopein@gmail.com
(Serves Dubois, Gibson, Perry, Pike, Posey, Spencer, Vanderburgh and Warrick Counties)

Sue Denoncour
Lincoln Hills Development Corporation
302 Main Street
Tell City, IN 47586
(812) 574-3435
sue@lhdc.org
(Serves Perry and Spencer Counties)

Rachel Eckert
TRI-CAP
607 Third Avenue
Jasper, IN 47547
(812) 482-2233
rachel@tri-cap.net
(Serves Daviess, Dubois, Knox, Pike, Spencer and Warrick Counties)

PLAN ADMINISTRATORS

Beverly Com, Esq.
Volunteer Lawyer Program of Southwestern Indiana
123 NW 4th St. Suite 618
Evansville, IN 47708
812-434-4886
812-434-4889 (fax)
bcom@courtbuilding.com

Scott Wylie, Esq.
Co-Plan Administrator/Program Director
rsywylie@courtbuilding.com

FORECLOSURE MEDIATORS

Jeffrey W. Ahlers
P. O. Box 3646
Evansville, IN 47735
(812) 423-3183
jeffahlers@k2d2.com

Donald E. Baier
128 W. Third Street
Mt. Vernon, IN 47620
(812) 838-5808
donebaier@aol.com

Victor J. Ippoliti
P. O. Box 155
Ferdinand, IN 47532
(812) 367-0607
attorney@psci.net

Walter H. Palmer
210 East Broadway
Princeton, IN 47670
(812) 386-7517
walterpalmer@insightbb.com

Robert E. Rheinlander
Flynn, Rheinlander & Shaw, LLP
20 N.W. 6th Street
Evansville, IN 47708
(812) 425-3353
rrheinlander@evvlawoffice.com

Maria L. Talbert Worthington
P.O. Box 3646
Evansville, IN 47735
(812) 423-3183
mariaworthington@k2d2.com



DISTRICT FOURTEEN

Clark, Crawford, Floyd, Harrison, Orange, Scott, Washington

COUNSELING CONTACTS

Tehiji Crenshaw
CAPE of Evansville
27 Pasco Avenue
Evansville, IN 47713
(812) 425-4241
terenshaw@capeevansville.org
(Serves Harrison County)

Addie Datish
Hoosier Uplands
1500 W. Main St.
Bloomington, IN 47446
(812) 849-4447
adatish@hoosieruplands.org
(Serves Orange and Washington Counties)

Sue Denoncour
Lincoln Hills Development Corporation
302 Main Street
Tell City, IN 47586
(812) 574-3435
sue@lhdc.org
(Serves Crawford County)

Lessley Wood
The Housing Partnership, Inc.
Cardinal Ritter House
1218 E. Oak Street
New Albany, IN 47150
(502) 814-2738
lwood@wearehpi.org
(Serves Clark, Floyd, Harrison, Scott and Washington Counties)

Rachel Eckert
TRI-CAP
607 Third Avenue
Jasper, IN 47547
(812) 482-2233
rachel@tri-cap.net
(Serves Crawford County)

PLAN ADMINISTRATOR

Amy Roth
P.O. Box 94
New Albany, IN 47151
(812) 949-2292
(812) 949-2334 (fax)
probono14@sbcglobal.net

FORECLOSURE MEDIATORS



B. Indiana Local Bar Presidents (current as of 7/1/10)

County/City	President	Secretary
Adams	Joseph M. Johnson III 147 South Second Street, Box 30 Decatur, IN 47633 (260) 724-2129 imj3esq@earthlink.net	Chad E. Kukelhan 147 South Second Street, Box 30 Decatur, IN 47633 (260) 724-2129
Allen	Mag. Jennifer DeGroot 113 W. Berry Street, #B10 Fort Wayne, IN 46802 (260) 449-3837 jennifer.degroot@co.allen.in.us (President-Elect) Daniel G. McNamara 803 South Calhoun St., Ste. 400 Fort Wayne, IN 46802 (260) 425-9777 mcnamara@eflawyers.com	V. Scott Kingdon 1300 South Clinton Street Fort Wayne, IN 46802 (260) 455-3589 scott.kingdon@lfg.com
Bartholomew	Jeffrey B. Jackson 50 Washington Street, 3-A Box 2086 Columbus, IN 47202 (812) 372-5785 jeff@thomassonlaw.com	F. Jefferson Crump 1325 Washington St. Columbus, IN 47202 (812) 376-9753 fjc@iquest.net
Benton	Hon. Rex W. Kepner Circuit Court, 706 East 5 th St. Fowler, IN 47944 (765) 884-0370 rkepner1022@sbcglobal.net	Judson G. Barce 103 North Jackson Ave., Box 252 Fowler, IN 47944 (765) 884-0383
Blackford	David D. Wilson 116 South High Street Hartford City, IN 47348 (765) 348-1245 mwassistant@sbcglobal.net	Melissa F. Danielson 300 South Jefferson St., Box 430 Hartford City, IN 47348 (765) 348-1858
Boone	Michael Schultz (765) 482-0110	Jon McDonald Boone Co. Prosecutor's Office (765) 482-6860
Brown	David C. Grupenhoff 12 S. Jefferson St., Box 756 Nashville, IN 47448 (812) 988-0314	
Carroll	Kurtis G. Fouts	Dick T. Bishop



INDIANA FORECLOSURE PREVENTION NETWORK

	100 South Union Street Delphi, IN 46923 (765) 564-6100 kfouts@foutslaw.com	19 South Center Street Flora, IN 46929 (574) 967-4137
Cass	Mark S. Fryman Jr. 201 South Third Street Logansport, IN 46947 (574) 722-6676	
Clark	Thomas R. Thomas Sr 431 East Court Avenue Jeffersonville, IN 47130 (812) 288-1250 trthomassr@sbcglobal.net	Mary E. Fondrisi 209 East Chestnut Street Jeffersonville, IN 47130 (812) 282-7736
Clay	B. Lee Reberger Jr. 609 East National Ave., Ste. 326 Brazil, IN 47834 (812) 442-9028	
Clinton	Anthony J. Sommer 475 Courthouse Square Frankfort, IN 46041 (765) 659-6350	
Crawford	See Harrison County (Joint County Bar)	
Daviess	Michael D. Chestnut 20 N.W. 4 th St., 7th Fl., Box 657 Evansville, IN 47704 (812) 425-1591	
Dearborn/Ohio	Lynn M. Deddens Ct. Hse. 2nd Fl., 215 West High St. Lawrenceburg, IN 47025 (812) 532-2094	
Decatur	Frank I. Hamilton Jr. 117 South Broadway Street Greensburg, IN 47240 (812) 663-4082	
DeKalb	Robert J. Hardy 135 East 9th Street Auburn, IN 46706 (260) 333-0483	
Delaware/Muncie	Kimberly S. Dowling	



INDIANA FORECLOSURE PREVENTION NETWORK

	3620 N. Everbrook Lane, Ste. A Muncie, IN 47304 (765) 288-6185	
Dubois	Rebecca A. James 1045 Wernsing Road Jasper, IN 47546 (812) 482-2585	
Elkhart (Elkhart City)	Michael A. Pianowski 300 Riverwalk Drive Elkhart, IN 46516 (574) 294-1499	
Elkhart (Goshen City)	Bruce A. Wells 301 South Main Street Elkhart, IN 46515 (574) 522-3074	
Fayette	Carol A. Weber 410 Central Avenue Connersville, IN 47331 (765) 827-5700 law@weberfraley.com	Bette Jo Jones 401 Central Avenue Connersville, IN 47331 (765) 825-3251
Floyd	J. David Agnew 3602 Northgate Court, Ste. 27 New Albany, IN 47150 812.590.2880	
Fountain	Daniel R. Young PO Box 117 Covington, IN 47932 765.793.2266	
Franklin	Michael D. Wilhelm 424 Court Street Brookville, IN 47012 765.647.4161	
Fulton	T. Andrew Perkins 125 E. Tenth Street Rochester, IN 46975 574.223.4292	
Gibson	Sharon H. Werne 225 North Hart Street, Suite 2 Princeton, IN 47670 (812) 385-5497 swgibcopros@insightbb.com	Jason M. Spindler 302 North prince Street Princeton, IN 47670 (812) 386-6482



