



# Illinois Mortgage Lending Guide



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





## **ILLINOIS ATTORNEY GENERAL Lisa Madigan**

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.

With the expansion of the mortgage marketplace over the past few years and the creation of new products and programs, it is important to understand the terms of the loans being offered to you so you can make informed choices.

If you are thinking about getting a mortgage loan, I urge you to take the time to learn about your options. If you need help, you should contact a local HUD-approved housing counseling agency. The counselors offer a variety of services free of charge to eligible borrowers who are shopping for a first mortgage or a home improvement loan, are behind in their mortgage payments, or wish to refinance an excessively high-cost loan.

This Guide contains a list of HUD-approved housing counseling agencies in your area. Also, if you're in the market for a mortgage, you'll find in these pages a number of tips to help you avoid falling prey to predatory lenders. If you're behind in your mortgage payments, this Guide offers steps you should take to prevent foreclosure and avoid becoming a victim of foreclosure rescue scams.

To obtain more information about predatory lending or to file a consumer complaint against a predatory lender, contact the Illinois Attorney General's Office.

Lisa Madigan  
Attorney General

### **Consumer Fraud Hotlines:**

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

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

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

**[www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov)**

## **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 would 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 loan 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.

## Looking for a Home Loan? Loan Product Worksheet

	Lender 1	Lender 2	Lender 3
Name of Lender			
Contact Person			
Date			
	Lender 1	Lender 2	Lender 3
Mortgage Loan Amount			
Length of Loan Term			
Fixed Rate or Adjustable Rate Mortgage			
Initial Interest Rate			
Date Interest Rate Changes			
How Often Can the Interest Rate Change?			
Maximum Interest Rate			
Initial Principal and Interest Payment			
Initial Monthly Payment Including Taxes and Insurance			
Is There a Balloon Payment?			
Amount of Balloon Payment and Due Date			
What Is the Most My Monthly Payment Could Be After 12 Months?			
After 24 Months?			
After 48 Months?			
After 60 Months?			
Is There a Prepayment Penalty?			
Amount of Prepayment Penalty			
Amount of Yield Spread Premium			
Total Broker/Lender Fee			

Notes:

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## 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 consumers 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 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.

### Know Your Mortgage

Do you know what kind of mortgage you have? Do you know whether your payments are going to increase? If you can't tell by reading the mortgage documents you received at the loan closing, contact your loan servicer and ask. A loan servicer is responsible for collecting your monthly loan payments and crediting your account.

Here are some examples of types of mortgages:

**Hybrid Adjustable Rate Mortgages (ARMs):** Mortgages that have fixed payments for a few years, and then turn into adjustable loans. Some are called 2/28 or 3/27 hybrid ARMs: the first number refers to the years the loan has a fixed rate and the second number refers to the years the loan has an adjustable rate. Others are 5/1 or 3/1 hybrid ARMs: the first number refers to the years the loan has a fixed rate, and the second number refers to how often the rate changes. In a 3/1 hybrid ARM, for example, the interest rate is fixed for three years, then adjusts every year thereafter.

**Adjustable Rate Mortgages (ARMs):** Mortgages that have adjustable rates from the start, which means your payments change over time.

**Fixed Rate Mortgages:** Mortgages that have a fixed rate for the life of the loan. With a fixed rate mortgage, the only change in your payment would result from changes in your taxes and insurance if you have an escrow account with your loan servicer.

If you have an ARM or a hybrid ARM and believe you will have trouble making increased payments, find out if you can refinance to a fixed rate loan. Review your contract first, checking for prepayment penalties. Many ARMs carry prepayment penalties that force borrowers to come up with thousands of dollars if they decide to refinance within the first few years of the loan. If you're planning to sell soon after your adjustment, refinancing may not be worth the cost. But if you're planning to stay in your home for a while, a fixed rate mortgage might be the way to go. Online calculators can help you determine your costs and payments.

## If You Are Behind On Your Payments

If you are having trouble making your payments, contact your loan servicer to discuss your options as early as you can. The longer you wait to call, the fewer options you will have. After you've missed three or four payments and your loan is in default, most loan servicers won't accept a partial payment of what you owe. They will start foreclosure proceedings unless you can come up with the money to cover all the missed payments, plus any late fees.

