



Struggling to Pay Your Mortgage?

Here's what you should do

FIRST:

Reach out for help now! Free help is just a phone call away.

- ✓ Call the ILLINOIS ATTORNEY GENERAL'S **HOMEOWNER HELPLINE** at **1-866-544-7151** for referrals to housing counselors to receive FREE help. Attorney General staff will discuss your options with you. You can also find a list of housing counselors certified by the U.S. Department of Housing and Urban Development (HUD) who will help you for FREE at the Illinois Attorney General's Web site: www.IllinoisAttorneyGeneral.gov.
- ✓ You can also call the national HOPE FOR HOMEOWNERS hotline at 1-888-995-HOPE for free advice on programs that are offered by lenders if you are behind on your mortgage.
- ✓ Find out how President Obama's new plan to save homes can help you by visiting this Web site: www.makinghomeaffordable.gov.

SECOND:

Gather up your financial information. For help gathering all of your financial information, please take a look at our fact sheet, *Homeowners in Crisis: Make the Call*.

- ✓ Be prepared to discuss your current income. It will help if you have your last two pay stubs available.
- ✓ Know all your current expenses.
- ✓ Be prepared to explain why you are behind on your mortgage payments.

THIRD:

Beware of mortgage rescue scams.

- ✓ Beware of companies that promise they can save your home but demand upfront payments for these services.
- ✓ Remember: Free help is available.
- ✓ Call the Illinois Attorney General's Homeowner Helpline at 1-866-544-7151.
- ✓ Don't send your mortgage payments to anyone but your lender.

Remember: If you are in trouble on your mortgage, reach out now. Free help is just a phone call away. Don't delay.



Illinois Attorney General Consumer Fraud Hotlines

Chicago

1-800-386-5438
TTY: 1-800-964-3013

Springfield

1-800-243-0618
TTY: 1-877-844-5461

Carbondale

1-800-243-0607
TTY: 1-877-675-9339

Senior Fraud Helpline

1-800-243-5377
TTY: 1-800-964-3013

Homeowner Helpline

1-866-544-7151 (Voice/TTY)

ID Theft Hotline

1-866-999-5630
TTY: 1-877-844-5461
Español: 1-866-310-8398

www.IllinoisAttorneyGeneral.gov