

**Foreclosure Prevention Assistance Programs for Illinois Residents  
Illinois Attorney General HELP FOR HOMEOWNERS (866) 544-7151**

<b>Program Name</b>	<b>Eligible Participants</b>	<b>Purpose of Program</b>	<b>Administered by</b>	<b>Contact Information</b>	<b>Deadline to Apply</b>
<b>MAKING HOME AFFORDABLE</b>  <b>Home Affordability Modification Program</b>  <b>HAMP</b>	-You occupy the house as your primary residence -You obtained your mortgage on or before January 1, 2009 -You have a mortgage payment that is more than 31 percent of your monthly gross (pre-tax) income -You owe up to \$729,750 on your home -You have a financial hardship and are either delinquent or in danger of falling behind	Assists employed homeowners struggling to pay their mortgages due to loss of income or other financial hardships	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a> Does Fannie Mae or Freddie Mac own my mortgage? <b>1-800-7FANNIE (8am to 8pm EST)</b> <a href="http://www.fanniemae.com/loanlookup">www.fanniemae.com/loanlookup</a> <b>1-800-FREDDIE (8am to 8pm EST)</b> <a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a>	December 31, 2016
<b>MAKING HOME AFFORDABLE</b>  <b>Home Affordability Refinance Program</b>  <b>HARP</b>	-Mortgage is owned by Fannie Mae or Freddie Mac or -Sold to Fannie Mae or Freddie Mac before May 31, 2009 -No previous HARP refinance -Borrower is current on mortgage and no missed or late payments for the past 12 months	If you're <i>not</i> behind on your mortgage payments but you have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through <b>HARP</b>	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a>  Does Fannie Mae or Freddie Mac own my mortgage? <b>1-800-7FANNIE (8am to 8pm EST)</b> <a href="http://www.fanniemae.com/loanlookup">www.fanniemae.com/loanlookup</a> <b>1-800-FREDDIE (8am to 8pm EST)</b> <a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a>	December 31, 2016
<b>MAKING HOME AFFORDABLE</b>  <b>Home Affordability Foreclosure Alternatives</b>  <b>HAFAs</b>	-Mortgage is owned by Fannie Mae or Freddie Mac -Homeowner is willing to pursue a short sale or deed in lieu of foreclosure	Home is no longer affordable for borrower  Allows for a graceful exit with possible funds to assist with relocation	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a> Does Fannie Mae or Freddie Mac own my mortgage? <b>1-800-7FANNIE (8am to 8pm EST)</b> <a href="http://www.fanniemae.com/loanlookup">www.fanniemae.com/loanlookup</a> <b>1-800-FREDDIE (8am to 8pm EST)</b> <a href="http://www.freddiemac.com/mymortgage">www.freddiemac.com/mymortgage</a>	December 31, 2016
<b>MAKING HOME AFFORDABLE</b>  <b>Principal Reduction Alternative</b>	-Mortgage is NOT owned by Fannie Mae or Freddie Mac -You owe more than the home is worth -Home is your primary residence	Assists homeowners with mortgages <b>NOT</b> owned by Fannie Mae or Freddie Mac  But owe more on their home than it is worth	US Department of Treasury and HUD	Visit the Making Home Affordable website for information about all programs: <a href="http://www.makinghomeaffordable.gov">http://www.makinghomeaffordable.gov</a>	December 31, 2016
<b>County Mediation Programs in Illinois</b>	-Received a foreclosure summons and responds to the court program within 30 days -Peoria, Lake and Will County mediation programs are MANDATORY -Cook, McLean and Madison County programs are not required, but recommended -Participation in all programs is free	Homeowners that have been served with a county court foreclosure complaint are assisted with navigating the foreclosure process	Only in Illinois Counties of:  <b>Cook</b>  <b>Madison</b>  <b>Will</b>    <b>Peoria</b>	Cook County Foreclosure Mediation: <b>(877) 895-2444</b> <b>(312-836-5222 TDD)</b> or online at: <a href="http://cookcountyforeclosurehelp.org/">http://cookcountyforeclosurehelp.org/</a>  Madison County Foreclosure Mediation: <b>(618) 296-4760</b> <a href="http://madisoncountycircuitcourt.org/courts/civil/foreclosure-mediation/">http://madisoncountycircuitcourt.org/courts/civil/foreclosure-mediation/</a>  Peoria County Mandatory Foreclosure Mediation: <b>(309) 672-6084</b> Email: <a href="mailto:mmiller@peoriacounty.org">mmiller@peoriacounty.org</a> <a href="http://www.peoriacounty.org/courts/news?newsAction=single&amp;newsItemID=3224">http://www.peoriacounty.org/courts/news?newsAction=single&amp;newsItemID=3224</a>	TBD  TBD  TBD  TBD