## Avoiding Default and Foreclosure

If you have fallen behind on your payments, consider discussing the following foreclosure prevention options with your loan servicer:

**Reinstatement:** You pay the loan servicer the entire past-due amount, plus any late fees or penalties, by an agreed-upon date. This option may be appropriate if your problem paying your mortgage is temporary.

**Repayment plan:** Your servicer gives you a fixed amount of time to repay the amount you are behind by adding a portion of what is past due to your regular payments. This option may be appropriate if you've missed only a small number of payments.

**Forbearance:** Your mortgage payments are reduced or suspended for a period to which you and your servicer agree. At the end of that time, you resume making your regular payments as well as a lump sum payment or additional partial payments for a number of months to bring the loan current. Forbearance may be an option if your income is reduced temporarily (e.g., if you are on disability leave from a job, and you expect to go back to your full-time position shortly). Forbearance isn't going to help you if you're in a home you can't afford.

**Loan modification:** You and your loan servicer agree to permanently change one or more of the terms of the mortgage contract to make your payments more manageable for you. Modifications can include lowering the interest rate, extending the term of the loan, or adding missed payments to the loan balance. A loan modification may be necessary if you are facing a long-term reduction in your income.

Before you ask for forbearance or a loan modification, be prepared to show that you are making a good-faith effort to pay your mortgage. For example, if you can show that you've reduced other expenses, your loan servicer may be more likely to negotiate with you.

**Selling your home:** Depending on the real estate market in your area, selling your home may provide the funds you need to pay off your current mortgage debt in full.

**Bankruptcy:** Personal bankruptcy generally is considered the debt management option of last resort because the results are long lasting and far reaching. A bankruptcy stays on your credit report for 10 years, and can make it difficult to obtain credit, buy another home, get life insurance, or sometimes, even get a job. Still, it is a legal procedure that can offer a fresh start for people who can't satisfy their debts.

If you and your loan servicer cannot agree on a repayment plan or other remedy, you may want to investigate filing Chapter 13 bankruptcy. If you have a regular income, Chapter 13 may allow you to keep property, like a mortgaged house or car, that you might otherwise lose. In Chapter 13, the court approves a repayment plan that allows you to use your future income toward payment of your debts during a three-to-five-year period, rather than surrender the property. After you have made all the payments under the plan, you will receive a discharge of certain debts.

To learn more about Chapter 13, visit the Web site of the U.S. Trustee Program, the organization within the U.S. Department of Justice that supervises bankruptcy cases, at [www.usdoj.gov/ust](http://www.usdoj.gov/ust).

If you have a mortgage through the Federal Housing Administration (FHA) or Veterans Administration (VA), you may have other foreclosure alternatives. Contact the FHA ([www.fha.gov](http://www.fha.gov)) or VA ([www.homeloans.va.gov](http://www.homeloans.va.gov)) to discuss your options.

### **Contacting Your Loan Servicer**

Before you have any conversation with your loan servicer, prepare. Record your income and expenses, and calculate the equity in your home. To calculate the equity, estimate the market value minus the balance of your first and any second mortgage or home equity loan. Then, write down the answers to the following questions:

- What happened to make you miss your mortgage payment(s)? Do you have any documents to back up your explanation for falling behind? How have you tried to resolve the problem?
- Is your problem temporary, long term, or permanent? What changes in your situation do you see in the short term and in the long term? What other financial issues may be stopping you from getting back on track with your mortgage?
- What would you like to see happen? Do you want to keep the home? What type of payment arrangement would be feasible for you?

### **Throughout the foreclosure prevention process:**

- Keep notes of all your communications with the servicer, including date and time of contact, the nature of the contact (i.e., face to face, phone, e-mail, fax, or postal mail), the name of the representative, and the outcome.

- Follow up any oral requests you make with a letter to the servicer. Send your letter by certified mail, "return receipt requested," so you can document what the servicer received. Keep copies of your letter and any enclosures.
- Meet all deadlines the servicer gives you.
- Stay in your home during the process, because you may not qualify for certain types of assistance if you move out. Renting your home will change it from a primary residence to an investment property and will, most likely, disqualify you for any additional "workout" assistance from the servicer. If you choose this route, be sure the rental income is enough to help you get and keep your loan current.

