Illinois Mortgage Lending Guide

Tips and resources for consumers in the market for sustainable home loans and homeowners trapped in unaffordable loans.

LISA MADIGAN
ILLINOIS ATTORNEY GENERAL
Obtaining a mortgage is likely one of the most significant financial decisions you will make in your lifetime. Asking the right questions before you choose a loan can mean the difference between obtaining a loan you can afford and losing your home to foreclosure as the result of predatory lending practices.

If you are thinking about getting a mortgage loan, I urge you to take the time to learn about your options so you can make an informed decision. If you already have a mortgage but are struggling to make your payments, you should contact a local HUD-approved housing counseling agency for help. Housing counselors offer a variety of services free of charge to eligible borrowers who are behind in their mortgage payments or who wish to refinance an excessively high-cost loan. They also can help homeowners who are shopping for a first mortgage or a home improvement loan.

This Guide contains a list of HUD-approved housing counseling agencies in your area and services that my office provides to distressed borrowers, including mediation services for disputes with mortgage servicers. The Guide also details steps you should take to prevent foreclosure and avoid becoming a victim of foreclosure rescue scams.

To obtain more information about loan modifications or predatory lending or to file a consumer complaint against a mortgage servicer or predatory lender, please contact my office.

Lisa Madigan
Attorney General

Homeowner Helpline
1-866-544-7151

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

ATTORNEY GENERAL LISA MADIGAN
COMBATS THE HOME FORECLOSURE CRISIS

Throughout the home foreclosure crisis, Attorney General Madigan has fought to hold lenders accountable for their unlawful financial misconduct, and to provide relief and assistance to Illinois families struggling to save their homes. Attorney General Madigan’s efforts to address the foreclosure crisis include:

Taking legal action:

- In January 2017, Attorney General Madigan obtained a $19.5 million settlement with Moody’s Corporation, Moody’s Investors Service Inc. and Moody’s Analytics Inc. to resolve allegations that the credit ratings agency compromised its independence and objectivity in assigning its highest ratings to risky mortgage-backed securities and other structured finance securities before the 2008 economic collapse. The joint state-federal settlement was forged by the U.S. Department of Justice, Madigan and 21 other attorneys general with Moody’s, one of the nation’s largest credit ratings agencies responsible for independently rating risk on behalf of clients and investors.

- In April 2016, Attorney General Madigan secured a $41 million settlement with Goldman Sachs as a result of the investment bank’s misconduct in its marketing and sale of risky residential mortgage-backed securities leading up to the 2008 economic collapse. The settlement was part of a national settlement forged by the U.S. Department of Justice and included $25 million in relief for Illinois’ pension systems and $16 million in consumer relief.

- In February 2016, Attorney General Madigan secured a $22.5 million settlement with Morgan Stanley as a result of the investment bank’s misconduct in its marketing and sale of risky residential mortgage-backed securities leading up to the 2008 economic collapse. The settlement will be distributed to the state’s pension funds. It stemmed from an investigation by Madigan’s office over Morgan Stanley’s failure to disclose the true risk of these investments.

- In February 2016, Attorney General Madigan reached a $470 million joint state-federal settlement with mortgage lender and servicer HSBC to resolve allegations that the company engaged in mortgage origination, servicing and foreclosure abuses. The settlement provided direct cash payments to Illinois borrowers for past foreclosure abuses and loan modifications for borrowers in need of assistance. It also implemented mortgage servicing standards to prevent future abuses by HSBC.

- In June 2015, Attorney General Madigan secured a settlement with Safeguard Properties LLC for illegally evicting struggling Illinois homeowners. The settlement required Safeguard to pay $1 million to Illinois consumers, and adhere to 40 new standards for inspecting and securing property in Illinois. Madigan’s alleged Safeguard routinely deemed occupied properties in Illinois as vacant, even though occupants still
had a legal right to live in the property. In many cases, Safeguard’s contractors broke into homes, changed the locks, turned off the utilities and removed occupants’ personal possessions in spite of clear evidence that the homes were still occupied. As home foreclosures rose in Illinois, mortgage lenders increasingly relied on third-party companies like Safeguard to ensure that properties do not lose value after their owners default on the mortgage. However, homeowners and tenants have a legal right to occupy a home until the completion of the foreclosure process.

- In February 2015, Attorney General Madigan secured a $52.5 million settlement to resolve a lawsuit against leading credit ratings agency Standard & Poor’s to resolve allegations that the company compromised its independence as a rating agency by doling out high ratings to unworthy, risky investments as a corporate strategy to increase its revenue and market share.

- In August 2014, Attorney General Madigan secured a $300 million settlement with Bank of America as a result of the bank’s misconduct in its marketing and sale of risky residential mortgage-backed securities (RMBS) leading up to the 2008 economic collapse. The settlement was part of a national settlement forged by the U.S. Department of Justice and included $200 million in relief to fully recover for losses incurred by Illinois’ pension systems and $100 million in consumer relief. The settlement also included recoveries for RMBS issued by Countrywide and Merrill Lynch, both of which were acquired by Bank of America.

- In July 2014, Attorney General Madigan reached an $84 million settlement with Citigroup to recover losses incurred by Illinois’ pension systems as a result of the bank’s misconduct in its marketing and sale of risky residential mortgage-backed securities leading up to the 2008 economic collapse. The agreement, which was part of a national settlement forged by the U.S. Department of Justice, includes $44 million in relief to fully recover for the pension systems’ losses and $40 million in consumer relief.

- In June 2014, Attorney General Madigan reached a $968 million joint state-federal settlement with mortgage lender and servicer SunTrust Mortgage Inc. to address mortgage origination, servicing and foreclosure abuses. The national settlement will provide direct relief for borrowers, including loan modifications, and set tough, new mortgage servicing standards.

- In December 2013, Attorney General Madigan joined the U.S. Consumer Financial Protection Bureau and 48 states in a $2.1 billion settlement with Ocwen Financial Corporation to address allegations of “robo-signing” of foreclosure documents and other fraudulent practices while servicing loans of struggling homeowners. Ocwen’s misconduct resulted in premature and unauthorized foreclosures, violations of homeowners’ rights and protections and the use of false and deceptive documents and affidavits. In Illinois, Ocwen will provide troubled borrowers with more than $91 million in first lien principal reductions and more than 7,900 borrowers will be eligible for cash payments.
• In November 2013, Attorney General Madigan reached a $100 million settlement with JPMorgan Chase & Company to recover losses incurred by Illinois’ pension systems as a result of the bank’s misconduct in the lead up to the 2008 economic collapse. The settlement, which was joined with the U.S. Department of Justice and other attorneys general, addresses the bank's violations of federal and state laws in its marketing and sale of risky residential mortgage-backed securities.

• In January 2013, Attorney General Lisa Madigan and 45 of her counterparts announced a $120 million settlement with Lender Processing Services Inc. (LPS) over allegations that the Florida firm engaged in pervasive robo-signing of foreclosure documents and other faulty servicing practices while servicing loans of struggling home owners. Under the settlement, LPS and its subsidiaries must reform their business practices and, if necessary, correct faulty documents filed in homeowner foreclosure proceedings.

• In July 2012, Attorney General Madigan and the U.S. Department of Justice reached a $175 million joint settlement with Wells Fargo over allegations that the lender and its brokers steered African American and Latino borrowers into risky subprime loans and charged minority borrowers more for their loans than similarly situated white borrowers during the nation’s housing boom. The settlement will provide restitution to harmed Illinois borrowers and makes Madigan the only state Attorney General to bring and resolve a fair lending lawsuit against a national bank.

• In February 2012, Attorney General Madigan, in conjunction with other states and the U.S. Department of Justice and the U.S. Department of Housing and Urban Development, secured a $25 billion national bank foreclosure settlement with five of the nation’s largest banks—Bank of America, JPMorgan Chase, Wells Fargo, Citibank and GMAC/Ally—that will provide assistance to homeowners harmed by fraudulent foreclosure and servicing practices, including $17 billion in relief for borrowers who are struggling to stay in their homes. Illinois borrowers have received nearly $2 billion in direct assistance. The settlement also set new servicing standards to ensure borrowers are given a fair chance to save their homes. It is the second largest settlement ever obtained by state attorneys general.

• In February 2012, Attorney General Madigan filed suit against Nationwide Title Clearing Inc., which prepares documents for mortgage servicers to use against borrowers who are in default, foreclosure or bankruptcy. Madigan alleged NTC engaged in filing faulty documents with Illinois county recorders. Such practices were a key contributor to undermining the integrity of the mortgage servicing and foreclosure process in Illinois courts. As part of an October 2013 settlement agreement, NTC must now implement safeguards to ensure proper documentation on behalf of borrowers and create a direct link to NTC for borrowers in need of assistance.

• In December 2011, Attorney General Madigan and the U.S. Department of Justice reached a joint settlement valued at $335 million with Bank of America over
allegations that Countrywide discriminated against minority borrowers by putting them into higher-cost loans than similarly credit-situated white borrowers. The settlement provided restitution to harmed Illinois borrowers and is the largest settlement of a fair lending lawsuit ever obtained.

