

A Firefly Bright Paper™

PAPER REDUCTION AT THE CIRCUIT CLERK
A CASE TO ELIMINATE EXCESS COPIES

fireflySM

WITH ONE IN EVERY FORTY-FIVE
HOMES RECEIVING FORECLOSURE
FILINGS, OUR COUNTY CIRCUIT
COURTS ARE BURDENED WITH PILES
OF PAPERWORK EVERY DAY.
TO FIREFLY, THE SOLUTION IS SIMPLE:

LET'S
REDUCE
THE
PAPER
COUNT.

Stand in line at the Circuit Court in Cook County, Illinois, an office that processes nearly 500 chancery cases per day, and you will quickly understand the impact a few extra copies of a summons per case will have on wait times. For many associate legal service providers, carrying an armful of documents into the circuit court is a daily expectation. And so is waiting for stamps.

Let's look at the foreclosure complaint package. The recent burst of foreclosure cases across the country is largely to blame for the crowded clerks' foyers. There were 2.8 million properties across the US with foreclosure action against them in 2009. Analysts have estimated 3.5 million properties will fall to foreclosure in 2010 before the trend slowly begins to reverse sometime in 2011. Contrast those numbers with the 1.3 million households receiving foreclosure notices in 2007, and 2.3 million in 2008. It's not a surprise the Cook County chancery office is crowded with filers trying to get their cases stamped, especially with Illinois ranking fourth in foreclosure filings at the time this paper is written. The sheer volume increase of paperwork just from increased filings is enough to create a headache.

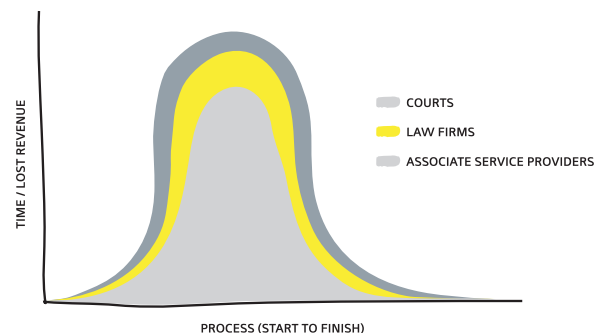
Yet, it doesn't stop there. Servicers have been searching for ways to give the process a boost, to complete the case as quickly as possible, and get it out of the foreclosure pipeline. With an estimated 7 million-unit housing overhang, we're likely to be swimming in foreclosure paperwork for some time. That's why there is such a push to complete the process quicker. The pipeline is clogged with defaults, and the need to flush them out quickly is rising. And until we can catch the industry up with technology (electronic document handling is on its way), we'll continue to have a bottleneck at the clerk's desk.

We've especially seen further court delays with servicers enacting ideas like pre-copies. In an effort to save time, firms have latched onto this idea of creating extra copies of the

complaint package before sending it toward first legal. As a result, filers are overwhelming the court clerks with stacks of papers to stamp. The delays and procedures are frustrating. In Cook County, you can expect to wait up to two hours for a same-day filing. The volume has been so great, in fact, that the court has placed regulations on the number of cases any one person can file in a given day, fourteen, if they stand in line twice. But the problem isn't the procedures of the courts; it's the number of copies they have to stamp. The minimum number of documents required to file a foreclosure complaint package is nine: two copies of the Affidavit of Unknown Owners or Non-record Claimants, three Lis Pendens, one summons per each type, and three complaints. We recently picked up a package from a law firm in Chicago to file with twenty-five copies of each summons. Not surprisingly, the same story resonates across America. This can't be the most efficient way.