### **Consider Giving Up Your Home Without Foreclosure**

Not every situation can be resolved through your loan servicer's foreclosure prevention programs. If you're not able to keep your home, or if you don't want to keep it, consider:

**Selling Your House:** Your servicer might postpone foreclosure proceedings if you have a pending sales contract or if you put your home on the market. This approach works if proceeds from the sale can pay off the entire loan balance plus the expenses connected to selling the home (e.g., real estate agent fees). Such a sale also would allow you to avoid late and legal fees and damage to your credit rating, and protect your equity in the property.

**Short Sale:** Your servicers may allow you to sell the home yourself before it forecloses on the property, agreeing to forgive any shortfall between the sale price and the mortgage balance. This approach avoids a damaging foreclosure entry on your credit report. You still may face a tax liability on the amount of debt forgiven. Consider consulting a financial advisor, accountant, or attorney for more information.

**Deed in Lieu of Foreclosure:** You voluntarily transfer your property title to the servicer (with the servicer's agreement) in exchange for cancellation of the remainder of your debt. Though you lose the home, a deed in lieu of foreclosure can be less damaging to your credit than a foreclosure. However, you will lose any equity in the property, and you may face an income tax liability on the amount of debt forgiven. This may not be an option for you if other loans or obligations are secured by the property on your home.

### **Housing and Credit Counseling**

You don't have to go through the foreclosure prevention process alone. A counselor with a HUD-certified non-profit 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. Consult the list of housing counseling agencies at the back of this Guide to find an agency in your area.

## Facing Foreclosure? Beware 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 in order 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 sponsored 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. They may also offer to help you repair your credit and refinance your existing mortgage.

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

- 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.
- A consultant cannot accept any payment from the homeowner until all of the services have been performed.

#### **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 on the back cover of this Guide.

**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, 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 Web site at [www.dhs.state.il.us](http://www.dhs.state.il.us).

**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' 23 partner lenders and complete an approved 8-hour home-buyer 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, 60651.

For more information, contact the Northwest Side Housing Center at (773) 836-1179.

### **Neighborhood Housing Services 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.

### **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 60601

312-603-3042

(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

312-554-2001

[www.chicagobar.org](http://www.chicagobar.org)

**Chicago Volunteer Legal Services Foundation**

100 N. LaSalle St., Suite 900

Chicago, IL 60602

312-332-1624

[www.cvl.org](http://www.cvl.org)

(Serves the City of Chicago.)

**Illinois Legal Aid Online**

[www.itcweb.org](http://www.itcweb.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**

28 E. Jackson Blvd., Suite 500

Chicago, IL 60604

Phone: 312-786-2267

Fax: 312-786-1047

E-mail: [6clinic@jmls.edu](mailto:6clinic@jmls.edu)

[www.jmls.edu/fair\\_housing/fh\\_clinic.shtml](http://www.jmls.edu/fair_housing/fh_clinic.shtml)

**Legal Assistance Foundation of Metropolitan Chicago  
Home Ownership Preservation Project**

Central Intake Office

111 W. Jackson Blvd., 3rd Floor

Chicago, IL 60604

312-341-1070

Spanish-speaking intake at 312-347-8343

[www.lafchicago.org](http://www.lafchicago.org)

(Serves Cook County.)

**Prairie State Legal Services Offices:**

**Batavia Office**

201 Houston St., #200

Batavia, Illinois 60510

Phone: 630-232-9415; 800-942-4612

(Serves DeKalb and Kane Counties.)

**Carol Stream Office**

350 S. Schmale Rd., #150

Carol Stream, IL 60188

630-690-2130; 800-690-2130

(Serves DuPage County.)

**Waukegan Office**

325 W. Washington St., #100

Waukegan, Illinois 60085

847-662-6925; 800-942-3940

(Serves Lake and McHenry Counties.)

## **Will County Legal Assistance**

5 E. Van Buren St., #310

Joliet, Illinois 60432

815-727-5123

(Serves Will County.)

