

**DOROTHY BROWN**  
CLERK OF THE CIRCUIT COURT



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OFFICE OF THE CLERK OF THE CIRCUIT COURT OF COOK COUNTY

**FOR IMMEDIATE RELEASE**

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**CLERK DOROTHY BROWN BRINGS BANKS TO CONCILIATORY  
TABLE WITH HOUSING COUNSELORS, COMMUNITY  
REPRESENTATIVES TO DISCUSS HOW TO HELP PEOPLE  
FACING FORECLOSURE**

CHICAGO— The Honorable Dorothy Brown, Clerk of the Circuit Court of Cook County, convened a meeting with bank representative, housing counselors and community organizers to analyze the causes of the current foreclosure crisis and develop ways in which the court, loan servicers and community groups can help the thousands of people facing foreclosure in Cook County.

In attendance for the meeting were: Ms. Patricia Holden of Bank of America, Ms. Helen Hammond-Redding of Citibank, Mr. Carl Malone and Ms. Loretta Minor of Harris Bank, Mr. William Ware of Amalgamated Bank of America, Mr. Rod Luckhart and Mr. Jack PenaSoto of Wells Fargo, Mr. Nathan Reynolds of Chicagoland Mortgage Services, Inc., Mr. Eduardo Padro of Remax Skyline, Min Frankie Feeney of Nobel Neighbors, and Otis Monroe of the Monroe Foundation.

Recent foreclosure filing rates in the Chancery Division of the Clerk's Office of Cook County show a rapid increase following a slowdown during April and May 2009. The number of foreclosures filed in July 2009 reached 4,788, the highest monthly total for the year.

The meeting participants each thanked Clerk Brown for initiating the meeting, and noted that collaboration among these key entities is important to the development of effective programs for struggling homeowners. The bank representatives each described various programs that are currently in place. However, several also commented that the crisis is overwhelming the banks' operations.

After much dialogue, including hearing stories from the consumer side from housing counselor Min. Frankie Feeney of Nobel Neighbors and community organizer Otis Monroe, Clerk Brown outlined next steps for the group with the goal being to address public policies that will bring relief to the greatest number of people trying to save their homes during the country's economic downturn.

"The goal is sustainable homeownership," said Clerk Brown. "We have to work together to create a solution to the problem of rising foreclosures."

In agreement with the other banks representatives in attendance, Malone of Harris Bank emphasized, "We don't want to foreclose on anyone."

Specific areas of concern for the meeting participants include: the problems created by poor lending practices, whether a foreclosure moratorium would be advantageous or not, issues with non-regulated CRA (community reinvestment act) lending institutions, and improving public communications and outreach initiatives, to name a few.

Luckett of Wells Fargo noted, “Great dialogue has taken place here and we have a lot of ideas to take back to the team for use in the development of best practices.”

Clerk Brown plans to reconvene the group after careful consideration of the issues raised.



**The Honorable Dorothy Brown, Clerk of the Circuit Court of Cook County, is flanked by bank representatives, mortgage servicers and housing counselors following a meeting held to discuss ways to help people avoid foreclosure. Pictured from left to right: Helen Hammond-Redding of Citibank, Carl Malone of Harris Bank, William Ware of Amalgamated Bank of Chicago, Rod Luckhart of Wells Fargo, Loretta Minor of Harris Bank, Jack PenaSoto of Wells Fargo, Clerk Brown, Nathan Reynolds of Chicagoland Mortgage Services, Inc., Otis Monroe of the Monroe Foundation, Min. Frankie Feeney of Nobel Neighbors, Eduardo Padro of Remax Skyline and Patricia Holden of Bank of America.**

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