- In October 2010, Attorney General Madigan secured $39.5 million in mortgage relief for Illinois borrowers in a settlement with Wells Fargo over the deceptive marketing of extremely risky Pay Option ARM loans.

- In October 2008, Attorney General Madigan reached a landmark national settlement valued at $8.7 billion of her lawsuit against Countrywide for fraudulently and deceptively placing Illinois homeowners into risky and unaffordable subprime mortgages. The settlement with Countrywide’s new owner, Bank of America, established the nation’s first mandatory loan modification program, which has saved Illinois homeowners more than $163 million in principal and interest payments on their mortgages.

- In January 2006, Attorney General Madigan obtained more than $10 million in restitution for Illinois homeowners as part of a $325 million multi-state settlement with Ameriquest over the former mortgage giant’s deceptive sales of predatory subprime mortgages.

- Attorney General Madigan has filed lawsuits against over 50 loan modification schemes for using false promises of foreclosure assistance to scam struggling homeowners. Courts have ordered more than $2 million in restitution so far. In addition, Attorney General Madigan has sent “cease and desist” letters to nearly 700 loan modification schemes operating in violation of Illinois law.

Forging national enforcement partnerships:

- Attorney General Madigan’s work protecting homeowners and holding lenders accountable has also made her a leader on the national level. Madigan is a member of the U.S. Department of Justice’s Financial Fraud Enforcement Task Force, which President Obama created to advance collaborative efforts between the federal government and states involved in investigating and prosecuting financial crimes. Madigan serves as a chief member of three Working Groups on the Task Force: Non-Discrimination, Consumer Protection and Residential Mortgage Backed Securities.

Fighting to strengthen laws and regulations:

- In 2010, Attorney General Madigan testified before the Federal Financial Crisis Inquiry Commission about the root causes of the economic meltdown, emphasizing the link between weak federal oversight of banks and lenders and the explosive growth in predatory mortgage lending.
• In 2009, Attorney General Madigan testified before the U.S. House Financial Services Committee about the causes of the economic crisis and the importance of preserving state authority to take legal action against big banks that violate state consumer protection laws.

• In 2008, Attorney General Madigan was the chief architect of the Homeowners’ Bill of Rights Act, which strengthens protections for homeowners facing default and foreclosure.

• In 2008, Attorney General Madigan also testified before the U.S. Senate Subcommittee on Financial Services and General Government Appropriations advocating for the federal government to fund a large-scale loan modification program through the U.S. Treasury’s Troubled Asset Relief Program.

• In 2007, Attorney General Madigan drafted a law that requires mortgage brokers to put borrowers’ financial interests before their own and to verify and document a borrower’s ability to repay their mortgage before sale.

• In 2006, Attorney General Madigan drafted the Illinois Mortgage Rescue Fraud Act to protect homeowners from losing their homes in loan modification scams and foreclosure rescue schemes.

• Attorney General Madigan was an outspoken advocate for the creation of the Consumer Financial Protection Bureau, the nation’s first federal regulator focused on protecting consumers from harmful lending practices.

Providing direct assistance to struggling homeowners:

• In 2008, Attorney General Madigan created the Illinois Homeowner Helpline, which provides struggling homeowners with access to trained housing counselors and other resources to help them save their homes. To date, the Helpline (1-866-544-7151) has handled nearly 67,000 requests for assistance and has generated more than $96 million in savings for Illinois homeowners.
National Mortgage Settlement Overview

After months of investigation and negotiations, Attorney General Lisa Madigan, in conjunction with other state attorneys general, the U.S. Department of Justice and the U.S. Department of Housing and Urban Development, has secured a national settlement with five of the nation’s largest mortgage servicers that will provide billions of dollars in badly needed assistance to homeowners harmed by fraudulent foreclosure and mortgage servicing practices. The $25 billion settlement is the second largest settlement ever obtained through joint action of state attorneys general.

Besides providing much needed mortgage relief for homeowners in Illinois, the settlement sets tough new mortgage servicing standards to prevent future abuses by banks in the servicing and foreclosure process and to avoid the bureaucratic nightmares many consumers have faced in trying to save their homes through loan modifications.

The settlement has been filed in federal court, and the court has appointed a monitor to ensure that the banks comply with all aspects of the settlement. The settlement includes a narrow release that covers only servicing, foreclosure and origination conduct. It does not release criminal, securitization, fair lending, MERS or any claims that borrowers choose to bring against the banks.

Help for Homeowners

The five largest mortgage loan servicers—Bank of America, JPMorgan Chase, Wells Fargo, Citibank, and GMAC/Ally—have agreed to a settlement worth a total of $25 billion. The largest portion of the settlement, $17 billion, will be used to assist borrowers who are struggling to stay in their homes. Much of this money will be used for principal reductions on first and second liens.

Another $3 billion of the settlement is reserved to assist with refinancing for borrowers who are current on their loans but whose mortgages are underwater—the outstanding loan balance exceeds the current appraised value of the home. Typically, such borrowers are unable to secure refinancing.

Additionally, $1.5 billion will be provided as restitution to borrowers who have already lost their homes.

A very important part of the settlement sets new national mortgage servicing standards that will assist and protect distressed borrowers going forward. Attorney General Madigan knows firsthand of far too many borrowers who suffered through massive red tape and bank bureaucracy in attempting to save their homes through a loan modification or other program. Too often, no matter what they were told or how well they complied with the banks’ rules, the borrowers ended up facing foreclosure.
The new servicing standards will ensure borrowers are given a fair chance to save their homes. Major enhancements include:

* Distressed home borrowers will be considered for a loan modification rather than automatically referred for foreclosure.

* No loan will be referred for foreclosure while a loan modification is in the works.

* Borrowers will be allowed to appeal a denial of a loan modification.

* Bureaucratic nightmares will be diminished when dealing with banks by requiring the mortgage servicers to provide a single point of contact for borrowers as well as easier methods for checking on the progress of their loan modification applications.

* Loan servicers will be held to strict timelines in dealing with distressed borrowers.

The settlement will also ensure a fair and accurate foreclosure process for those borrowers who cannot be assisted any other way.

**Ongoing Legal Action**

Fraudulent acts in foreclosure proceedings led to the launch of the “robo-signing” investigation by the attorneys general. The settlement, however, does not mark the beginning or the end of Attorney General Madigan’s efforts to take strong legal action against lenders, banks, servicers and others who defraud homeowners. She continues to investigate and prosecute other players in the marketplace who contributed to the housing and economic collapse.

More information about the National Mortgage Settlement may be found at [www.nationalmortgagesettlement.com](http://www.nationalmortgagesettlement.com).
Struggling to Make Your Mortgage Payments? Here’s What to Do

The possibility of losing your home because you can’t make the mortgage payments can be terrifying. Perhaps you are one of many homeowners who took out a mortgage that had a fixed rate for the first two or three years and then changed to an adjustable rate. Maybe you’re anticipating an adjustment, and you want to know what your payments will be and whether you’ll be able to make them. Or maybe you’re having trouble making ends meet because of an unrelated financial crisis.

Regardless of the reason for your anxiety, you need to know how to save your home and how to recognize and avoid mortgage foreclosure scams.

Make the Call to your mortgage lender, and follow this 3-step process to help save your home

In the fight to save your home, it is important to get organized. The following 3-step process will help you gather the information you need and formulate a plan to keep your home.

1. Gather Information
2. Develop a Plan
3. Present the Plan

1. GATHER INFORMATION

Start by gathering some basic information. This important first step can help you gain a clear view of your current situation and enable you to successfully present your case to your mortgage lender.

**General Information**
- Current mortgage payment.
- Property taxes and homeowners insurance.
- Date of last payment (and the month for which the payment was applied).
- How many months are you behind?
- Have you received court papers?
- Terms of your loan – interest rate and structure (e.g., fixed, adjustable, balloon).
- If it is an adjustable rate mortgage (ARM), has the mortgage interest rate reset? If not, when will the reset occur?

**Create a Budget**
List all the sources of your household income:
- Employment. Consider the following:
  - Length of employment
  - Consistency of the income (i.e., self-employed, commissions, overtime)
  - Gross vs. net income
- Government benefits.
- Child support. You will need to provide a court order and proof of payment.

**Verify Expenses**
It is common to misstate actual monthly expenses. It is important that you verify as much as possible through your bank statements. Be sure to consider the following:
- Food (including dining out)
- Utilities
- Clothing
- Insurance
- Medical expenses (prescriptions, deductibles)
- Transportation costs
- Toiletries/cleaning supplies
- Pet expenses
- Charitable contributions
- Spending money
- Other expenses (e.g., student loans, alarm systems, child care)

**Review Your Budget**
- Is your income information verifiable?
- Are your expenses reasonable?
- Is there a large gap between your income and expenses?
- Is your hardship due to a lifestyle issue or a temporary crisis?