## **Homeownership Counseling for Consumers**

### **City of Chicago Homeownership Preservation Initiative (HOPI)**

#### **3-1-1 Referral Program**

Chicago homeowners at risk of losing their homes in foreclosure can access assistance through the City's free, non-emergency 3-1-1 hotline. Launched in early 2004, the program enables Chicago residents to call 3-1-1 and receive immediate foreclosure counseling from credit counselors on the phone 24 hours a day. These counselors can provide borrowers with a plan aimed at helping them work out their mortgage payment difficulties. The credit counselor also can offer one-on-one counseling to help borrowers connect with their lenders or mortgage loan servicers to try to create a viable repayment plan. If the homeowner needs further foreclosure prevention assistance, the homeowner will be referred to Neighborhood Housing Services of Chicago.

Chicago homeowners also can contact the 3-1-1 hotline for a listing of City of Chicago housing counseling delegate agencies in their area for in-person/local assistance.

#### **Homeownership Preservation Foundation Hotline (HOPE)**

The HOPE Hotline is a national free 24-hour call center providing counseling services to homeowners at risk of losing their homes in foreclosure. Similar to the City of Chicago's 3-1-1 hotline, 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.

The hotline number is 1-888-995-HOPE (1-888-995-4673).

#### **NTIC's HOT SPOT Card™ Program**

The Chicago-based National Training and Information Center (NTIC) coordinates the community-led Foreclosure Prevention Program. Since 1999, NTIC has developed national lending partnerships to help keep families in their homes. As part of this initiative, NTIC has developed the HOT SPOT Card™ Program (HSC). This program uses an HSC, a document similar to an intake form, to assist families in jeopardy of losing their home to foreclosure. Through partnerships with CitiFinancial, JP Morgan Chase, Select Portfolio Servicing and Ocwen Financial, the HSC is used to help families stay in their homes with new loan terms they can afford.

For more information on NTIC's Hot Spot Card™ Program, call 312-243-3035.

## **ACORN's Home Equity Loss Prevention Hotline**

ACORN Housing is a national non-profit housing counseling agency that provides counseling on first-time homebuying, refinancing, predatory lending, and mortgage delinquency. Its Home Equity Loss Prevention (HELP) Program is dedicated to preserving wealth in low- and moderate-income communities by preventing foreclosures. ACORN has established relationships with 35 major lenders in the U.S. in order to better serve borrowers in negotiating resolutions to get their loans out of foreclosure.

The hotline number is 1-888-409-3557 and their Web site is [www.acornhousing.org](http://www.acornhousing.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.

### **ACORN Housing**

209 W. Jackson #301

Chicago, IL 60605

Phone: 312-939-1611

Fax: 312-939-4239

[www.acornhousing.org](http://www.acornhousing.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

### **Affordable Housing Corporation of Lake County**

3701 W. Grand Ave., Suite H

Gurnee, IL 60031

Phone: 847-263-7478 x27

Fax: 847-263-9381

E-mail: [kcairolcchc@sbcglobal.net](mailto:kcairolcchc@sbcglobal.net)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**Bethel New Life**

4950 W. Thomas St.

Chicago, IL 60651

Phone: 773-473-7870

[www.bethelnewlife.org](http://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

[www.bpnc-chicago.org](http://www.bpnc-chicago.org)

Offers pre-purchase counseling.

**Catholic Charities of the Archdiocese of Chicago**

671 S. Lewis Ave.

Waukegan, IL 60085

Phone: 847-782-4165

Fax: 847-782-1030

[www.catholiccharities.net](http://www.catholiccharities.net)

Offers pre-purchase counseling.

**CCCS of Elgin**

22 S. Spring St.

Elgin, IL 60120

Phone: 847-695-3680

Toll-free: 888-790-2370

Fax: 847-695-4552

E-mail: [cccs@fsaelgin.org](mailto:cccs@fsaelgin.org)

[www.fsaelgin.org/cccs.htm](http://www.fsaelgin.org/cccs.htm)

Offers pre-purchase counseling and reverse mortgage counseling.