			<b>Will</b>	Will County Mandatory Foreclosure Mediation: <b>(815) 727-8592</b> <a href="http://www.willcountycircuitcourt.com">www.willcountycircuitcourt.com</a>	TBD
			<b>McLean</b>	McLean County Mandatory Foreclosure Mediation: <b>(309) 434-6650</b> <a href="http://www.mcleancountyil.gov/index.aspx?NID=603">http://www.mcleancountyil.gov/index.aspx?NID=603</a>	TBD
			<b>Kane</b>	Kane County Mandatory Foreclosure Mediation: <b>(630) 444-3128</b> <a href="http://www.illinois16thjudicialcircuit.org/foreclosuremediation.aspx">http://www.illinois16thjudicialcircuit.org/foreclosuremediation.aspx</a>	TBD
			<b>Lake</b>	Lake County Mediation program <b>847-796-8050</b> <a href="http://19thcircuitcourt.state.il.us/resources/Pages/ForeclosureMediation.aspx">http://19thcircuitcourt.state.il.us/resources/Pages/ForeclosureMediation.aspx</a>	TBD
			<b>Winnebago/Boone</b>	Winnebago/Boone County: <a href="https://www.ilforeclosureprogram.org/">https://www.ilforeclosureprogram.org/</a> 17th Judicial Circuit of Illinois' Residential Mortgage Foreclosure Mediation Program must submit completed application <b>within 21 days</b> of being served a complaint to be eligible for the Program. Call HomeStart at <b>815-962-2011</b> for further assistance	TBD
			<b>Kankakee</b>	Kankakee County Mandatory Foreclosure Mediation Program: <a href="http://www.k3county.net/files/circuitclerk/residential_foreclosuremediation_notice.pdf">http://www.k3county.net/files/circuitclerk/residential_foreclosuremediation_notice.pdf</a> 21st Judicial Circuit (Kankakee County) Borrower <b>MUST</b> appear in court on the date specified on the summons. For Further Assistance Contact Institute for Community Counseling and Education <b>(708) 633-6355</b> <a href="http://www.icceillinois.org/">http://www.icceillinois.org/</a>  Prairie State Legal Services, Inc. <b>(888)-966-7757</b>	TBD

<b>National Mortgage Settlement</b>	The deadline to file a claim was January 18, 2013 and claims are no longer being accepted. If you have questions, you may call the Settlement Administrator at 1-866-430-8358.
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<b>Countrywide Mortgage Fair Lending and Civil Rights Violations Settlement</b>	The deadline for returning signed releases was October 30, 2014. Individuals with questions about the United States v. Countrywide Financial Corporation lending discrimination settlement may contact the Housing and Civil Enforcement Section, in English or Spanish, by telephone at 1-800-896-7743 (Press option "1," then option "96"), or by email at fairhousing@usdoj.gov..
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<b>Wells Fargo Fair Lending and Civil Rights Violations Settlement</b>	The participation period has ended for eligible victims to choose to participate in the settlement. African-American and Hispanic borrowers who received loans originated by Wells Fargo between 2004 and 2009 and who believe that they may have been victims of lending discrimination by Wells Fargo and have questions about the settlement may contact Epiq, in English or Spanish, at 1-866-329-5282 or via email at info@WellsFargoDOJConsentOrder.com.
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