**Supporting Documentation**
- Recent mortgage statement(s)
- Two most recent months’ pay stubs for every contributing household member
Supporting Documentation, Cont.
• Two most recent months’ bank statements
• Last two years’ W-2s and tax returns
• Current utility bills

Hardship Letter
Write clearly and succinctly, answering the following questions:
• What is your reason for default?
• Have you suffered a temporary or permanent loss of income?
• How long have you been in the home?
• Who resides in the home with you? Do you want to remain in the home?
  o If not, is the home listed? Is there a pending offer? Will the offer cover the outstanding mortgage balance or will a short payoff be needed?
• What was your payment history before this crisis?
• What steps have you taken to prioritize your mortgage payments?
• Do you have money saved to offer as part of a repayment agreement?

2. DEVELOP A PLAN
Start by deciding how you would like to resolve this crisis. What solution would best suit your situation?

Your Options
• Repayment plan
• Forbearance
• Modification
  • Partial claim or advance claim (FHA loans)
  • Refinance (difficult in current market)
• Short sale
• Deed in lieu of foreclosure

Modification
• A modification is a written agreement to change your loan terms or conditions. Generally, this option adds delinquent amounts to the loan balance and recalculates the loan payments based on the increased balance.
• Your loan may be modified by reducing or freezing your interest rate on a temporary or permanent basis.
• Modification may also include principal reduction.
• Consider long-term affordability (e.g., beyond five years).

Short Sale
• You find a purchaser for your home. The offered purchase price is less than what you owe on the mortgage.
• The lender agrees to accept the lesser amount.
• Short sales may have income tax consequences, so consult with an attorney or financial advisor.

Deed in Lieu of Foreclosure
• Voluntary surrender of property to lender.
• Lender will usually require you to list the property for sale before exercising this option.
• Typically has a negative effect on your credit similar to foreclosure, so consult with an attorney or financial advisor.

3. PRESENT THE PLAN
When presenting your plan, have all the facts. Carefully consider any plans presented by the lender before agreeing to new terms.

Your Loan Workout Package
Be sure to include the following:
• Hardship letter – present your reason for default
• Specific proposal with rate and payment terms
• Financial information documents including a realistic budget
• Any additional forms in the servicer’s package (i.e., proof of homeowners insurance)

Negotiation
• Request that the lender stop the foreclosure proceedings during the negotiation process.
• Remain patient.
• Demonstrate the benefits of your plan as a win-win proposition.
• Get all agreements in writing.

Negotiation Factors
• Do you owe more on your home than it is worth?
• What are some of your community’s characteristics?
  Declining home values? Foreclosure statistics?
• What is the condition of your home? Are repairs needed?
• How long have you lived in your home?

Negotiation Process
• If the servicer says no to your plan or wants changes, consider the following points carefully:
  o Does the lender's plan meet your goals?
  o Is it affordable?
  o Are there any unexplained fees and/or service charges?
• If the plan does not meet your goals, or you notice unexplained fees or charges, be prepared to make a counter-proposal.
• If you CANNOT meet the terms of the plan proposed by the lender, be prepared to explain why and ask for alternatives.
IMPORTANT FORECLOSURE PREVENTION TERMS

Capitalization: Capitalization occurs when items owed on a loan (like past due interest, past due taxes, late charges, legal costs, and other fees) are added to the loan amount and are treated as part of the new principal balance. Often when past due amounts are “capitalized,” the lender “reamortizes” the loan, meaning that the lender recalculates the monthly payment using the existing interest rate and the new principal balance.

Default: Failing to meet the requirements of an agreement. Most defaults involve failure to make required mortgage payments.

Deficiency: The amount a borrower owes to the lender after the sale of the property at a foreclosure sale in the event that the property is sold for less than the amount of the debt owed.

Dodd-Frank Financial Regulatory Reform Bill: To protect unsuspecting borrowers against abusive lending and mortgage practices, this reform bill established government agencies to monitor banking practices and oversight of troubled financial institutions.

Forbearance: A plan to cure a default that may involve temporary suspension of payments or a repayment plan based on a modified payment amount (with a portion paid towards the past due amount).

Government Sponsored Enterprise (GSE): A GSE is a corporation chartered by Congress to increase the stability, affordability, and liquidity of the mortgage lending market. GSEs purchase mortgages and mortgage-backed securities as investments, and issue guarantees of mortgage-backed securities. Fannie Mae and Freddie Mac are examples of GSEs.

Home Affordability Foreclosure Alternative (HAFA): A Making Home Affordable (MHA)® program that provides opportunities for homeowners who can no longer afford to stay in their home but want to avoid foreclosure to transition to more affordable housing through a short sale or deed in lieu of foreclosure.

Home Affordability Modification Program (HAMP): A Making Home Affordable (MHA)® program that provides eligible homeowners the opportunity to modify their mortgages to make them more affordable.

Home Affordability Refinance Program (HARP): A Making Home Affordable (MHA)® program that provides homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments.

Loan Modification: An agreement to permanently change one or more terms of the original mortgage (e.g., change in interest rate, payment amount, term, or capitalization of arrears over an extended term).
Making Home Affordable (MHA)®: Part of a broad strategy for mortgage relief, including programs to help homeowners avoid foreclosure, stabilize the country’s housing market, and improve the nation’s economy. MHA includes HAMP, HARP, HAFA, and other mortgage relief programs.

Mortgage Backed Security: A type of investment backed by pools of mortgage loans, with payments on the underlying mortgages generating the return to investors.

Negative Amortization: A debt that is structured so that the monthly payments do not cover the amount of interest due for that period, resulting in an increasing loan balance.

Pay Option ARM: A mortgage that allows a number of different payment options each month, including minimal payments. The minimum payment option usually does not cover all of the interest accruing on the loan.

Pooling and Servicing Agreement (PSAs): A contract describing the formation of a trust consisting of a group of mortgage loans, the servicing of the loans in the trust, and the workout options that can be applied to loans in the trust by the loan servicer.

Principal Reduction: A reduction in the total amount owed on the loan. A principal reduction can result in income tax liability for the borrower.

Refinancing: The process of paying off a loan by borrowing new money either from the existing lender or a new lender.

Servicer: A firm that works on behalf of the lender in support of a mortgage, including collecting mortgage payments, ensuring payment of taxes and insurance, managing escrow accounts, managing communications with the homeowner, and loss mitigation or foreclosure when necessary.

4506-T Form: An Internal Revenue Service (IRS) document that is used to retrieve past tax returns. A signed copy is required when applying for a loan modification.
ILLINOIS MORTGAGE FORECLOSURE TIMETABLE
(Illinois Mortgage Foreclosure Law, 735 ILCS 5/15-1101 through 1706)

The foreclosure process in Illinois is codified in the Illinois Mortgage Foreclosure Law (IMFL), 735 ILCS 5/15-1101 – 1706. The timeline of the following foreclosure lawsuit is approximate. This timeline may vary in certain instances depending on actions taken by the borrower or the lender, and does not include certain pre-litigation obligations required of your lender. Resources for borrowers who have fallen behind on their mortgage or who have received foreclosure papers appear at the end of this Guide. If you have received foreclosure papers, you should seek legal assistance.

Day 1  The lender files a foreclosure lawsuit against the borrower.

Day 15  The borrower is served with the lawsuit.

Day 45  The borrower's answer to the lawsuit is due.

Day 60  If the borrower fails to file an answer, or fails to file a legally sufficient answer, the lender may file a motion for default or summary judgment.

Day 75  The court grants the lender's motion and enters a judgment against the borrower.

Day 105  The borrower's right to reinstate expires 90 days after the borrower has been served. In order to reinstate the mortgage, the borrower would have to pay the past due amount, along with certain costs and expenses, to bring the mortgage current.

Day 225  The borrower's right to redeem expires 3 months after judgment or 7 months after service of the lawsuit, whichever is longer. In order to redeem the mortgage, the borrower would have to pay the full judgment amount, along with any accruing interest and certain costs and expenses.

Day 226  After proper notice, the property is sold at a judicial sale.

Day 240  The court enters an order confirming the judicial sale and the court enters an order of possession against the borrower. The order of possession, which requires the borrower to vacate the property, may not be enforced for 30 days.

Day 271  The borrower's special right to redeem the property, which applies if the lender purchased the property at the judicial sale for less than the judgment amount, expires 30 days after the order confirming the sale.

Day 272  The order of possession can be enforced by the sheriff and the borrower can be evicted.
Facing Foreclosure? Beware of the “Rescue” Scam!

If you are a homeowner at risk of losing your home due to foreclosure or unpaid property taxes, you may be a target for businesses seeking to profit from your misfortune. Many of these businesses may try to exploit your emotional vulnerability to con you out of the few assets you have left.

Two such businesses carry a high potential for fraud and abuse: mortgage rescue consultants and mortgage rescuers. The following information explains how these schemes work and why they are risky. You also will find an explanation of your rights under the Mortgage Rescue Fraud Act, a law that Attorney General Madigan initiated to protect our homes and neighborhoods from the scourge of mortgage rescue fraud.

How the Rescue Schemes Work

Mortgage Rescue Consultants

For a hefty fee, mortgage rescue consultants promise to "buy you time" and possibly save your home by negotiating deals with your creditors, including promising to obtain a modification of your mortgage. They may also offer to help you repair your credit, refinance your existing mortgage, or provide a “forensic audit” of your loan.

These services may sound like something you really need, but the truth is that they all can be performed better by a reputable non-profit counselor or by you.