INDIANA FORECLOSURE PREVENTION NETWORK

Grant	Dana J. Kenworthy Cthse. #107, 101 East Fourth St. Marion, IN 46952 (765) 664-0739 dkenworthy@grantcounty.net	Joshua M. Howell 203 South Washington St. Marion, IN 46952 (765) 664-8807
Greene	Lucas M. Rudisill R.R. 1, Box 988 Linton, IN 47441 812.847.4751	
Hamilton	John S. Terry 198 S. 9th Street, PO Box 2020 Noblesville, Indiana 46060 (317) 773-2090 jterry@ckplaw.com	Paul Felix
Hancock	Eric Lamb 740 W. Green Meadows Dr., Ste. 300 Greenfield, IN 46140 (317) 891-1500	
Harrison-Crawford	Anne T. Walsh 405 North Capital Ave., #101 Corydon, IN 47112 812.738.2006	
Hendricks	Traci Justice Twait Hendricks County Bar Association Hendricks County Courthouse c/o Clerk's Office Danville, IN 46122 president@hendrickscountybar.org	Erin Connell secretary@hendrickscountybar.org
Henry	Joel E. Harvey 214 South Main Street New Castle, IN 47362 765.529.2100	
Howard	Craig A. Dechert 217 North Main St., Box 667 Kokomo, IN 46903 765.459.0764	
Huntington	Amy C. Richison 201 N. Jefferson St., Rm. 420 Huntington, IN 46750 260.358.4846	



INDIANA FORECLOSURE PREVENTION NETWORK

Jackson	Chad A. Robertson 308 West Second St., Box 647 Seymour, IN 47274 812.522.4109	
Jasper	William Todd Sammons 205 West Washington Street Rensselaer, IN 47978 219.866.8810	
Jay	Wesley A. Schemenaur 120 N. Court St., 1st Floor., Portland, IN 47371 260.726.6980	
Jefferson	William J. Jenner 508 East Main Street Madison, IN 47250 812.265.5132	
Jennings	Larry J. Greathouse 16 Main Street, PO Box 136 North Vernon, IN 47265 812.346.2139	
Johnson	Brian C. Hewitt 600 North Emerson Ave., Box 405 Greenwood, IN 46142 (317) 888-1121 bhewitt@whbwlaw.com	Dustin D. Huddleston 98 West Jefferson Street, Box 9 Franklin, IN 46131 (317) 736-5121
Knox	Ms. Gara U. Lee 1050 Washington Ave., PO Box 235 Vincennes, IN 47591 812.882.3920 x10492	Stephen Murphy
Kosciusko	Dana Leon 105 East Main Street Warsaw, IN 46580 (574) 267-6116 dleon@rexnet.net	J. Brad Voelz 301 North Lake Street, Suite 1 Warsaw, IN 46580 (574) 268-4253
LaGrange	Jeffrey W. Wible 114 West Michigan Street LaGrange, IN 46761 260.499.6326	
Lake (County)	Richard C. Wolter, Jr	Judith Stanton



INDIANA FORECLOSURE PREVENTION NETWORK

	<p>President –Elect: Julie R. Glade 291 W. 84th Drive Merrillville, IN 46410</p>	
James Kimbrough	<p>Shelice R. Tolbert 9801 Connecticut Drive Crown Point, IN 46307 219.794.1888</p>	
LaPorte	<p>Kristina J. Jacobucci 916 Lincolnway LaPorte, IN 46350 219.362.1577</p>	
Lawrence	<p>John M. Plummer III 917-15th Street, Suite #3 Bedford, IN 47421 812.279.6533</p>	
Madison	<p>John N. Shanks II 338 Historic West 8th Street Anderson, IN 46016 765.649.3840</p>	
Marion (Indianapolis)	<p>Christine H. Hickey 500 Marrott Center 342 Massachusetts Ave. Indianapolis, IN 46204 ch@rubin-levin.net 317-634-0300</p> <p>President-Elect: Michael J. Hebenstreit 151 N. Delaware St., Suite 200 Indianapolis, IN 46204 Email: mjh@whzlaw.com Phone: 317-638-5555</p>	<p>Hon. Robyn L. Moberly Civil Division 5, City-County Building 200 E Washington St., W-507 Indianapolis, IN 46204 Email: rmoberly@indy.gov Phone: 317-327-3939</p>
Marshall	<p>Derek R. Jones 550 East Jefferson St., Box 540 Plymouth, IN 46563 (574) 936-4031 drj@dnsonline.net</p>	<p>Edward R. Ruiz 401 North Center Street Plymouth, IN 46563 (574) 935-9500</p>
Martin	<p>Fremont O. Pickett 433 Courthouse Dr., Box 795 Shoals, IN 47581 (812) 247-2731</p>	<p>J. David Lett 103 North Street, PO Box 246 Loogootee, IN 47553 (812) 295-3647</p>



INDIANA FORECLOSURE PREVENTION NETWORK

Miami	Hon. J. David Grund Superior Court #1, 25 N. Broadway Peru, IN 46970 765.472.3901 x366	
Monroe	D. Michael Allen 120 W 7th St, Ste 306 Bloomington IN 47404 812.650.4950 www.allenspalding.com	Lyndsay Miller 205 S Walnut St, Ste 3 Bloomington IN 47402 812.332.4431 www.jmblegal.com
Montgomery	Sarah E. Murphy 100 East Main Street Crawfordsville, IN 47933 765.364.6483	
Morgan	Cecelia K. Hemphill 202 West High Street Mooresville, IN 46158 (317) 831-6606 celiehemphill@hotmail.com	Hon. Brian H. Williams 10 East Washington St., Box 1556 Martinsville, IN 46151 (765) 342-1020
Newton	Jeffrey D. Drinski 210 East Graham Street Kentland, IN 47951 219.474.9556	
Noble	James B. Mowery 107 East Jefferson Street, Suite B Albion, IN 46701 (260) 636-2729 mowerylaw@mchsi.com	Eric D. Blackman 109 North York Street (Pros. Atty.) Albion, IN 46701 (260) 636-2193
Ohio	See Dearborn County (Joint County Bar)	
Orange	Todd C. Young 188 South Court Street Paoli, IN 47454 812.723.2313	
Owen	Richard W. Lorenz 10 South Main St., PO Box 46 Spencer, IN 47460 812.829.2221	
Parke	James A. Bruner 113 West High St., Box 144 Rockville, IN 47872 (765) 569-6188	



INDIANA FORECLOSURE PREVENTION NETWORK

	brunerja@hotmail.com	
Perry	Walter R. Hagedorn II 419 Main Street Tell City, IN 47586 812.547.7907	
Pike	Brian K. Mahoney 822 Main Street, Box 176 Petersburg, IN 47567 (812) 354-8121 bmahoney@blueriver.net	Hon. Marvin D. Stratton 5403 North Rolling Acres Dr. Petersburg, IN 47567 (812) 354-9657
Porter	John P. Shanahan 152 Indiana Ave. (Dept. Child Services) Valparaiso, IN 46383 (219) 462-2112 Ext. 287 jpsmag@excite.com	Clay M. Patton 251 Indiana Avenue Valparaiso, IN 46383 (219) 531-7787
Posey	Donald E. Baier 128 West Third Street, Box 367 Mount Vernon, IN 47620 (812) 838-5808 donebaier@aol.com	J. Jake Warrum 123 N.W. 4 th St., 701 Court Bldg. Evansville, IN 47708 (812) 424-3845
Pulaski	Kevin C. Tankersley 115 West Main Street, PO Box 363 Winamac, IN 46996 (574) 946-4819 kevin@tanklaw.com	Hon. Michael A. Shurn Cir. Ct., 112 East Main St., #310 Winamac, IN 46996 (574) 946-3851
Putnam	James W. Ensley 110 W. Walnut St., Box 545 Greencastle, IN 46135 765.720.1209	
Randolph	Ryan S. Prinkey 309 West Oak Street Union City, IN 47390 765.964.6293	
Ripley	John A. Ertel 115 West Ripley Street Osgood, IN 47037 (812) 689-4444 comerlawoffice@aol.com	Amy P. Kellerman Streator 105 East George St., PO Box 116 Batesville, IN 47006 (812) 934-4334
Rush	Robert G. Gulde 127 West Second St., Box 279	