THE HEAVY IS ON YOUR SHOULDERS TOO

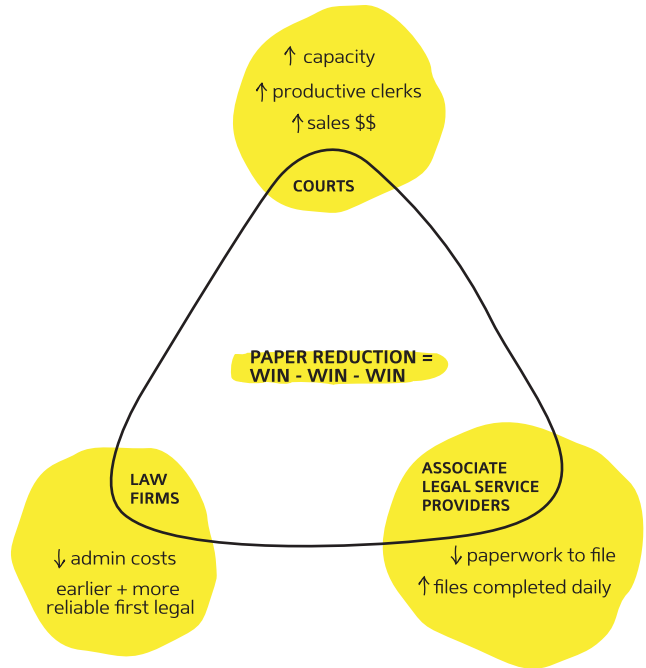
Our addiction to unnecessary copies is hurting everyone. Law firms are delayed in releasing the case documents to court filers; are incurring nominal costs for toner, paper, wear + tear, and labor to produce the extra copies; and are ultimately waiting longer for their cases to reach first legal. Associate legal service providers are wasting precious time waiting in lines, sorting through excess paperwork, and carrying heavy bundles of files. They are also delayed, in a very time-sensitive industry, by up to several days waiting on returns from bulk filings—a concept that may not exist with greater regulation of excess copies by courts. The clerk offices are feeling the pressures of aggravated customers and more importantly from lost revenues. Cook County charges \$329 per file, regardless of how many copies are included to be stamped.



PAPER REDUCTION AT THE CIRCUIT CLERK
A CASE TO ELIMINATE EXCESS COPIES

LIGHTENING THE STACK CREATES VALUE FOR EVERYONE

Until we're ready for technology to take over the courts, we're stuck with this paper burden. So let's simplify! Let the providers of associate legal services, like Firefly, carry the copy load. If the responsibility of making the necessary copies fell on the providers, the courts could easily restrict the number of acceptable copies to equal the minimum number of documents required per case. Think about it. In the Cook County example, each case brings with it \$329 in revenue. We know from experience that there are cases remaining at the close of each day waiting to be processed. Let's assume that implementing the copy restriction will increase the efficiency in which cases are processed in such a way that could result in a twenty-five percent rise in available capacity for the chancery division. That's an increase in annual revenue by greater than 10 million dollars. Direct bottom line impact aside, the reduction of copy waste will allow clerks to act more productively and proactively.



WHAT WE CAN DO

Providers > Stop flooding the courts with unnecessary copies and start only delivering what is needed.

Courts > Mandate the number of copies required to maximize the number of cases moving through the courts and make sure everyone can benefit.

At the end of the day, we all know there are some papers that are likely to end up in the recycle bin. Everyone wants their work to contribute to a more productive work cycle—and life cycle. Should we mention “environmentally responsible” here? In fact, breaking the reliance we have on extra copies will be better for each of us. We mentioned the obvious benefits on the courts, but the law firms will be equally happy. Initiating first legal on their cases will be pleasing enough, but they'll also realize cost reductions in their daily administrative operations. The impact on our P&L may not be as direct, but providers like Firefly will be just as pleased to see an increase in the number of cases that can be processed each day. We're happy to carry the burden of making copies, so long as it means we don't have to wait in line.

WE'LL TAKE IT FROM HERE™

Since taking flight in 1996, Firefly has been a different kind of associate legal services partner. Rather than just move paperwork, we truly partner with attorneys to keep cases moving, no matter what. It starts with our deep experience in process serving and our growing portfolio of support services. But it's our approach that really sets us apart.

We're driven to deliver more efficiently, more personally, and always with integrity. Along the way, we pioneer solutions that improve the lives of everyone involved. We call it leadership through partnership. The attorneys, couriers, clerks, and courts whose loads we lighten just call it inspired.



firefly

fireflylegal.com

enlighten your caseloadSM