All too often, mortgage rescue consultants offer homeowners phantom help. They either do nothing they promised to do, or they do the bare minimum, perhaps placing a phone call to the homeowner's bank or mailing the homeowner a list of refinancing sources they found on the Internet. Meanwhile, the homeowner wastes valuable time that could be spent really trying to save the home.

Mortgage Rescuers

If you are on the verge of losing your home but have built up equity in the property, you are a prime target for so-called “mortgage rescuers.” Typically, mortgage rescuers will promise to “save your home” by offering you a three-part deal:

- The rescuer (or a third party investor) buys your home from you for a small fraction of its actual value.
- You stay in the home as a renter.
- You get to buy back the home when you’re back on your feet financially.
As tempting as this deal may seem, it is a recipe for a rip-off. “Rescued” homeowners often find themselves struggling to make monthly rent payments that are comparable to or even higher than their former mortgage payments. When the homeowners fall behind in rent, the new owners ask a court to evict them. In the worst cases, the homeowners do not even realize they have sold their home until they receive the eviction papers. Even homeowners who keep up with their rent payments are often unable to buy back the home when their lease expires.

Whether they’re evicted or move out voluntarily, homeowners lose both their home and their equity in these schemes. The only people who win are the rescuers and their investors, who end up reaping huge profits on homes for which they paid very little.

**Consumer Protections Under the Mortgage Rescue Fraud Act**

A “rescue” should not leave homeowners worse off than they would have been without it. The Mortgage Rescue Fraud Act, which went into effect on January 1, 2007, protects homeowners’ hard-earned equity with the following key provisions:

**Mortgage Rescue Consultants**

- A consultant cannot accept any payment from the homeowner until all of the services have been performed. (Beware of any consultant who asks for an upfront fee!)

- Mortgage rescue consultants must give homeowners a written contract listing all the services that the consultant promises to perform.

- Homeowners have the right to cancel a consultant contract at any time.

**Mortgage Rescuers**

- A mortgage rescuer must provide the homeowner with a written contract that clearly states that the home is being sold.

- Prior to sale, the rescuer must make a determination that the homeowner has the reasonable ability to make rental payments and buy the home back.

- A homeowner who remains in the home under a rental agreement has the right to cancel the rental agreement at any time.

- A mortgage rescuer must pay the homeowner at least 82 percent of the home’s fair market value if the rescue ultimately fails.
**Explore Your Options**

Out of fear or shame, homeowners at risk of losing their homes often postpone seeking help. This makes them vulnerable to mortgage rescue scam artists, who typically portray themselves as the only option the homeowner has left. As a general rule, beware of anyone who calls you or shows up at your door promising to save your home. Real help doesn’t find you; you have to go looking for it.

If you’re facing foreclosure, a counselor with a HUD-certified housing counseling agency can assess your situation, answer your questions, go over your options, prioritize your debts, and help you prepare for discussions with your loan servicer. To find an agency in your area, consult the list of housing counseling agencies at the back of this Guide.

If you believe you have been victimized by a mortgage rescue scam, you should contact our Consumer Fraud Hotline immediately at the phone numbers listed in the back of this Guide.
Reverse Mortgages

While reverse mortgages can be an invaluable resource to help older homeowners access the equity in their homes, they are not for everyone. As the popularity of reverse mortgages grows, so does the potential misuse of the product. When selecting a reverse mortgage lender, you should feel comfortable that your lender representative is working for you and that you are getting the best deal possible. Here are a few tips to help you navigate the process:

1. Make sure you are getting independent reverse mortgage counseling from a HUD-certified housing counseling agency that is not connected in any way with your prospective lender. A list of HUD-certified agencies in your state can be found on HUD’s website at www.hud.gov.

2. Make sure you understand all of the loan terms that are presented to you and that your reverse mortgage counselor sufficiently answers all of your questions.

3. Don’t feel pressured to make an immediate decision by anyone for any reason other than protecting your home from foreclosure sale or other similar emergency.

4. Don’t feel pressured to use the equity in your home to purchase something with the proceeds that you do not necessarily want or may not need (such as home repairs or insurance products).

5. Be wary of lenders who require you to make upfront payments of fees other than for an appraisal and credit report.

6. Be wary of anyone who tries to discourage you from talking to trusted friends or family members or your reverse mortgage counselor about the reverse mortgage loan product, its terms, or what you intend to do with the money.

7. Be wary if you are provided counseling either just before the loan closing or at the closing. A lender is not supposed to proceed with processing your loan application until you have received reverse mortgage counseling from a counselor at a HUD-certified agency.

8. Be careful of anyone (children, grandchildren, relatives, friends, etc.) trying to pressure you to get a loan so they can use either all or some of the proceeds from the loan. Even if they promise to pay the money back, using a reverse mortgage for this purpose could prevent you from having the means to help yourself later on.
Tips for Avoiding a Predatory Mortgage Loan

What is predatory mortgage lending?

A predatory mortgage is a needlessly expensive home loan that provides no financial benefit to the borrower in return for the extra costs. In many cases, homeowners are deceived about the loan’s true costs and terms or are pressured into signing loans they cannot afford. Many of these homeowners lose their homes to foreclosure.

If you’re in the market for a home loan, here are some questions you should ask and common predatory lending practices of which you should be aware. Because the information in this Guide is by no means complete, you should always have an attorney review all loan documents before you sign them. If you cannot afford an attorney, you should bring all of your loan documents to a HUD-certified housing counseling agency for review. To find a housing counseling agency in your area, see the list of agencies at the back of this Guide.

What is the mortgage loan amount?

The mortgage loan amount is the amount of money you are borrowing. When buying a home, this amount is usually the price of the home plus any fees and minus your down payment. If you are refinancing, the amount of your refinance loan should be the payoff of your current mortgage plus any fees. A refinance loan could also include any other debt you are paying off with your home loan or cash you receive at closing. You should be cautious when deciding whether to pay off other debt, such as credit card debt, with the proceeds of a mortgage loan. Doing so will increase your monthly payment and might mean foreclosure if you are not able to make that payment.

What is the full term of the mortgage loan?

Loan terms are generally 15, 20, 30, or 40 years. The longer the term, the more you will pay in interest over the full term of the loan. Some loans are structured so that you do not completely pay them off during the term of the loan. With this type of loan, you are obligated to pay off the remaining balance, or balloon payment, at the end of the loan term. Beware of mortgages containing balloon payments! If you do not have the funds or the ability to refinance the balloon payment, you could lose your property to foreclosure.

How much will my total monthly mortgage payment be? How is this payment divided between interest and principal for the term of the loan?

You need to know your total monthly payment amount to decide whether you can afford a particular loan. Just because a lender says you qualify for a certain loan amount does not mean that loan will be affordable. Some loan products offer “teaser rates”—low interest rates for a short period that later increase, resulting in significantly higher monthly payments. Other loans allow borrowers to choose among several monthly payment options during the loan term, but some of these payment amounts may be too small to cover the interest or to pay down the amount owed on the loan. This means that, over time, you will actually owe more money to the lender than you owed at the start, even after making payments every month.
Do the monthly mortgage payments include property taxes and property insurance?

When the lender tells you the “monthly principal and interest” payment, it does not include the amount you need to pay every month for property taxes and insurance. All mortgage loans contain a requirement that the borrower pay property taxes and insurance. If the monthly payment that your lender quotes does not include a portion for property taxes and insurance, you need to add in those costs to determine your total monthly housing payment. Beware: Unscrupulous brokers or lenders will quote a low monthly payment and fail to include the cost of property taxes and insurance when describing what the monthly payment will be.

Is the interest rate on the loan “fixed” or “adjustable”?

The rate can be a “fixed rate,” meaning that it remains the same throughout the entire term of the loan. There are also variable or adjustable rate mortgage (ARM) loans where the interest rate can change during the loan term. Often, an ARM offers a lower interest rate at the beginning of the loan term, which results in a lower monthly payment. However, the interest rate will almost always increase, and you will then have a higher monthly payment that you may not be able to afford.

What are the closing costs of the loan and to whom are they paid?

Closing costs may be difficult to spot because often they are paid from the loan that you are getting and not out of your pocket—but you are still paying them! Make sure you understand what each fee is and to whom the money is being paid. Ask for a “Good Faith Estimate” of your loan’s closing costs—your lender is required by law to give you one within three days of taking your loan application. Ask if they’ll guarantee it in writing and whether the extra fees are negotiable.

How much money is the mortgage broker being paid in connection with my loan?

Mortgage brokers are paid for helping a borrower obtain a loan from a lender. A reasonable compensation for this service is 2% of the loan amount (e.g., $2,000 on a $100,000 loan). The mortgage broker may also get a “yield spread premium” from the lender. This is a bonus the broker receives from the lender when the broker places you in a mortgage at a higher interest rate than you deserve. When this happens, the mortgage broker is being paid twice: the borrower pays a loan origination fee, and the lender pays a yield spread premium. You should be sure that your broker is not collecting excessive fees from your loan transaction.

Does the loan contain a prepayment penalty?

