



# Struggling to Pay Your Mortgage?

*Here's what you should do*

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## FIRST:

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

- ✓ Call the ILLINOIS ATTORNEY GENERAL'S **HOMEOWNER HELPLINE** at **1-866-544-7151** for referrals to housing counselors to receive FREE help. Attorney General staff will discuss your options with you. You can also find a list of housing counselors certified by the U.S. Department of Housing and Urban Development (HUD) who will help you for FREE at the Illinois Attorney General's Web site: [www.IllinoisAttorneyGeneral.gov](http://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 plan to save homes can help you by visiting this Web site: [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).

## SECOND:

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

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

## THIRD:

**Beware of mortgage rescue scams.**

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

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