**CCCS of Elgin (Hanover Park)**

1535 Burgundy Pkwy.

Hanover Park, IL 60107

Phone: 847-695-3680

Toll-free: 888-790-2370

[www.fsaelgin.org/cccs.htm](http://www.fsaelgin.org/cccs.htm)

Offers pre-purchase counseling and reverse mortgage counseling.

**CCCS of Greater Chicago**

70 E. Lake St., Suite 1115

Chicago, IL 60601

Phone: 888-527-3328

[www.moneymanagement.org](http://www.moneymanagement.org)

Offers pre-purchase 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](http://www.moneymanagement.org)

Offers pre-purchase counseling and reverse mortgage counseling.

**CCCS of Greater Chicago (Rolling Meadows)**

3601 Algonquin Rd., Suite 230

Rolling Meadows, IL 60477

Phone: 888-527-3328

Fax: 847-398-9404

[www.moneymanagement.org](http://www.moneymanagement.org)

Offers pre-purchase counseling and reverse mortgage counseling.

**CCCS of Greater Chicago (Tinley Park)**

16860 S. Oak Park Ave., Suite 203

Tinley Park, IL 60477

Phone: 888-527-3328

Fax: 708-633-8302

[www.moneymanagement.org](http://www.moneymanagement.org)

Offers pre-purchase counseling and reverse mortgage counseling.

**CCCS of McHenry County**

400 Russel Ct.

Woodstock, IL 60098-2640

Phone: 815-338-5757

Toll-free: 800-815-2227

Fax: 815-338-9646

[www.cccwdstk@sbcglobal.net](mailto:www.cccwdstk@sbcglobal.net)

Offers pre-purchase counseling and reverse mortgage counseling.

**Community Economic Development Association (CEDA) Center for  
Community Action**

53 E. 154th Street

Harvey, IL 60426-3645

Phone: 708-339-3610

Fax: 708-331-4539

[www.cedaorg.net](http://www.cedaorg.net)

Offers pre-purchase counseling 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](http://www.cedaorg.net)

Offers pre-purchase counseling and default/foreclosure counseling.

**CEDA - Ford Heights**

1647 Cottage Grove Ave.

Ford Heights, IL 60411

Phone: 708-758-2510

Fax: 708-758-0825

[www.cedaorg.net](http://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](http://www.cedaorg.net)

Offers pre-purchase counseling and default/foreclosure counseling.

**CEDA Neighbors at Work**

1229 Emerson St.

Evanston, IL 60201-3524

Phone: 847-328-5166

Fax: 847-328-9262

[www.cedaorg.net](http://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](http://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](http://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](http://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

[mwooten@chicagourbanleague.org](mailto:mwooten@chicagourbanleague.org)

Offers pre-purchase counseling and default/foreclosure counseling.

**Chinese American Service League**

2141 S. Tan Court

Chicago, IL 60616

Phone: 312-791-0418 x 3605

Fax: 312-791-0509

[www.caslservice.org](http://www.caslservice.org)

Offers homebuyer education, prepurchase counseling, and default/foreclosure counseling.

**Community Service of Northern Will County**

719 Parkwood Ave.

Romeoville, IL 60446-1134

Phone: 815-886-5000

Fax: 815-886-6700

[www.theccsc.org](http://www.theccsc.org)

Offers homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**DuPage Homeownership Center**

1333 N. Main St.

Wheaton, IL 60187-3579

Phone: 630-260-2500

Fax: 630-260-2505

E-mail: [info@dhoc.org](mailto:info@dhoc.org)

[www.dhoc.org](http://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, Illinois 60506-5178

Phone: 630-844-3327

Toll-free: 800-349-1451

Fax: 630-844-3084

Offers default/foreclosure counseling and reverse mortgage counseling.



**Genesis Housing Development Corp.**

3763 S. Wabash  
Chicago, IL 60604  
Phone: 312-285-1675  
Fax: 773-285-1663

Offers default/foreclosure counseling and reverse mortgage 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.greatersouthwest.org](http://www.greatersouthwest.org)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**HCP of Illinois**

28 E. Jackson Blvd, #1109  
Chicago, IL 60604  
Phone: 312-386-1009 x223

[www.hcp-chicago.org](http://www.hcp-chicago.org)

Offers pre-purchase counseling.