A prepayment penalty is a fee you will be charged if you pay off your loan early. Often, a lender charges a prepayment penalty in exchange for offering you a lower interest rate. If your loan has a prepayment penalty, you should ask your lender what the difference would be in the interest rate you would receive on the loan with and without a prepayment penalty. You want to make sure that you are receiving a benefit in exchange for the prepayment penalty.
Predatory Lending Red Flags

Excessive Fees
Look out for excessive and/or unnecessary fees. Loan fees should be no more than 3% of the loan amount (e.g., $3,000 on a loan of $100,000). Fees over 5% of the loan amount are excessive. Ask your broker or lender to show you an itemization of the loan amount with all fees explained.

Excessive Mortgage Broker Compensation (Yield Spread Premiums)
If you are dealing with a mortgage broker, find out how the broker will be paid. Sometimes brokers receive extra compensation from lenders called the “yield spread premium.” This is extra pay the mortgage broker collects from the lender for signing the borrower to a loan with a higher interest rate than the borrower deserves.

Excessive Prepayment Penalties
Find out whether your mortgage includes a prepayment penalty. If it does, find out how much it is and how long it will be in place. You want to give yourself the option to refinance for better loan terms or pay your loan early without having to pay an excessive fee.

Equity Stripping
Look out if a lender bases the decision to give you a mortgage on the equity you have in your home instead of your income. A predatory lender may lend you more than you can pay every month and wait for you to default on your loan. The predatory lender can then foreclose on your house and strip you of your equity!

Loan Flipping
Look out if you have been making your payments and a broker or lender encourages you to refinance for any reason. Each time the loan is refinanced, the lender charges fees that increase the amount you owe.

Misstated Income
Look out if the broker or lender changes any of the income information you provided. The lender may suggest that you could qualify for a higher loan amount by including income on your loan application that doesn’t exist, or by inflating your income on the loan application. This practice is problematic because it qualifies you for a loan your income may not support.
Statewide Resources for Consumers

Office of the Illinois Attorney General

Attorney General Lisa Madigan’s Homeowner Helpline (1-866-544-7151) was launched in October 2008 to provide assistance for homeowners who are having difficulty with their mortgage servicer, facing foreclosure, or may have been victimized by a foreclosure rescue fraud scam. By contacting the Hotline, consumers can request a consumer complaint form or a modification package to address their issue. The Illinois Attorney General’s Office provides assistance with a variety of mortgage-related complaints and the loan modification process.

The Attorney General’s Military and Veterans Rights Bureau is dedicated to ensuring that veterans and active duty military servicemembers receive the benefits they have earned by serving our country. The bureau provides men and women with the information they need to understand their rights and programs to help obtain them. For more information and assistance, contact the Military and Veterans Rights Hotline at 1-800-382-3000.

Homeownership Preservation Foundation Hotline (HOPE)

The HOPE Hotline (1-888-995-HOPE) is a free national 24-hour call center providing counseling services to homeowners at risk of losing their homes in foreclosure. Illinois homeowners can speak to a credit counselor who will assist them in trying to arrange a successful solution with their mortgage lender or servicer. Services provided include budget and credit counseling and loss mitigation services. If homeowners are in need of further assistance, they will be referred to a local NeighborWorks America affiliate in their area.
Resources for Consumers  
in the Chicago Metropolitan Area  
(Cook, DuPage, Kane, Lake, McHenry, and Will Counties)

Foreclosure Prevention Funds

Neighborhood Housing Services (NHS) of Chicago
NHS provides foreclosure intervention services and counseling for families who are experiencing temporary financial difficulties and are at risk of losing their home to foreclosure. NHS staff work with homeowners and lenders to assist in keeping the home out of foreclosure. Low-interest, deferred, and/or forgivable loans may be provided to help owners reinstate a delinquent mortgage and stay out of foreclosure. These loans are for income-eligible borrowers and are available only for properties within the City of Chicago. Loan amounts are limited, and other restrictions may apply.

NHS of Chicago also offers affordable mortgage loans for borrowers who have unaffordable mortgages due to rate adjustments, Option-ARM features, or loss/change of income. These loans are fixed-rate 30 year mortgages with flexible underwriting for homeowners whose credit may have been affected by their mortgage delinquency.

For more information about this program, contact NHS at (773) 329-4010.

Homeless Prevention Program
Established in 2000 and administered by the Illinois Department of Human Services (DHS), the Homeless Prevention Program provides grants for up to three months of mortgage payments for income-eligible Illinois homeowners who have experienced temporary financial difficulties. The homeowner must document a temporary economic crisis beyond its control and demonstrate an ability to meet its future mortgage obligations after assistance has been granted based on current or anticipated income.

For Chicago residents, the program may be accessed by contacting the City’s 3-1-1 referral hotline and asking for “short-term help.”

For residents outside Chicago, contact the Illinois Department of Human Services at 1-800-843-6154 or check the DHS website at www.dhs.state.il.us.

Community Economic Development Association’s (CEDA) Comprehensive Housing Program
This program provides counseling and mortgage assistance to low-income homeowners who have experienced temporary financial difficulties and who are delinquent and/or at risk of losing their home to foreclosure. Income-eligible homeowners in suburban Cook County may receive up to six months of mortgage payments or $6,000 in grant assistance. Homeowners must document a temporary economic crisis and demonstrate an ability to meet future mortgage obligations after assistance has been granted.
For more information, visit CEDA’s website at www.cedaorg.net or contact your local CEDA office (see HUD-Approved Housing Counseling Agencies for contact information).
Mortgage Products for Underserved Borrowers

Neighborhood Housing Services (NHS) of Chicago
NHS is a state-licensed mortgage lender and offers loans at special financing rates for home purchase or refinance (with or without rehab) for eligible buyers in Chicago neighborhoods.

NHS also offers “gap” loans to assist homebuyers in purchasing a home by eliminating the need for a buyer to qualify and pay for mortgage insurance. First-time homebuyers may combine a gap loan with their down payment, use it to pay closing costs, and use it to purchase and/or rehab an eligible home. Gap loans are second mortgages at the same rate as the primary NHS mortgage, repayable over 15 years. To qualify, the borrower must obtain the first mortgage from NHS’s 23 partner lenders and complete an approved 8-hour homebuyer education curriculum.

For more information about NHS’s loan programs, call (773) 329-4010 or (800) 882-0882.

Northwest Side Housing Center Affordability Gap Program
The Northwest Side Housing Center has developed the Affordability Gap Financing Program in response to the soaring foreclosure rates on the northwest side of Chicago. The program will assist eligible families to refinance their existing mortgages where there is a gap between the amount a person must refinance and the amount they can afford to repay. The program will fill this gap and provide homeowner counseling and financial literacy to enable the borrowers to remain solvent and stay in their homes. The program is available for homeowners in the following ZIP codes: 60618, 60634, 60639, 60641, 60647, and 60651.

For more information, contact the Northwest Side Housing Center at (773) 283-3888.

Neighborhood Housing Services (NHS) of the Fox Valley
NHS of the Fox Valley administers the “first-time” homebuyer program for the City of Elgin, which offers forgivable loans to help income-eligible buyers pay closing costs. Loans for home improvement, home purchase, and refinance are also available. Eligible homeowners can get emergency loans to repair code violations, as well as loans for non-emergency home improvement projects.

For more information, call (847) 695-0399.

Foreclosure Mediation Programs

Cook County Foreclosure Mediation Program
Appointment required. Homeowners who have received a foreclosure summons may call toll-free to schedule an appointment at (877) 895-2444 (TTY: (312) 836-5222), or an appointment may be scheduled online at http://cookcountyforeclosurehelp.org/appoint-ment-request/.

Will County Mandatory Foreclosure Mediation
Phone: (815) 727-8592
http://www.willcountycircuitcourt.com/
Legal Assistance

Income-eligible victims of abusive lending practices or those facing foreclosure may be able to find free or low-cost legal assistance through the following services:

Chancery Division Advice Desk
Daley Center, Room 1303
50 W. Washington
Chicago, IL 60602
Phone: 312-603-3042
www.cookcountyclerkofcourt.org
(Free assistance in filing court papers in a foreclosure and general advice. Does not represent individual defendants in court.)

Chicago Bar Association
Lawyer Referral Service
321 S. Plymouth Ct.
Chicago, IL 60604
Phone: 312-554-2001
www.chicagobar.org

Chicago Volunteer Legal Services Foundation
100 N. LaSalle St., Suite 900
Chicago, IL 60602
Phone: 312-332-1624
Fax: 312-332-1460
www.cvls.org
(Serves the City of Chicago.)

Illinois Legal Aid Online
www.illinoislegalaidonline.org
(Online legal assistance, including videos explaining the foreclosure process, forms, instructions, and referrals to free and low-cost legal aid offices.)

John Marshall Fair Housing Legal Clinic
315 S. Plymouth Ct. Suite CBA 800
Chicago, IL 60604
Phone: 312-987-2397
Fax: 312-427-9438
E-mail: fairhousingcenter@jmls.edu
www.jmls.edu

Legal Assistance Foundation of Metropolitan Chicago
Home Ownership Preservation Project
120 N. LaSalle St. Suite 900
Chicago, IL 60604
Phone: 312-341-1070
Fax: 312-341-1041
www.lafchicago.org
(Serves Cook County.)