INDIANA FORECLOSURE PREVENTION NETWORK

	Rushville, IN 46173 765.932.2227	
St. Joseph	John H. Lloyd, IV 574.277.1200 jilloyd@kdlegal.com President-Elect: Patricia A. Primmer 574.243.4100 pprimmer@maylorber.com	Matthew R. Kaczmarek 574.234.3000 mattk@sni-law.com
Scott	Raleigh Campbell Jr. 5 South First Street Scottsburg, IN 47170 (812) 752-5869 raleigh092@aol.com	Robert L. Houston III (Treas.) 49 East Wardell Street Scottsburg, IN 47170 (812) 752-5920
Shelby	David N. Riggins 407 S. Harrison St., Ste. 30 Shelbyville, IN 46176 317.392.6440	
Spencer	Jack R. Robinson 122 South Third Street, Box 61 Rockport, IN 47635 (812) 649-5011 robinsonlaw@adelphia.net	Richard A. Wetherill 215 Main Street Rockport, IN 47635 (812) 649-2221
Starke	Martin R. Lucas 307 Lane Street North Judson, IN 46366 (574) 896-5800 marty@bigeastern.com	Julianne K. Havens 108 North Pearl Street Knox, IN 46534 (574) 772-7200
Steuben	Michael L. Morrissey 114 East Maumee Street Angola, IN 46703 (260) 665-2119 morrisseymlatty@juno.com	Jeremy T. Musser 205 South Martha St., Suite 107 Angola, IN 46703 (260) 668-1000 Ext. 2470
Sullivan	Kathryn A. Springer One West Jackson St., Box 448 Sullivan, IN 47882 (812) 268-4356 katiespringer@joink.com	Deborah K. Shepler 29 North Court Street Sullivan, IN 47882 (812) 268-3004
Switzerland	Monica L. Hensley 212 West Main Street Vevay, IN 47043	Ronald J. Hocker 306 West Pike Street Vevay, IN 47043



INDIANA FORECLOSURE PREVENTION NETWORK

	(812) 427-2909 scpmonica@seidata.com	(812) 427-2137
Tippecanoe	Brent E. Clary 415 Columbia St., #1000, Lafayette, IN 47901 765.742.9066	
Tipton	Matthew B. Quigley 117 North Main Street Tipton, IN 46072 765.675.4675	
Union	Guarsaran S. Shoker 64 Liberty Street, Box 367 West College Corner, IN 47003 (765) 732-3753 shokerlawoffice@netzero.com	Michael A. Douglass 7 East Union Street Liberty, IN 47353 (765) 458-7411
Vanderburgh - Evansville	Shawn M. Sullivan President-Elect: Krista B. Lockyear 825 Sycamore St. Evansville, IN 47708 812-426-1712	Douglas Briody
Vermillion	Don R. Darnell 135 West Extension St., Box 489 Newport, IN 47966 (765) 492-3847 ddarnell@dndcomputr.com	Larry C. Thomas 242 Mulberry Street Clinton, IN 47842 (765) 832-3566
Vigo/Terre Haute	Ms. Mary Add Baker 506 Ohio Street, Suite 7 PO Box 9324 Terre Haute, IN 47808 812.234.8800	
Wabash	Albert J. Schlitt 222 East Main Street North Manchester, IN 46962 (260) 982-7373 ajschlitt@wabashlaw.com	Matthew J. Mize 99 West Canal Street Wabash, IN 46992 (260) 563-7474
Warren	John A. Larson 110 North Monroe Street, Box 96 Williamsport, IN 47993 (765) 762-2625 john@larsonlawoffice.net	Nancy J. Litzenberger 111 East 2 nd Street, Box 187 Williamsport, IN 47993 (765) 762-6184



INDIANA FORECLOSURE PREVENTION NETWORK

Warrick	Sherry D. Smith PO Box 274 Boonville, IN 47601 812.897.1177	
Washington	Larry W. Medlock One East Main Street Paoli, IN 47454 (812) 723-3727 medlock@blueriver.net	Mark D. Clark 108 East Market St., Box 468 Salem, IN 47167 (812) 883-4693
Wayne	Charles R. Hyde Jr. 2203 East Main Street Richmond, IN 47374 765.935.1223	
Wells	Kenton W. Kiracofe 116 S. Main St., PO Box 471 Bluffton, IN 46714 260.824.4049	
White	John T. Million 105 East Broadway, Box 612 Monticello, IN 47960 (574) 583-5077 jtmillion@hotmail.com	Lewis Dowal Dellinger Jr. 114 Constitution Plaza, Box 290 Monticello, IN 47960 (574) 583-5128
Whitley	J. Brad Voelz 301 N. Lake Street, Suite One Warsaw, IN 46580 570.268.4253	



C. Other Opportunities for Legal Services

**OTHER OPPORTUNITIES
TO TALK WITH A LAWYER**

For clients for which other alternatives fail, these programs allow for short sessions with no cost or low cost attorneys

ISBA and IPBC Talk To A Lawyer Today

Annual **Martin Luther King Day** event, sponsored by Indiana State Bar Association Pro Bono Committee and Indiana Pro Bono Commission
Statewide call-in, staffed by volunteers in the Indiana State Bar Association office
Statewide call-in for Spanish speakers, staffed by volunteers in the Indiana Bar Foundation office
Walk-in and call-in sites throughout the state, coordinated by all 14 pro bono districts
Information on specific sites and times available through the ISBA, **317-639-5465** and IPBC, 317-269-2415, also www.inbar.org

Legal Line for Northeast Indiana

Held every **Tuesday, 5:00-7:00 p.m.** (except holidays)
Sponsored by Allen County Bar Association and Volunteer Lawyer Program of Northeast Indiana, pro bono district 3 office in Fort Wayne
Staffed by members of Allen County Bar Association
Information available through the VLP, **260-407-0917**, also www.volunteerlawyerneindiana.com

Volunteer Lawyer Program of Northeast Indiana brief advice services

Offered to callers to the VLP, **9:00 a.m. to 4:45 p.m. weekdays**
VLP does intake and refers for brief advice if appropriate; must meet eligibility guidelines
Information available through the VLP, **260-407-0917**, also www.volunteerlawyerneindiana.com

Volunteer Lawyer Program of Southwestern Indiana Talk To A Lawyer hotline

Coordinated by Volunteer Lawyer Program of Southwestern Indiana, pro bono district 13 Evansville office, also sponsored by Evansville Bar Association and partly funded by Evansville Bar Foundation
Call-in for all 11 counties in District 13, held **first Thursday** of every month, **4:30 to 7:00 p.m.**
Walk-in sites in those counties scheduled throughout the year
Information on specific sites and times available through the VLP, **(812)434-4886**

Pro se clinic for residents of Vanderburgh County

Second and fourth Friday every month, **2:00-4:30 p.m.**



INDIANA FORECLOSURE PREVENTION NETWORK

Sponsored by the Volunteer Lawyer Program of Southwestern Indiana, Evansville Bar Association, Vanderburgh County Courts, and Family Court Project
Information available through the VLP, **(812)434-4886**



INDIANA FORECLOSURE PREVENTION NETWORK

Putnam County Pro Se Desk

Putnam County volunteer lawyers available to answer brief questions, coordinated by Putnam County Family Court Project

Second Tuesday of every month, **12:00-2:00 p.m.**, Putnam County Courthouse law library

Information available from Putnam County Family Court Project, (765)653-5974

IBA Legal Line

Held **second Tuesday** of every month, **6:00 p.m. to 8:00 p.m.**

Call-in staffed by Indianapolis Bar Association volunteers, 317-269-2000

IBA Legal Advice Hotline

Twenty-minute phone consultation for **\$35**, coordinated by Indianapolis Bar Association

Available **8:30 a.m. to 4:30 p.m. weekdays, 317-269-2222**

Legal Volunteers of Indiana Judicial District 14 Talk to a Lawyer Call-In

Every third Tuesday of the month, with the exception of January, 4:00-6:00 p.m., for all 7 counties of the District. January call-in is on Martin Luther King Day, 10:00-4:00 p.m.