**Housing Authority of Lake County**

33928 N. Route 45  
Grayslake, IL 60030  
Phone: 847-223-1170-201  
Fax: 847-223-1174  
E-mail: [lhadd@sbcglobal.net](mailto:lhadd@sbcglobal.net)

[www.lakecountyha.org](http://www.lakecountyha.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**Housing Opportunity Development Corporation**

1000 Skokie Blvd.  
Wilmette, IL 60091  
Phone: 847-251-7052  
Fax: 847-251-5961

[www.hodc.org](http://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

E-mail: [icce60@msn.com](mailto:icce60@msn.com)

Offers prepurchase and default/foreclosure counseling.

**Interfaith Housing Center of the Northern Suburbs**

620 Lincoln Ave.

Winnetka, IL 60093

Phone: 847-501-5762

Fax: 847-501-5722

Offers default/foreclosure counseling.

**Joseph Center Housing Services**

7600 W. Roosevelt Rd.

Forest Park, Illinois 60130

Phone: 708-697-5489

Fax: 708-488-2298

E-mail: [mmuse@josephcenter.com](mailto:mmuse@josephcenter.com)

Offers default/foreclosure and reverse mortgage counseling.

**Joseph Corporation of Illinois, Inc.**

32 S. Broadway Ave.

P.O. Box 525

Aurora, IL 60507

Phone: 630-906-9400

Fax: 630-906-9406

[www.josephcorporation.org](http://www.josephcorporation.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Lakeside Community Development Corporation**

1806 W. Greenleaf

Chicago, IL 60626

Phone: 773-381-5253

Fax: 773-572-3419

[www.lakesidcdc.org](http://www.lakesidcdc.org)

Offers pre-purchase counseling and homebuyer education.

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

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Neighborhood Housing Services (NHS) of Chicago**

1279 N. Milwaukee

Chicago, IL 60622-5854

Phone: 773-329-4010

Fax: 773-329-4120

[www.nhschicago.org](http://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](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**NHS of Chicago - Back of the Yards/Garfield Boulevards**

1658 W. 47th St.

Chicago, IL 60609

Phone: 773-579-0032

Fax: 579-0848

[www.nhschicago.org](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage 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](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**NHS of Chicago - North Lawndale**

3555 W. Ogden Ave.

Chicago, IL 60623

Phone: 773-522-4637

Fax: 773-522-4890

[www.nhschicago.org](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**NHS of Chicago - Roseland**

11001 S. Michigan Ave.

Chicago, IL 60628

Phone: 773-568-1020

Fax: 773-568-9831

[www.nhschicago.org](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**NHS of Chicago - South Chicago**

9108 S. Brandon

Chicago, IL 60617

Phone: 7873-734-9181

Fax: 773-734-9221

[www.nhschicago.org](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**NHS of Chicago - West Humbolt Park**

3601 W. Chicago

Chicago, IL 60651

Phone: 773-533-5570

Fax: 773-533-5571

[www.nhschicago.org](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Neighborhood Housing Services of the Fox Valley**

163 E. Chicago

Elgin, IL 60123

(847) 695-0399

[www.nhschicago.org](http://www.nhschicago.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Nobel Neighbors**

1345 N. Karlov

Chicago, IL 60651

Phone: 773-252-8524

Fax: 773-252-8548

E-mail: [Nobelneighbors@aol.com](mailto: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

Email: [nosidefcu@aol.com](mailto:nosidefcu@aol.com)

[www.northsidecommunityfcu.org](http://www.northsidecommunityfcu.org)

**Northwest Side Housing Center**

3101 N. Parkside Ave.

Chicago, IL 60634-5326

Phone: 773-836-1179

Fax: 773-836-1720

E-mail: [counselor@nwshc.org](mailto:counselor@nwshc.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**Proviso-Leyden Council for Community Action (PLCCA)**

411 Madison St.

Maywood, IL 60153-1939

Phone: 708-450-3500

Fax: 708-236-5182

[www.plcca.org](http://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

[www.resurrectionproject.org](http://www.resurrectionproject.org)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**Rogers Park Community Development Corporation**