Prairie State Legal Services Offices:

Fox Valley Office
1024 W. Main St.
St. Charles, IL  60174
Phone: 630-232-9415; 800-942-4612
Fax: 630-232-9402
www.pslegal.org
(Serves DeKalb, Kendall, and Kane counties.)

Wheaton Office
400 W. Roosevelt Rd.
Wheaton, IL  60187
Phone: 630-690-2130; 800-690-2130
Fax: 630-690-2279
www.pslegal.org

Waukegan Office
325 W. Washington St., #100
Waukegan, IL  60085
Phone: 847-662-6925; 800-942-3940
Fax: 847-662-6986
www.pslegal.org
(Serves Lake and McHenry counties.)

McHenry County
5320 W. Elm St.
McHenry, IL  60050
Phone: 815-344-9113; 877-480-3020
www.pslegal.org

Joliet Office
5 W. Jefferson St., Lower Level
Joliet, IL  60432
Phone: 815-727-5123
Fax: 815-727-5152
www.pslegal.org
HUD-Approved Housing Counseling Agencies
The following HUD-approved agencies offer a variety of counseling services in the six-county Chicago metropolitan area (Cook, Lake, DuPage, Kane, McHenry, and Will) to eligible borrowers who are:

- shopping for a first mortgage or a home improvement loan,
- behind in their mortgage payments,
- wishing to refinance an excessively high-cost home loan, or
- considering a reverse mortgage.

Note that not all agencies offer the same services. For instance, with respect to default and foreclosure counseling, some agencies may work with the borrower to help them understand their options, while others may intervene on behalf of the borrower with their lender/servicer to help them obtain a sustainable workout plan.

Affordable Housing Corporation of Lake County
1590 S. Milwaukee Ave., Suite 312
Libertyville, IL  60048
Phone: 847-263-7478
Fax: 847-263-9381
www.ahclc.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Agora Community Services
400 W. 76th Street, Ste. #224
Chicago, IL 60620
Phone: 773-483-3888
Fax: 773-439-8512
E-mail: agoracommunityservices@gmail.com
http://agoracommunityservice.org

Bethel New Life
4950 W. Thomas
Chicago, IL  60651
Phone: 773-473-7870
Fax: 773-473-7871
E-mail: info@bethelnewlife.org
www.bethelnewlife.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Brighton Park Neighborhood Council
4477 S. Archer
Chicago, IL 60632
Phone: 773-523-7110
Fax: 773-523-7023
www.bpnc-chicago.org
CCCS of Greater Chicago
70 E. Lake St., Suite 1115
Chicago, IL 60601
Phone: 888-527-3328
www.moneymanagement.org
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

CCCS of Greater Chicago (Oak Park)
1515 N. Harlem, Suite 205
Oak Park, IL 60302
Phone: 888-527-3328
Fax: 708-445-9664
www.moneymanagement.org
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

CCCS of Greater Chicago (Rolling Meadows)
3601 Algonquin Rd., Suite 230
Rolling Meadows, IL 60008
Phone: 888-527-3328
Fax: 847-398-9404
www.moneymanagement.org
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

CCCS of Greater Chicago (Tinley Park)
16860 S. Oak Park Ave., Suite 103
Tinley Park, IL 60477
Phone: 888-527-3328
Fax: 708-633-8302
www.moneymanagement.org
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

CCCS of McHenry County
400 Russell Ct.
Woodstock, IL 60098
Phone: 815-338-5757
Toll-free: 800-815-2227
Fax: 815-338-9646
E-mail: vpeschke@illinoiscccs.org
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.
Community Economic Development Association (CEDA)
Center for Community Action
53 E. 154th St.
Harvey, IL 60426-3645
Phone: 708-339-3610
Fax: 708-331-4539
www.cedaorg.net
Offers pre-purchase counseling and default/foreclosure counseling.

CEDA - Chicago Heights
1203 W. End Ave.
Chicago Heights, IL 60411-2746
Phone: 708-754-4575
Fax: 708-754-4595
www.cedaorg.net
Offers pre-purchase counseling and default/foreclosure counseling.

CEDA Near West
6141 W. Roosevelt Rd.
Cicero, IL 60804
Phone: 708-222-3824
Fax: 708-222-0026
www.cedaorg.net
Offers pre-purchase counseling and default/foreclosure counseling.

CEDA Neighbors at Work
2010 Dewey Ave.
Evanston, IL 60201-3524
Phone: 847-328-5166
Fax: 847-328-9262
www.cedaorg.net
Offers pre-purchase counseling and default/foreclosure counseling.

CEDA Northwest Self-Help Center
1300 Northwest Highway
Mount Prospect, IL 60056
Phone: 847-392-2332
Fax: 847-392-2427
www.cedaorg.net
Offers pre-purchase counseling and default/foreclosure counseling.

CEDA Southeast
3518 W. 139th St.
Robbins, IL 60472
Phone: 708-371-1220
Fax: 708-371-1247
www.cedaorg.net
Offers pre-purchase counseling and default/foreclosure counseling.
CEDA Southwest Development Corporation
7666 W. 63rd St.
Summit, IL 60501
Phone: 708-458-2736
Fax: 708-458-9532
www.cedaorg.net
Offers pre-purchase counseling and default/foreclosure counseling.

Chicago Urban League
4510 S. Michigan Ave.
Chicago, IL 60653-3898
Phone: 773-285-5800
Fax: 773-285-0879
E-mail: cjordan@thechicagourbanleague.org
www.thechicagourbanleague.org
Offers pre-purchase counseling and default/foreclosure counseling.

Chinese American Service League
2141 S. Tan Ct.
Chicago, IL 60616
Phone: 312-791-0418
Fax: 312-791-0509
www.caslservice.org
Offers homebuyer education, pre-purchase counseling, and default/foreclosure counseling.

Community Service Council of Will County
719 Parkwood Ave.
Romeoville, IL 60446
Phone: 815-886-5000; 630-759-9494
Fax: 815-886-6700
www.thecsc.org
Offers homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

DuPage Homeownership Center
1600 E. Roosevelt Rd.
Wheaton, IL 60187
Phone: 630-260-2500
Fax: 630-260-2505
E-mail: info@dhoc.org
www.dhoc.org
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.
Family Counseling SVC/CCC of Aurora
70 S. River St., Suite 2
Aurora, IL 60506-5178
Phone: 630-844-2662
Toll-free: 800-349-1451
Fax: 630-844-3084
www.aurorafcs.org
Offers default/foreclosure counseling.

Genesis Housing Development Corp.
Bronzeville Office
3763 S. Wabash
Chicago, IL  60604
Phone: 312-285-1685
Fax: 773-285-1663
www.genesishdc.org
Offers pre-purchase counseling and default/foreclosure counseling.

Genesis Housing Development Corp.
Greater Grand Crossing Office
7735 S. Vernon Ave.
Chicago, IL  60619
Phone: 773-994-6670
Fax: 773-994-6673
www.genesishdc.org
Offers pre-purchase counseling and default/foreclosure counseling.

Greater Southwest Development Corporation - Southwest REACH Center
6155 S. Pulaski, 2nd Floor
Chicago, IL 60629
Phone: 773-735-6727
Fax: 773-735-6592
www.swreach.org
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

HCP of Illinois
28 E. Jackson Blvd., #1109
Chicago, IL 60604
Phone: 312-386-1009 x223
Fax: 312-386-1019
www.hcp-chicago.org
Offers pre-purchase counseling.
Housing Authority of Lake County
33928 N. Route 45
Grayslake, IL 60030
Phone: 847-223-1170
TTY: 241-223-1270
Fax: 847-223-1174
E-mail: lchadd@sbcglobal.net
www.lakecountyha.org
Offers pre-purchase counseling and default/foreclosure counseling.

Housing Opportunity Development Corporation
2001 Waukegan Rd.
P.O. Box #480
Techny, IL 60082
Phone: 847-564-2900
Fax: 847-564-2992
E-mail: hodc@hodc.org
www.hodc.org
Offers pre-purchase counseling.

Institute for Consumer Credit Education
16335 S. Harlem Ave., Suite #400
Tinley Park, IL 60477
Phone: 708-633-6355
Fax: 708-633-6321
www.icceillinois.org
Offers pre-purchase counseling and default/foreclosure counseling.

Interfaith Housing Center of the Northern Suburbs - Open Communities
614 Lincoln Ave.
Winnetka, IL 60093
Phone: 847-501-5760
Fax: 847-501-5722
E-mail: info@open-communities.org
www.interfaithhousingcenter.org
Offers default/foreclosure counseling.

Joseph Corporation of Illinois, Inc.
32 S. Broadway Ave.
Aurora, IL 60505
Phone: 630-906-9400
Fax: 630-906-9406
E-mail: josephcorp.info@gmail.com
www.josephcorporation.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.
Lakeside Community Development Corporation
1652 W. Wallen
Chicago, IL  60626
Phone:  773-381-5253
Fax: 773-262-9402
www.lakesidecdc.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling. Primary service communities: Rogers Park, West Ridge, Edgewater, Uptown, Lincoln Square, North Center, North Park, Albany Park.