Staffed by volunteers from Legal Volunteers.

For information, call 812-949-2292.



D. District 14 Suggested Modest Means Scale

**DISTRICT 14 SUGGESTED MAXIMUM SCALE FOR
MODEST MEANS PROGRAM**

% FPG	Retainer	Hrly. Fee
125%-140%	\$200.00	\$20.00
140%-150%	\$250.00	\$25.00
150%-160%	\$300.00	\$30.00
160%-170%	\$350.00	\$35.00
170%-180%	\$400.00	\$40.00
180%-190%	\$450.00	\$45.00
190%-200%	\$500.00	\$50.00



IV. Other Counseling Resources

A. Estimated Number of Settlement Conferences

County Code	County	New Mortgage Foreclosure Filings 2008	Potential # of Requested Settlement Conferences Annually (20% est.)	Potential # of Requested Settlement Conferences Per Month (20% est.)
1	ADAMS	145	29	2
2	ALLEN	2,627	525	44
3	BARTHOLOMEW	301	60	5
4	BENTON	42	8	1
5	BLACKFORD	103	21	2
6	BOONE	342	68	6
7	BROWN	111	22	2
8	CARROLL	143	29	2
9	CASS	233	47	4
10	CLARK	644	129	11
11	CLAY	151	30	3
12	CLINTON	256	51	4
13	CRAWFORD	64	13	1
14	DAVISS	80	16	1
15	DEARBORN	302	60	5
16	DECATUR	135	27	2
17	DEKALB	316	63	5
18	DELAWARE	824	165	14
19	DUBOIS	85	17	1
20	ELKHART	1,422	284	24
21	FAYETTE	192	38	3
22	FLOYD	410	82	7
23	FOUNTAIN	98	20	2
24	FRANKLIN	82	16	1
25	FULTON	111	22	2
26	GIBSON	138	28	2
27	GRANT	460	92	8
28	GREENE	164	33	3
29	HAMILTON	1,481	296	25
30	HANCOCK	532	106	9
31	HARRISON	150	30	3
32	HENDRICKS	999	200	17
33	HENRY	444	89	7
34	HOWARD	803	161	13
35	HUNTINGTON	332	66	6
36	JACKSON	276	55	5
37	JASPER	188	38	3
38	JAY	111	22	2
39	JEFFERSON	171	34	3
40	JENNINGS	169	34	3
41	JOHNSON	1,204	241	20
42	KNOX	146	29	2
43	KOSCIUSKO	394	79	7
44	LAGRANGE	140	28	2



INDIANA FORECLOSURE PREVENTION NETWORK

County Code	County	New Mortgage Foreclosure Filings 2008	Potential # of Requested Settlement Conferences Annually (20% est.)	Potential # of Requested Settlement Conferences Per Month (20% est.)
45	LAKE	3,864	773	64
46	LAPORTE	645	129	11
47	LAWRENCE	329	66	5
48	MADISON	1,367	273	23
49	MARION	9,445	1,889	157
50	MARSHALL	240	48	4
51	MARTIN	36	7	1
52	MIAMI	302	60	5
53	MONROE	338	68	6
54	MONTGOMERY	285	57	5
55	MORGAN	564	113	9
56	NEWTON	104	21	2
57	NOBLE	306	61	5
58	OHIO	35	7	1
59	ORANGE	110	22	2
60	OWEN	137	27	2
61	PARKE	84	17	1
62	PERRY	107	21	2
63	PIKE	54	11	1
64	PORTER	745	149	12
65	POSEY	125	25	2
66	PULASKI	64	13	1
67	PUTNAM	250	50	4
68	RANDOLPH	198	40	3
69	RIPLEY	126	25	2
70	RUSH	147	29	2
71	ST. JOSEPH	2,187	437	36
72	SCOTT	161	32	3
73	SHELBY	353	71	6
74	SPENCER	96	19	2
75	STARKE	185	37	3
76	STEUBEN	257	51	4
77	SULLIVAN	128	26	2
78	SWITZERLAND	54	11	1
79	TIPPECANOE	692	138	12
80	TIPTON	183	37	3
81	UNION	65	13	1
82	VANDERBURGH	1,159	232	19
83	VERMILLION	78	16	1
84	VIGO	554	111	9
85	WABASH	195	39	3
86	WARREN	58	12	1
87	WARRICK	273	55	5
88	WASHINGTON	170	34	3
89	WAYNE	519	104	9
90	WELLS	148	30	2
91	WHITE	163	33	3
92	WHITLEY	188	38	3
STATE TOTAL		45,394	9,079	757



INDIANA FORECLOSURE PREVENTION NETWORK

B. Information about IFPN and the Mortgage Foreclosure Trial Court Assistance Project

IHCDA Website: www.ihcda.in.gov

IFPN Website: www.877gethope.org

MFTCAP Website: www.in.gov/judiciary/admin/mortgage/

IFPN Contact: Ms. Stephanie Reeve

Email: sreeve@ihcda.in.gov

Mail: Indiana Housing and Community Development Authority
30 South Meridian Street, Suite 1000
Indianapolis, IN 46204
ATTN: Stephanie Reeve



INDIANA FORECLOSURE PREVENTION NETWORK

INSTRUCTIONS FOR GETTING A CONTINUANCE OF YOUR SETTLEMENT CONFERENCE

1. Complete Motion to Continue Settlement Conference.

- a. Fill in the Court number on page 1 in the blank provided after the words “In the”. Circle either Circuit or Superior. (The Court information is located on the Summons & Complaint and will say, for example, 2nd Circuit Court).
- b. Fill in the County in which the Court is located on page 1 on the blank provided after “County of”. (The County should be located on the Summons & Complaint).
- c. Fill in Cause Number on page 1. (The cause number is located on the Summons & Complaint and looks like this: 99DO1-1001-MF-123456).
- d. Fill in the name of Plaintiff(s) in the blanks provided on page 1 above the word Plaintiff. A Plaintiff is the party bringing this claim against you. You are the Defendant. (The Plaintiff’s name can be found on the Summons & Complaint).
- e. You are the Defendant(s). Fill in your name(s) on page 1 on the lines above the word Defendant.
- f. Fill in your name(s) on page 1 in the blank after “Comes now Defendant(s)”.
- g. Fill in the Date of the Settlement Conference on page 1 on the first blank provided after the words “is currently set for”. Fill in the Time of the Settlement Conference on the second blank located after the word “at” and write “a” or “p” to indicate a.m or p.m.
- h. Fill in the same Indiana Foreclosure Prevention Network Agency that you are working with on your foreclosure case on page 1 after the words “counseling at”.
- i. Fill in the same Indiana Foreclosure Prevention Network Agency that you are working with on your foreclosure case on page 1 after the words “appointment at”.
- j. Fill in the Date of your scheduled appointment with the Indiana Foreclosure Prevention Network Agency on the next blank after the word “on”. Fill in the Time of your scheduled appointment with the Indiana Foreclosure Prevention Network Agency on the last blank on line on page 1 after the word “at” and write “a” or “p” to indicate a.m. or p.m.
- k. Fill in your name on page 2 on the blank after the word “Defendant(s).”
- l. Sign your name page 2 on the blank above the words “Pro Se Defendant.”
- m. Print your name on page 2 on the blank above the words “Printed Name.”



