

An important message from Illinois Attorney General Lisa Madigan

ARE YOU STRUGGLING TO PAY YOUR MORTGAGE? ARE YOU IN FORECLOSURE? 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 website: 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 website: www.makinghomeaffordable.gov.

SECOND:

Gather up your financial information.

- ✓ 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.
- ✓ 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.