Latin United Community Housing Association
3541 W. North Ave.
Chicago, IL 60647
Phone: 773-276-5338
Toll-free: 800-217-6970
Fax:  773-276-5338
E-mail: lucha@lucha.org
www.lucha.org
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

Neighborhood Housing Services (NHS) of Chicago
1279 N. Milwaukee, 5th Floor
Chicago, IL 60622-5854
Phone: 773-329-4010; 773-329-7243
Fax:  773-329-4120
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

NHS of Chicago - Auburn Gresham/Englewood and West Englewood
449 W. 79th St.
Chicago, IL 60620
Phone:  773-488-2004
Fax: 773-488-2126
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

NHS of Chicago - Back of the Yards/Garfield Boulevards
1658 W. 47th St.
Chicago, IL 60609
Phone:  773-579-0032
Fax:  773-579-0848
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.
NHS of Chicago - Chicago Lawn/Gage Park
2609 63rd St.
Chicago, IL 60629
Phone: 773-434-9632
Fax: 773-434-9872
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

NHS of Chicago - North Lawndale
3555 W. Ogden Ave.
Chicago, IL 60623
Phone: 773-522-4637
Fax: 773-522-4890
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

NHS of Chicago - Roseland
11001 S. Michigan Ave.
Chicago, IL 60628
Phone: 773-568-1020
Fax: 773-928-0241
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

NHS of Chicago - West Humboldt Park
3601 W. Chicago
Chicago, IL 60651
Phone: 773-533-5570
Fax: 773-533-5571
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Neighborhood Housing Services of the Fox Valley
163 E. Chicago
Elgin, IL 60120
Phone: 847-695-0399
Fax: 847-695-7011
www.nhschicago.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Nobel Neighbors
1345 N. Karlov
Chicago, IL 60651
Phone: 773-252-8524
Fax: 773-252-8548
E-mail: Nobelneighbors@aol.com
Offers pre-purchase counseling and default/foreclosure counseling.
North Side Community Federal Credit Union
1011 W. Lawrence
Chicago, IL  60640
Phone: 773-769-5800 x227
Fax: 773-769-6800
E-mail: info@northsidecommunityfcu.org
www.northsidecommunityfcu.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Northwest Side Housing Center
5007 W. Addison St.
Chicago, IL 60641
Phone:  773-283-3888
Fax: 773-283-8821
E-mail: counselor@nwshc.org
www.nwshc.org
Offers pre-purchase counseling and default/foreclosure counseling.

Oak Park Regional Housing Center
1041 South Blvd.
Oak Park, IL  60302
Phone: 708-848-7150
Fax: 708-848-7165
E-mail: info@oprhc.org
www.oprhc.org
Offers pre-purchase counseling and default/foreclosure counseling.

Proviso-Leyden Council for Community Action (PLCCA)
411 Madison St.
Maywood, IL 60153-1939
Phone: 708-343-3565
Fax: 708-236-5186
www.plcca.org
Offers pre-purchase counseling and default/foreclosure counseling.

The Resurrection Project
1818 S. Paulina
Chicago, IL 60608
Phone: 312-666-1323
Fax: 312-942-1123
E-mail: info@resurrectionproject.org
www.resurrectionproject.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.
Rogers Park Community Development Corporation  
1530 Morse Ave.  
Chicago, IL 60626  
Phone: 773-262-2290  
Fax: 773-262-2537  
www.rogersparkcdc.org  
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Smart Money Housing  
3510 Franklin Blvd.  
Chicago, IL  60624  
Phone: 773-553-0243  
Fax: 866-834-6233  
E-mail: info@smartmoneyhousing.org  
www.smartmoneyhousing.org  
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

South Side Community Federal Credit Union  
5401 S. Wentworth Ave., Suite 25  
Chicago, IL 60609  
Phone: 773-548-5500  
Fax: 773-548-5533  
E-mail: admin@southsidecommunityfcu.org  
www.southsidecommunityfcu.org  
Offers pre-purchase counseling and homebuyer education.

South Suburban Housing Center  
18220 Harwood Ave., Suite 1  
Homewood, IL 60430  
Phone: 708-957-4674  
Fax: 708-957-4761  
www.southsuburbanhousingcenter.org  
Offers pre-purchase counseling and default/foreclosure counseling.

Spanish Coalition for Housing  
1922 N. Pulaski  
Chicago, IL 60639  
Phone: 773-342-7575  
Fax: 773-278-3700  
www.sc4housing.org  
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.
Spanish Coalition for Housing
9117 S. Brandon
Chicago, IL 60617
Phone: 773-933-7575
Fax: 773-933-7578
www.sc4housing.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Spanish Coalition for Housing
1915 S. Blue Island
Chicago, IL 60608
Phone: 312-850-2660
Fax: 312-850-2899
www.sc4housing.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Will County Center for Community Concerns
304 N. Scott St.
Joliet, IL 60432
Phone: 815-722-0722
Fax: 815-722-6344
E-mail: contactus@wcccc.net
www.wcccc.net
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.
Resources for Consumers Outside the Chicago Metropolitan Area

Mortgage Products for Underserved Borrowers

NeighborWorks Member Organizations Outside the Chicago Metropolitan Area

NeighborWorks is a national nonprofit organization created by Congress to provide financial support, loan products, technical assistance, and training for community-based revitalization efforts.

Mid Central Community Action
1301 W. Washington
Bloomington, IL 61701
Phone: 309-829-0691
Fax: 309-828-8811
E-mail: mcc@mccainc.org
www.mccainc.org

Neighborhood Housing Services of Freeport, Inc.
27 W. Stephenson St.
Freeport, IL 61032
Phone: 815-232-6197
Fax: 815-235-3560
E-mail: delzinga@aeronic.net

Other Resources

CIOP - Central Illinois Organizing Project
510 E. Washington St., Suite 309
Bloomington, IL 61701
Phone: 309-827-9627; 309-525-6942
E-mail: ciop@comcast.net
www.ciop.org
(Serves the communities of Springfield, Bloomington-Normal, Decatur, Champaign-Urbana, Danville, Peoria, and rural Logan County.)

CIOP works with low- and moderate-income people in central Illinois who are seeking home loans.

CIOP’s Anti-Predatory Lending Refinance Initiative helps victims of predatory loans to obtain more affordable loans.
Foreclosure Mediation Programs

Madison/Bond County Residential Mortgage Foreclosure Mediation Program
Phone: (618) 296-4760
http://madisoncountycircuitcourt.org/courts/civil/foreclosure-mediation/

Peoria County Mandatory Foreclosure Mediation
Phone: (309) 672-6084

McLean County Foreclosure Mediation
Phone: (309) 434-6650

Legal Assistance

Income-eligible victims of predatory lending may be able to find free or low-cost legal assistance through the following services:

Land of Lincoln Legal Assistance Foundation Offices:

Alton Office
310 Eaton St., Suite 330
Alton, IL 62002
Phone: 618-462-0029; 800-642-5570
www.lollaf.org
(Serves Adams, Bond, Brown, Calhoun, Greene, Hancock, Jersey, Macoupin, Madison, Montgomery, Pike, and Schuyler counties.)

Carbondale Office
Old National Bank Building, Third Floor
509 S. University Ave.
Carbondale, IL 62901
Phone: 618-457-7800; 800-642-5335
www.lollaf.org
(Serves Alexander, Clay, Edwards, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jefferson, Johnson, Lawrence, Marion, Massac, Perry, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, White, and Williamson counties.)

Champaign Office
302 N. First St.
Champaign, IL 61820
Phone: 217-356-1351; 800-747-5523
www.lollaf.org
(Serves Champaign, Clark, Coles, Crawford, Cumberland, DeWitt, Douglas, Edgar, Effingham, Ford, Jasper, Moultrie, Piatt, and Vermilion counties.)
Charleston Office (Satellite)
415 18th St.
Charleston, IL 61920
www.lollaf.org

Decatur Office (Satellite)
132 S. Water, Suite 628
Decatur, IL 62523
Phone: 217-423-0516; 800-747-2099
www.lollaf.org

East Saint Louis Office
Dorothy O. Cook Community Law Center
8787 State St., Suite 201
East St. Louis, IL 62203
Phone: 618-398-0574
Fax: 618-398-0681
www.lollaf.org
(Serves Clinton, Fayette, Monroe, Randolph, St. Clair, and Washington counties).

Mt. Vernon Office (Satellite)
1004 Main St.
Mt. Vernon, IL 62864
www.lollaf.org

Springfield Office
Illinois Realtors Building
3180 Adloff Ln., Suite 201
Springfield, IL 62703
Phone: 217-529-8400; 800-252-8629
Fax: 217-529-8411
www.lollaf.org
(Serves Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott and Shelby counties.)

Prairie State Legal Services Offices:

Administrative Office
303 N. Main St. Suite 600
Rockford, IL 61101
Phone: 815-965-2902; 800-892-2985
Fax: 815-865-1081
www.pslegal.org
Bloomington Office  
316 W. Washington St.  
Bloomington, IL  61701  
Phone:  309-827-5021; 800-874-2536  
Fax: 309-828-3776  
www.pslegal.org  
(Serves Livingston, McLean, and eastern Woodford counties.)