- n. Fill in the day you are mailing this motion to the Plaintiff's Attorney on page two on the blank after the words "mail this". Fill in the month you are mailing this report to the Plaintiff's Attorney on page 2 on the second blank after the words "day of".
 - o. Fill in the three lines of page 2 of the Certificate of Service with the name and address of the Plaintiff's Attorney on the blanks above the words "Attorney for Plaintiff" (This information can be found on Summons & Complaint)
 - p. Sign your name on the last blank on page 2 over the words "Pro Se Defendant".
 - q. Mail a copy of the Motion for Continuance to Plaintiff's Attorney at the address you just listed.
- 2. Complete Order for Settlement Conference.**
- a. Fill in the Court number on page 1 in the blank provided after the words "In the". Circle either Circuit or Superior. (The Court information is located on the Summons & Complaint and will say, for example, 2nd Circuit Court).
 - b. Fill in the County in which the Court is located on page 1 on the blank provided after "County of". (The County should be located on the Summons & Complaint).
 - c. Fill in the name of Plaintiff(s) on the three blanks provided on page 1 above the word "Plaintiff".
 - d. You are the Defendant(s). Fill in your name(s) on the three blanks provided on of page 1 above the word "Defendant(s)".
 - e. Fill in the Date of the Settlement Conference on page 1 on the first blank provided after the words "currently scheduled for". Fill in the Time of the Settlement Conference on the second blank located after the word "at" and write "a" or "p" to indicate a.m or p.m.
 - f. Under the Distribution, fill in the name and address of the Plaintiff's Attorney on page 1 on the three lines above the words "Attorney for Plaintiff". (This information can be found in the summons and complaint). Fill in your name and address on page 1 on the three lines above the words "Pro Se Defendant."
- 3. Complete Written Confirmation of Housing Counseling Appointment (OPTIONAL)**
- a. Fill in your name and address on the first four lines provided on page 2 after the words "Name and Address of Housing Client".
 - b. Fill in the name of the Housing Counselor on the blank provided on page 2.
 - c. Fill in the name of the Indiana Foreclosure Prevention Network Counseling Agency on the blank provided on page 2.



- d. Fill in the Date of the Settlement Conference on page 2 on the first blank provided after the words “Date of Settlement Conference.” Fill in the Time of the Settlement Conference on the second blank of that same line located after the word “at” and write “a” or “p” to indicate a.m or p.m in the third blank on the same line of page 2.
 - e. Fill in the Date of your scheduled appointment with the Indiana Foreclosure Prevention Network Agency on page 2 on the first blank after the words “Date and Time of Housing Counseling Appointment”. Fill in the Time of your scheduled appointment with the Indiana Foreclosure Prevention Network Agency on the first blank after the work “at”. Fill in either “a” or “p” in the second blank of the same line on page 2 to indicate either a.m or p.m.
 - f. Contact your Housing Counselor to arrange to get their signature on the form.
 - g. Sign your name on the blank on page 2 above the words “Housing Client” and write the date on the second blank of the same line above the word “Date”. Print your name on the last line of page 2 above the words “Printed Name”.
- 4. File Motion to Continue Settlement Conference at the Clerk of Courts in Your County**
- a. Be sure to include the Written Confirmation of Housing Counseling Appointment as an Exhibit to your Motion (if applicable).
 - b. Go in person to the office of the County Clerk. Contact information for all County Clerks may be found at <http://www.in.gov/judiciary/trialcourts/>.
 - c. The Clerk may instruct you to take your Motion up to the Court yourself.
- 5. Notify Your Housing Counselor of the new date if you receive a Continuance.**



STATE OF INDIANA) IN THE _____ CIRCUIT\SUPERIOR COURT
) SS:
COUNTY OF _____) CAUSE NO. _____

_____)
_____)
_____)
_____)
Plaintiff,
vs.
_____)
_____)
_____)
Defendant(s).

MOTION TO CONTINUE SETTLEMENT CONFERENCE

Comes now Defendant(s), _____, pro se, and respectfully moves this Court to continue the Settlement Conference. In support of said Motion, Defendant states the following:

- 1. The Settlement Conference under this cause is currently set for _____, 2010 at _____m.
2. Defendant needs additional time to participate in housing counseling at _____ and to send financial documents to Plaintiff for review.
3. Defendant has a housing counseling appointment at _____ on _____, 2010 at _____m. (Written confirmation of said appointment is attached hereto as "Exhibit A").



- 4. Without proper housing counseling and additional time to submit financial documents, Plaintiff would be unable to make Defendant a settlement offer, thus defeating the purpose of the Settlement Conference.
- 5. Defendant requests that the Court continue this Settlement Conference for thirty (30) days.

WHEREFORE, Defendant(s), _____, *pro se*, files Motion to Continue Settlement Conference and requests this Court to continue Settlement Conference for thirty (30) days.

Respectfully submitted,

PRO SE DEFENDANT

Printed Name

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing was served, by regular, first class, postage pre-paid United States mail this _____ day of _____, 2010, on:

ATTORNEY FOR PLAINTIFF

PRO SE DEFENDANT



INDIANA FORECLOSURE PREVENTION NETWORK

STATE OF INDIANA) IN THE _____ CIRCUIT\SUPERIOR COURT
) SS:
COUNTY OF _____) CAUSE NO. _____

_____)
_____)
_____)
_____)
Plaintiff,)
_____)
vs.)
_____)
_____)
_____)
Defendant(s).)

ORDER FOR CONTINUANCE

Comes now the Court, having reviewed Defendant's Motion to Continue Settlement Conference;

And the Court, being duly advised, hereby GRANTS said Motion.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the Settlement Conference currently scheduled for _____, 2010 at _____.m. shall be continued for a period of no less than thirty (30) days and will be rescheduled for the _____ day of _____, 2010 at _____.m.

_____)
Date

_____)
Judge, _____ Circuit\Superior Court

DISTRIBUTION:

_____)
_____)
_____)
ATTORNEY FOR PLAINTIFF

_____)
_____)
_____)
PRO SE DEFENDANT



INDIANA FORECLOSURE PREVENTION NETWORK

WRITTEN CONFIRMATION OF HOUSING COUNSELING APPOINTMENT

Name and Address of Housing Client: _____

Name of Housing Counselor: _____

Name of Counseling Agency: _____

Date of Settlement Conference: _____, 2010 at ____ o'clock __ m.

Date and Time of Housing Counseling Appointment: _____, 2010
at ____ o'clock __ m.

Housing Counselor

Date

Printed Name

Housing Client

Date

Printed Name

EXHIBIT "A"



**INSTRUCTIONS FOR COMPLETING THE
“SETTLEMENT CONFERENCE REPORT FORM”**

1. Complete Settlement Conference Report Form and Certificate of Service.

- a. Fill in the Court number on page 1 in the blank provided after the words “In the”. Circle either Circuit or Superior. Fill in the County on the line provided (The Court information is located on the Summons & Complaint and will say, for example, 2nd Circuit Court).
- b. Fill in Cause Number on page 1 in the blank provided (The Cause number is located on the Summons & Complaint and looks like this: 49D01-1001-MF-123456).
- c. Fill in the name of Plaintiff(s) in the blanks provided on page 1. A Plaintiff is the party bringing this claim against you. You are the Defendant. (The Plaintiff’s name can be found on the Summons & Complaint.)
- d. You are the Defendant(s). Fill in your name(s) on the lines provided on page 1.
- e. Fill in the Time of the Settlement Conference on page 1 on the first blank located after the word “for” and circle either a.m or p.m. Fill in the Date of the Settlement Conference on page 1 on the second blank located after the word “on”. Fill in the location of the Settlement Conference on page 1 on the third blank located after the word “at”.
- f. Mark one of the three boxes that most closely match the events of the Settlement Conference. You may explain a little bit using the provided space provided after the boxes.
- g. Fill in your name after the word, “Defendant(s)” on page 1.
- h. Fill in your name on page 1 on the first blank provided under the Certification of Defendant. Sign your name on page 1 in the box provided
- i. Fill in the day you are mailing this report to the Plaintiff’s Attorney in the first blank of page 2. Fill in the month you are mailing this report to the Plaintiff’s Attorney in the second blank of page 2 under Certificate of Service.
- j. Fill in the three lines on page 2 with the name and address of the Plaintiff’s Attorney (This information can be found on Summons & Complaint).
- k. Sign your name on page 2 on the blank located above the words “Pro Se Defendant”
- l. Mail a copy of the Settlement Conference Report to Plaintiff’s Attorney at the address you just listed.

2. File Settlement Conference Report Form with the Clerk of Courts

- a. The Clerk may instruct you to take your Motion up to the Court yourself.



STATE OF INDIANA) IN THE _____
 CIRCUIT\SUPERIOR COURT)
) SS:
 COUNTY OF _____) CAUSE NO. _____

_____))
 _____))
 Plaintiff(s),)
)
 vs.)
 _____))
 _____))
 Defendant(s).)

SETTLEMENT CONFERENCE REPORT

A mortgage foreclosure settlement conference between Plaintiff(s) and Defendant(s) was scheduled for _____ [am/pm] on _____ [date], 2010, at _____ .

Defendant(s) states that the following occurred at this settlement conference:

- Plaintiff(s) did not attend this settlement conference; OR
- Plaintiff(s) attended this settlement conference but could not provide a servicing agent with ultimate settlement authority; OR
- Plaintiff(s) refused to negotiate with Defendant(s) in good faith [please explain below]:

Due to the Plaintiff's actions, Defendant does not believe meaningful negotiation was conducted sufficient to satisfy Defendant's right to a "settlement conference" under I.C. 32-30-10.5 *et seq.*

WHEREFORE, Defendant(s) _____, *pro se*, files this Report of Settlement Conference and requests this Court prohibit Plaintiff from obtaining a Judgment of Foreclosure until a valid settlement conference is held.

Certification of Defendant:

I certify the above to be accurate to the best of my knowledge.

 (Type or print name)

 Signature



INDIANA FORECLOSURE PREVENTION NETWORK

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing was served, by regular, first class, postage pre-paid United States mail this _____ day of _____, 2010, on:

ATTORNEY FOR PLAINTIFF

PRO SE DEFENDANT



Maximum Mortgage Payment Affordability Worksheet

Client(s) Name _____
 Client(s) Address _____
 City, State _____, Indiana
 Zip _____
 Phone _____
 Email _____
 Best Time to Contact _____

Agency Name _____
 Agency Address _____
 City, State _____, Indiana
 Zip _____

IMPORTANT: HEIGHTENED SCRUTINY MAY BE REQUIRED IF ANY OF THE BELOW ARE CHECKED:

- Military Recent Job Loss
- If so, veteran or active duty: _____ Disabled
- Elderly
- Recent Out of the Settlement Conference Requested
- Ordinary Medical Expenses If so, date scheduled: _____
- Foreclosure Case Filed
- If so: Cause number: _____
- Name of lender: _____
- Lender's counsel: _____

Date of Preparation: _____
 Counselor Name: _____

- A) Based on the information provided to us on _____ (Date),
 - B) Client's gross monthly income \$ _____
 - C) 41% of monthly income (all debt ratio) \$ _____
 - D) Client's current monthly debt (this includes car payments, personal loans, credit cards minimum payments, school loans only) \$ _____
 - E) Subtract D) above from C) above \$ _____
 - F) 29% of monthly income (housing ratio) \$ _____
 - G) If line E) is less than line F) Housing affordability is Line E). Enter this amount on line I)
 - H) If line E) is more than line F) Housing affordability is Line F). Enter this amount on line I)
 - I) Maximum housing payment client can afford is \$ _____, this includes Mortgage payment plus taxes and insurance.
 - J) Monthly homeowners insurance amount \$ _____
 - K) Monthly taxes amount \$ _____
 - L) Add J) and K), this is monthly taxes plus insurance \$ _____
 - M) Subtract L) from I) \$ _____*
- *This is maximum amount client can afford for a monthly mortgage payment (not including taxes and homeowners insurance).**

Making Home Affordable Program ("MHA"): Eligibility & Monthly Mortgage Payment Calculation
 Client is / is not eligible for MHA. (See http://www.makinghomeaffordable.gov/modification_eligibility.html for Eligibility Worksheet). If eligible for MHA, calculate Client's "Potential New Monthly Payment" using MHA's Payment Reduction Estimator, and enter result here: \$ _____. (See http://www.makinghomeaffordable.gov/payment_reduction_estimator.html)



INDIANA FORECLOSURE PREVENTION NETWORK

Pro Bono District Referral Plans
(These are Individualized Referral Plans, Drawn Up by Each Districts Plan Administrator
and IFPN Primary Contact)

District One:

1. Please refer clients who have received Pre-Suit Notice or any other court foreclosure documents to Plan Administrator. Calls go directly to answering machine. Please call back if machine is full. Intake person will return call within one or two days. Phone 219-945-1799 or 1-866-945-1799.
2. Once intake has been completed, they will either attempt to refer to pro bono attorney (based off 250% federal poverty level) or, if over 250% FPL, provide other referrals, including possible modest means program.
3. Ideally counselor should be in contact with attorney and vice versa to make sure the client is well prepared for the settlement conference and that the lender has all required documents for loan modification review.
4. Lake County courts are currently in the process of setting up settlement conferences. Each court is in process of also contacting homeowners who are in foreclosure to see if they would like a settlement conference. Facilitators are available who make sure both the lender and the borrower are prepared with complete paperwork and accurate information and can encourage the parties towards realistic settlements.
5. Possible Mortgage Fraud calls or questions may be directed to Plan Administrator as well as the Attorney General's office.
6. Judith also stated that if a counselor has any questions for her to please contact her at 219-942-3404, please do not give this number out to any clients, they must call the intake number.

District Two:

- I. Determine how we received the contact :**
 - A referral from La Casa in Goshen (always from housing counselor Israel Mujica)
 - A referral from City of South Bend (housing counselor Heddy Robinson)
 - Direct call or application from the client to our office.
- II. Determine what stage in the process is the case:**
 1. Pre-foreclosure (A lawsuit has not yet been filed)-or-
 2. A foreclosure lawsuit has been filed and client received the summons and complaint.
- III. Pre-Foreclosure:**
 1. Determine what type of loan client has:



- Conventional loan
- FHA insured loan
- VA insured loan

Clients who are in *pre-foreclosure* should be sent our Pre-Foreclosure Information Packet and/or the FHA and VA insured loan information packet. They will be provided with contact information on our local housing counselors and advised to contact a counselor immediately.

IV. Foreclosure:

1. These cases come from a housing counselor from La Casa in Goshen or the City of South Bend; or we receive a direct call from a client (this is most often the case).

2. Referrals from Housing Counselors:

We have communicated to the housing counselors at La Casa and the City of South Bend that we prefer that they fax us basic information on a referral along with the client's Affordability Worksheet information (and any other information the counselor deems helpful to the case). The counselors are aware of the importance of faxing us this information as it is very time sensitive. We review the referral as soon as it is faxed to us. Also, housing counselors have been informed to contact the Plan Administrator directly by telephone if there is a court date or deadline in less than 10 days. If, after review of the client's information, it is determined that the client is not eligible for services, the client is contacted immediately and informed. Client is also sent our Foreclosure Informational Packet, and is directed to a different legal services provider in our district. If client elects not to pursue legal counsel, client should contact the housing counselor and complete the foreclosure prevention process with the counselor. The housing counselor is also informed of the client's ineligibility and the reason.