Carol Stream Office  
350 S. Schmale Rd., #150  
Carol Stream, IL 60188  
Phone: 630-690-2130; 800-690-2130  
Fax: 630-690-2279  
www.pslegal.org  
(Serves DuPage County.)

Fox Valley  
1024 W. Main St.  
St. Charles, IL  60174  
Phone:  630-232-9415; 800-942-4612  
Fax: 630-232-9402  
www.pslegal.org  
(Serves DeKalb, Kendall, and Kane counties.)

Galesburg Office  
311 E. Main St., Suite 302  
Galesburg, IL  61401  
Phone:  309-343-2141; 800-331-0617  
Fax: 309-343-7647  
www.pslegal.org  
(Serves Knox, Warren, Henderson, McDonough, and Fulton counties.)

Joliet Office  
5 W. Jefferson St., Lower Level  
Joliet, IL  60432  
Phone: 815-727-5123  
Fax: 815-727-5152

Kankakee Office  
191 S. Chicago Ave.  
Kankakee, IL  60901  
Phone:  815-935-2750; 800-346-2864  
Fax: 815-935-0906  
www.pslegal.org  
(Serves Iroquois and Kankakee counties.)
McHenry Office
5320 W. Elm St.
McHenry, IL  60050
Phone: 815-344-9113; 877-480-3020
www.pslegal.org

Ottawa Office
1021 Clinton St.
Ottawa, IL  61350
Phone:  815-434-5903; 800-892-7888
Fax: 815-434-2642
www.pslegal.org
(Serves Bureau, Grundy, LaSalle, Lee, and Putnam counties.)

Peoria Office
331 Fulton St., #600
Peoria, IL  61602
Phone:  309-674-9831; 800-322-2280
Fax: 309-674-3802
www.pslegal.org
(Serves Marshall, Peoria, Tazewell, Stark, and western Woodford counties.)

Rock Island Office
1705 Second Ave., #314
Rock Island, IL  61201
Phone:  309-794-1328; 800-322-9804
Fax: 309-794-0265
www.pslegal.org
(Serves Henry, Mercer, Rock Island, and Whiteside counties.)

Rockford Office
303 N. Main St., #600
Rockford, IL  61103
Phone: 815-965-2902; 800-892-2985
Fax: 815-965-1081
www.pslegal.org
(Serves Boone, Carroll, Jo Daviess, Ogle, Stephenson, and Winnebago counties.)

Waukegan Office
325 W. Washington, Suite 100
Waukegan, IL  60085
Phone: 847-662-6925; 800-941-3940
Fax: 847-668-6986
www.pslegal.org
HUD-Approved Housing Counseling Agencies Outside the Chicago Metropolitan Area

The following HUD-approved agencies offer a variety of counseling services to eligible borrowers who are:

- shopping for a first mortgage or a home improvement loan,
- behind in their mortgage payments,
- wishing to refinance an excessively high-cost home loan, or
- considering a reverse mortgage.

Note that all agencies do not offer the same services. For instance, with respect to default and foreclosure counseling, some agencies may work with the borrower to help them understand their options. Others may intervene on behalf of the borrower with their lender/servicer to help them obtain a sustainable workout plan.

Agencies are listed alphabetically by city.

Madison County Urban League
408 E. Broadway
Alton, IL 62002-6146
Phone: 618-463-1906
Fax: 618-463-9021
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

Mid-Central Community Action
1301 W. Washington
Bloomington, IL 61701
Phone: 309-829-0691
Fax: 309-828-8811
E-mail: mcc@mccainc.org
www.mccainc.org
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.
Macoupin County Housing Authority
P.O. Box 226
760 Anderson St.
Carlinville, IL 62626
Phone: 217-854-8606; 866-363-5142
Fax: 217-854-8749
E-mail: info@teamhousingcenter.com
www.teamhousingcenter.com
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Novadebt
Commerce Bank Building
416 Main St., Suite 800
Peoria, IL 61602
Phone: 866-472-4557
www.novadebt.com

Novadebt
201 W. Springfield Ave., Suite 211
Champaign, IL 61820
Phone: 1-866-472-4557
www.novadebt.com

Community Investment Corporation of Decatur, Inc.
2121 S. Imboden Ct.
Decatur, IL 62521
Phone: 217-423-4901
Fax: 217-423-7214
E-mail: klkehoe@decaturcenter.com
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

CDBG Operations Corporation
510 N. 25th St.
East St. Louis, IL 62205
Phone: 618-274-7832
Fax: 618-274-7801
E-mail: dianebonner@sbcglobal.net
Offers pre-purchase counseling and default/foreclosure counseling.
Urban League of Metropolitan St. Louis
1401 E. Broadway
East St. Louis, IL 62201
Phone: 618-274-1150
Fax: 618-274-4913
E-mail: LGardner@UrbanLeague-Stl.org
www.ulstl.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

CEFS Economic Opportunity Corporation
P.O. Box 928
1805 S. Banker St.
Effingham, IL 62401
Phone: 217-342-2193
Fax: 217-342-4701
E-mail: cefs@cefseoc.org
www.cefseoc.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Embarras River Basin Agency, Inc.
400 W. Pleasant St.
P.O. Box 307
Greenup, IL 62428
Phone: 217-923-3113
Fax: 217-923-5155
www.erbainc.org
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

Greenpath Inc.
5306 Avenue of the Cities, Suite A
Moline, IL 61265
Toll-free: 800-550-1961
Fax: 309-788-6323
www.greenpath.com
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

METEC
2605 W. Krause
Peoria, IL 61605
Phone: 309-676-3832
Fax: 309-676-1612
www.metec1.org
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.
Advocates for Access  
4450 N. Prospect Rd., Suite C8  
Peoria Heights, IL 61616  
Phone: 309-682-3500  
TTY: 309-682-3567  
Fax: 309-682-3989  
E-mail: info@advocatesforaccess.com  
www.advocatesforaccess.com  
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Menard County Housing Authority  
101 W. Sheridan Rd.  
Petersburg, IL 62675  
Phone: 217-632-7723  
Fax: 217-632-7255  
E-mail: jdale@menardcha.org  
www.menardcha.org  
Offers pre-purchase counseling and default/foreclosure counseling.

Project Now, Inc.  
418 19th St.  
Rock Island, IL 61356  
Phone: 309-793-6391  
Fax: 309-793-6352  
E-mail: nmcbride@projectnow.org  
www.projectnow.org  
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Rock Island Economic Growth Corporation  
100 19th St.  
Rock Island, IL 61201  
Phone: 309-788-6311  
Fax: 309-788-6323  
E-mail: info@teamrockisland.com  
www.livri.com  
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Family Credit Counseling Service  
4306 Charles St.  
Rockford, IL 61108  
Phone: 815-484-1600; 800-994-3328  
Fax: 800-492-3150  
E-mail: counselor@familycredit.org  
www.familycredit.org  
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.
Rockford Area Affordable Housing Coalition
205 N. Church St.
Rockford, IL 61101
Phone: 815-962-2011
Fax: 815-962-2650
www.raahc.org
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

Illinois Assistive Technology Program
1 W. Old State Capitol Plz., Suite 100
Springfield, IL 62701
Phone: 217-522-7985
Fax: 217-522-8067
E-mail: iatp@iltech.org
www.iltech.org
(Serves people with disabilities and their household members in Sangamon, Logan, Menard, Christian, Macoupin, and Montgomery counties.)
Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

Springfield Housing Authority
200 N. Eleventh St.
Springfield, IL 62703
Phone/TTY: 217-753-5757
Fax: 217-753-5799
www.springfieldhousingauthority.org
Offers pre-purchase counseling through its Family Self-Sufficiency Program.

Springfield Urban League
100 N. 11th St.
Springfield, IL 62703
Phone: 217-789-0830
Fax: 217-789-9838
www.springfieldul.org
Offers pre-purchase counseling and default/foreclosure counseling.

TSP-HOPE Inc.
1507 E. Cook St., P.O. Box 961
Springfield, IL 62705
Phone: 217-523-6960
Fax: 217-206-7693
www.tsphope.org
Offers pre-purchase counseling and default/foreclosure counseling.
Western Egyptian Economic Opportunity Council
1 Industrial Park, P.O. Box 7
Steeleville, IL 62288
Phone: 618-965-3458
Fax: 618-965-9421
E-mail: execdir@weeoc.org
www.weeoc.org
Offers pre-purchase counseling and homebuyer education.

CEFS Christian County Outreach Office
311 S. Main St.
Taylorville, IL 62568
Phone: 217-824-4712
Fax: 217-824-5018
E-mail: cefs@cefseoc.org
www.cefseoc.org
Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

Illinois Attorney General’s Office
Contact Information

If you would like to file a consumer complaint against a mortgage servicer or broker, or if you need assistance relating to a loan modification, please contact the Illinois Attorney General’s Office.

Homeowner Helpline:
1-866-544-7151 (voice/TTY)

Chicago  Springfield  Carbondale
1-800-386-5438  1-800-243-0618  1-800-243-0607