If, however, the client is eligible for services, the following steps are taken:

- 1) The Plan Administrator and staff will make every attempt to identify an available attorney who is able to represent the client on a pro bono basis. If the client is provided with a pro bono attorney, we will provide the attorney with all of the information that we have obtained (or client will be required to provide this information to the attorney), including the following:

- Mortgage Affordability Worksheet
- Action plan
- Copies of proof of income
- Copies of any available mortgage and loan documents
- Pertinent notes from counselor (including notes of any "red flags" that make counselor suspect legal issues with the foreclosure)
- Other information that court has ordered or counselor deems relevant in preparation for a settlement conference



- 2) If a settlement conference has been requested, the attorney is expected to work with the client to prepare for the settlement conference and represent the client's interests at the conference.
- 3) At the conclusion of the settlement conference, regardless of whether an agreement was reached, the attorney may provide a termination of representation letter to client, which contains suggested "next steps" based on the outcome of the conference. If the conference did not result in a settlement, attorney may offer to represent client in a subsequent foreclosure proceeding.
- 4) If the client cannot be matched with an available attorney, our program will confirm that the housing counselor has provided the client with a packet that client should take to the settlement conference. The packet consists of the information listed above. We will inform the housing counselor that we were not able to match the client with an available attorney and request that the housing counselor work with the client to prepare for the settlement conference. The housing counselor should contact and negotiate with the lender's counsel, as appropriate. If the settlement conference results in a settlement, the client should provide the housing counselor with a copy of the signed settlement agreement.

3. Direct Contact from Clients in Foreclosure:

If we receive direct contact from a client who has received a foreclosure summons and complaint (or a pre-suit notice) the following steps will be taken:

- 1) The client will immediately be sent, by mail or email, a copy of our Foreclosure Informational Packet. The client will also be read the information regarding filing an Answer and requesting a Settlement Conference.
- 2) The client will be provided with the contact information for our local housing counselors and instructed to contact them immediately.
- 3) A preliminary application will be taken for the client and held until the housing counselor contacts our office. After one (1) week, if no contact has been received by the client or a housing counselor, then we will contact client directly in order to determine if the client has met with a housing counselor. If the client has met with a housing counselor, we will request the appropriate information from the counselor and proceed with reviewing the information and determining if the client qualifies for services. If the client has not seen a housing counselor, but does have a date for a Settlement Conference, we will finish taking client's application. If client qualifies for services, we will attempt to match client with a pro bono attorney. Client will be instructed, in the meantime, to meet with a housing counselor. It is imperative that the client make every attempt to meet with a housing counselor prior to meeting with an attorney.

District Three:

A face-to-face meeting was held between Vickie Evans and Terry McCaffrey, Executive Director of Volunteer Lawyer Program of Northeast Indiana. The following issues were discussed:



- ~ no attorney on staff at Volunteer Lawyer Program of Northeast Indiana
- ~ no attorney in their pool/panel to contact to provide assistance to Indiana homeowners with a Settlement Conference
- ~ Mr. McCaffrey has requested to receive training for himself and his staff regarding Settlement Conferences - planning to get together in September for training
- ~ Mr. McCaffrey will make contact with local attorneys to find those interested in forming a panel for Settlement Conferences
- ~ VLP currently provides an attorney referral to individuals with a large variety of needs listed on their website www.vlpnei.org
- ~ All clients referred to VLP must meet the income guidelines

More information will be added as a panel is created.

District Four:

Any client with questionable documents or a scheduled/upcoming settlement conference should be referred to Tim Peterson by scanning the document package and e-mailing to Tim (tim.peterson@ilsi.net). Included should be the entire work-out submission given to the lender (if already done) along with any mortgage documents available and a narrative of case status/concerns. I would mark this e-mail return receipt for tracking purposes. The client must make contact with Tim at this point.

The major problem in District Four is not the process but the availability of attorneys/mediators. A suggestion was made by Tim of sharing mediators from Indianapolis as they seem to have more than a few. Tim will represent any over-income client that cannot be referred out to other attorneys at a flat rate of \$650. Tim would like as much time as possible before court dates, so do not have the client file for the settlement conference until the 3rd week of the 30 days. If the conference has already been scheduled, have a continuance requested to allow for proper review of the file.

District Five:

The Foreclosure Plan for District 5 begins with the application. The Plan Administrator for District 5 travels to each county in the district on a regular schedule of intake interviews. Should the Plan Administrator make the first contact with the foreclosure applicant via that intake process, she will complete the application as normal, prior to forwarding it to Lorri Cox, Affordable Housing Corp., who will review it and contact the applicant if further information is required.

If the initial contact is made directly to Lorri, she will take the application herself.

In either event, Lorri will then assess the application, analyze the foreclosure situation and make a determination about what alternatives there may be for assisting the client.

Lorri will then refer the application to back to District 5 with recommendations as to how it should be handled by the Plan Administrator and/or the client's legal representative. If, based on



Lorri Cox's analysis, legal assistance is required, the Plan Administrator will attempt to find an attorney who is willing to take the case pro bono by making use of lawyers who received foreclosure training. She will provide the information to that lawyer about what is expected of them, per Lorri's determination regarding the case.

District Six:

Both District 6 and Affordable Housing face the same dilemma of how to best serve a large number of clients with limited resources. In order to assure that those individuals most in need of legal representation receive help, Lorri said that she would personally refer "priority" cases to District 6 (Christi Brock). Lorri will help her counselors ascertain which individuals may be in need of legal assistance beyond what they are able to provide. Affordable Housing will help potential applicants complete and submit applications to District 6, and they will make every effort to get cases to us with 30 days notice of hearings, settlement conferences, etc. If this is not possible, Affordable Housing will advise applicants to apply for a continuance. Affordable Housing will also include necessary documents with the application (original loan documents, hardship letter, correspondence, pay stubs, bank statements, budget, court documents, etc.). District 6 applications may be sent by mail or completed online. Lorri will make note of her personal referral on the application, or she will email my office.

Although I can't guarantee placement, I will make those cases referred by Lorri Cox a priority. Lorri and I will collaborate as needed to provide the client with effective assistance, and I will keep Lorri informed of case progress/changes.

During our visit, I gave Lorri a copy of District 6's policy manual which includes our eligibility guidelines for mortgage foreclosure, District 6 contact information, and a copy of our application.

District Seven:

Ordinarily we operate on a phone screening, application mailed, once received back the applicant is placed on a waiting list until their name comes up and then they are referred out to an attorney. With the time sensitive nature of the mortgage cases I don't think that process is fitting. What I would like to do is a phone screening, phone application and then make an immediate phone call to you to see what you suggest the next step should be. I would like to see a 48 hour turn around in case assignment for these cases.

District Eight:

1. Counselor preliminarily screens the client for *pro bono* eligibility based on the criteria for the District. Counselor is to make no guarantees or assurances to client regarding eligibility for *pro bono* or modest means legal services.
2. If counselor believes, using counselor's best judgment, that the client may qualify for assistance from the local District, counselor will provide client with the contact information for such District. If counselor believes, using counselor's best judgment, that



the client would not qualify for assistance from the local District, counselor will provide client with the contact information for other Providers, such as the county bar association, Indiana Legal Services, legal aid organizations, the Indianapolis Bar Association or another District.

3. Counselor gives client a packet that client should provide to attorney after a client-attorney match. The packet consists of:
 - a. Mortgage Affordability Worksheet
 - b. Action Plan
 - c. Copies of proof of income
 - d. Copies of any available mortgage and loan documents
 - e. Pertinent notes from counselor (including notes of any “red flags” that make counselor suspect legal issues with the foreclosure)
 - f. Other information that court has ordered or counselor deems relevant in preparation for a settlement conference.
4. Counselor faxes or emails a copy of the Mortgage Affordability Worksheet (or similar form containing, at a minimum, client income information and stage of foreclosure process), to alert the Provider that a potential IFPN client may be contacting Provider. If the Provider has no attorney availability, the Provider shall inform counselor so that counselor may provide client with contact information for other providers.
5. Client contacts Provider and completes Provider’s intake process.
6. Provider determines, based on client’s income in relation to the poverty level standard used by Provider and other criteria which Provider may use, if client is eligible for a *pro bono*, modest means or fee-for-service attorney.
7. If client is eligible for *pro bono* assistance, Provider contacts its foreclosure prevention-trained attorneys to identify an attorney for the client. If client is not eligible for *pro bono* assistance, Provider directs the client to a different Provider in client’s area. If client elects not to pursue legal counsel, client should contact counselor and complete the foreclosure prevention process with counselor.
8. After identifying an available attorney, Provider gives client the attorney’s contact information and instructs client to call the attorney to initiate the representation.
9. Client contacts attorney and gives attorney the packet for review. Attorney should confirm receipt of the client’s message and intake information within one (1) to two (2) business days. If attorney has not responded to client’s initial contact within four (4) business days, client should call Provider for further guidance.
10. Attorney consults with client to establish an attorney-client relationship and develop a plan for the representation.



District Nine:

1. District 9 Administrator will send a letter to all attorneys who attended the foreclosure seminar in August 2009. The letter will request attorneys to sign up to volunteer to represent clients in need of help with a foreclosure or mortgage problems. The letter will contain information from the attorney section of the *Indiana Foreclosure Prevention Network Counselor Resource Guide*. Administrator will follow up with telephone calls to all attorneys who do not respond to the letter. The goal is to have a list of available attorneys who are willing to take foreclosure matters which will enable the placement of clients on a timely basis.
2. When clients contact District 9, an application will be taken via telephone, email or mail. The administrator will check eligibility of client for the program (income 250% of poverty guidelines). Administrator will contact the foreclosure counselor assigned to the District and forward the intake and pertinent information to the foreclosure counselor. Client will then be notified to contact the foreclosure counselor. Foreclosure counselor will gather all information from client, i.e., mortgage information, financial information, and work with client to settle the matter. Client intake will be placed on hold at District 9 for placement with an attorney if the need arises. Foreclosure counselor will contact administrator if attorney placement is needed and forward all client documentation to administrator. When client documentation is received, administrator will attempt to place client with an attorney.
3. If client is in need of emergency services, Administrator will check intake sheet for availability, call foreclosure counselor and place client with foreclosure counselor. Administrator will attempt to place client with an attorney that day. Foreclosure counselor will meet with client and gather all pertinent documentation and forward the documentation to administrator who will then forward the information to the volunteer attorney.
4. If client cannot be placed with an attorney for complete representation, the hope is to have an attorney at least meet with the client to explain the foreclosure process and give advice on what the client can do to move forward.
5. Foreclosure counselor will then help client through the remaining process.
6. Foreclosure counselor and administrator will contact each other via telephone or email.

District Ten:

In an effort to see where they might need help, we asked what problems the counselors had encountered. They said:

- a) By the time they're delinquent on the mortgage, homeowners are often delinquent on other bills, and have quit opening their mail. Thus they don't get the 30-day delinquency notice from their lender;



- b) People get confused about who IFPN is. Homeowners don't realize that the state hotline may refer them to the same local nonprofit that does Head Start and helps battered women. Thus some clients may not make contact or keep up with Hoosier Uplands;
- c) If there is a budget worked out, it's tough for clients to comply;
- d) Borrowers get stuck in a limbo before the foreclosure, where the lender isn't responsive, allowing the delinquency to snowball;
- e) By the time they get to this stage of the process, homeowners are exhausted and don't have the emotional energy to do much.

We asked what specific things these counselors needed that we might be able to provide.

They said:

- a) A referral source for people at greater than 125% of poverty level. D10 can go up to 250%;
- b) Attorneys to help with pre-settlement conferences (presumably, where limbo is a problem)
- c) Bankruptcy referrals;
- d) Full representation for cases in which mortgage fraud is an issue; and
- e) Attorneys to attend post-filing settlement conferences and to act as facilitators and mediators.

We encouraged them to call with any referral they had a question about, and gave them our intake hours and phone number. We explained what D10 is, and exchanged email addresses and phone numbers. We're going to design a flyer that we can distribute to IFPN counselors so that they can have our number in front of them. We left it up to the individual counselors whether they want to contact us or have the client contact us.

D10 will change their intake procedure to screen for potentially trouble borrowers. In the second stage of our legal application, we routinely ask questions to ensure people have the benefits for which they qualify. We will revise our questionnaires to inquire about home ownership, and tell applicants about 1-800-GETHOPE whether the client says that he is in foreclosure or not, so the client knows about this organization before they are psychologically exhausted.

In preparation for the increased number of referrals we expect to get through these means, D10 will be generating a list of attorneys who a) took the training; b) or might otherwise know enough real estate law to help; and c) are not conflicted out because they represent lenders. D10 will also send around an email to attendees to remind them that D10 has resources (such as manuals, forms from the foreclosure training, malpractice insurance and Lexis Nexis) that attorneys can use.



District Eleven:

If the IFPN agency is working with someone and foreclosure has not been filed, they will have the client contact Legal Aid immediately upon receipt of the Notice of Foreclosure.

If they get a client that has already been served with Notice of Foreclosure, they will have the client contact us immediately.

Also, if Legal Aid receives an application from someone that is not connected with a housing counselor, Legal Aid is going to make a direct referral to either Ken or Rick.

District Twelve:

District Thirteen:

1. VLP of SW Indiana, Inc. receives the bulk of their referrals from the Evansville office of ILS;
2. VLP of SW Indiana, Inc. will continue to receive their referrals from the same entity and process them as established;
3. In the event Ms. Eckert has a question that arises and needs to talk to someone quickly, she is going to contact Beverly Corn for either a quick answer or to see if there is an attorney readily available who can answer the question;
4. In the event there is a problem or concern with the application process, Ms. Eckert will contact Mr. Culley; and
5. If an application is processed in Bloomington and it belongs in the District 13 area, Ms. Eckert will copy all pertinent documents or email all documents to ILS when forwarding the application.

District Fourteen:

1. All application requests for foreclosure assistance will be processed and qualified in the Pro Bono office and then sent via fax to the housing counselor. Inquiring calls will be referred to the counselor's phone.
2. In the course of his investigation, the counselor will determine if the client needs an attorney.
3. The counselor will call the Plan Administrator directly in the event of a question or a special circumstance.
4. If an attorney is needed, and if no pro bono application has been completed previously, the counselor will have the client fill out a modified pro bono program application.



INDIANA FORECLOSURE PREVENTION NETWORK

5. This will be faxed to the pro bono office for evaluation and possible referral. All clients over 150% of FPL will be offered the Modest Means program.
6. The counselor and the pro bono program will communicate as feasible, by phone, email, or fax, and the counselor will have access to all necessary pro bono materials to assist the client.



District number	Pro Bono District Income Guidelines for foreclosure ¹
District 1	250% FPL
District 2	250% FPL
District 3	250% FPL
District 4	250% FPL
District 5	125% FPL
District 6	250% FPL
District 7	250% FPL
District 8	250% FPL, settlement conference only; 125% FPL other foreclosure representation; modest means panel available
District 9	250% FPL
District 10	250% FPL (includes tenants affected by foreclosure)
District 11	250% FPL
District 12	200% FPL
District 13	250% FPL
District 14	150% FPL, then modest means panel

Eligibility guidelines for pro bono foreclosure assistance

A committee of the Indiana Pro Bono Commission recommends that the pro bono districts consider expanding eligibility guidelines for mortgage foreclosure cases and mediation. The pro bono districts may want to review a variety of other factors on a case-by-case basis in conjunction with household income. In particular, the committee suggests that the districts consider for eligibility for pro bono foreclosure assistance applicants who meet the following criteria:

- the applicant must be the homeowner;
- the homeowner's household income does not exceed 250% of federal poverty level or the homeowner demonstrates a lack of resources for representation by an attorney in a workout;
- the homeowner must be the borrower;
- the home must be the primary residence of the homeowner and be owner-occupied;
- the home must not be greater than 3 residential units; and,
- the homeowner must not have refinanced either to purchase additional property or to secure cash for non-essential living expenses.

¹ Most districts with 250% Federal Poverty Level as their guideline have also adopted the other IPBC guidelines for foreclosure cases.