1530 W. Morse Ave.

Chicago, IL 60626

Phone: 773-338-7732 x20

Fax: 773-338-7774

E-mail: [rpcdc@rogerspark.org](mailto:rpcdc@rogerspark.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Smart Money Housing**

3510 Franklin Blvd.

Chicago, IL 60624

Phone: 773-553-0243

Fax: 773-823-7414

E-mail: [ken@smartmoneyhousing.org](mailto:ken@smartmoneyhousing.org)

[www.smartmoneyhousing.org](http://www.smartmoneyhousing.org)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**South Side Community Federal Credit Union**

5401 S. Wentworth Ave., Unit 25

Chicago, IL 60609

Phone: 773-548-8859

Fax: 773-548-5533

[www.southsidecommunityfcu.org](http://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  
E-mail: southsuburban@prodigy.net  
Offers pre-purchase counseling.

**Spanish Coalition for Housing**

4035 W. North Ave.  
Chicago, IL 60639  
Phone: 773-342-7575  
Fax: 773-342-8528  
[www.sc4housing.org](http://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](http://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](http://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: 815-722-0722-210  
Fax: 815-722-6344  
[www.wccccc.net](http://www.wccccc.net)  
Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

## **RESOURCES FOR CONSUMERS OUTSIDE THE CHICAGO METROPOLITAN AREA**

### **Foreclosure Prevention Funds**

#### **Homeless Prevention Program**

Established in 2000 and administered by the Illinois Department of Human Services, 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 information on how to access the program, homeowners can contact the Illinois Department of Human Services at 1-800-843-6154 or check the DHS Web site at [www.dhs.state.il.us](http://www.dhs.state.il.us).

### **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  
[www.mccainc.org](http://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: [nhsfrpt@aeroinc.net](mailto:nhsfrpt@aeroinc.net)

#### **Neighborhood Partners of Kankakee**

774 McMullen Dr.  
P.O. Box 831  
Kankakee, IL 60901  
Phone: 815-939-9700  
Fax: 815-939-3730  
E-mail: [bcowhig@sbcglobal.net](mailto:bcowhig@sbcglobal.net)

## **Beyond Housing - St. Clair County**

#2 Park Place

Swansea, IL 62226

Phone: 618-233-4990

Fax: 618-233-4984

[www.beyondhousing.org](http://www.beyondhousing.org)

## **Other Resources**

### **CIOP - Central Illinois Organizing Project**

P.O. Box 5611

Bloomington, Illinois 61702

Phone: 866-525-6942 or 309-827-9627

(CIOP 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.

### **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**

413 E. Broadway

Alton, Illinois 62002

Phone: 618-462-0029; 800-642-5570

(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

Phone: 618-457-7800

(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, Illinois 61820

Phone: 217-356-1351; 800-747-5523

(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

**Decatur Office (Satellite)**

132 S. Water, Suite 642

Decatur, Illinois 62523

Phone: 217-423-0516; 800-747-2099

**East Saint Louis Office**

8787 State St., Suite 101

East St. Louis, Illinois 62203

Phone: 618-398-0958

(Serves Clinton, Monroe, Randolph, St. Clair, and Washington Counties).

**Mt. Vernon Office (Satellite)**

1004 Main Street

Mt. Vernon, Illinois 62864

**Springfield Office**

Illinois Realtors Building

3180 Adloff Ln., Suite 201

Springfield, Illinois 62703

Phone: 217-529-8400

(Serves Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon, Scott and Shelby Counties.)

**Prairie State Legal Services Offices:**

**Batavia Office**

201 Houston St., #200

Batavia, Illinois 60510

Phone: 630-232-9415; 800-942-4612

(Serves DeKalb and Kane Counties.)

**Bloomington Office**

316 W. Washington St.

Bloomington, Illinois 61701

Phone: 309-827-5021; 800-874-2536

(Serves Livingston, McLean, and eastern Woodford Counties.)

**Galesburg Office**

1614 E. Knox St.

Galesburg, Illinois 61401

Phone: 309-343-2141; 800-331-0617

(Serves Knox, Warren, Henderson, McDonough, and Fulton Counties.)

**Kankakee Office**

191 S. Chicago St.

Kankakee, Illinois 60901

Phone: 815-935-2750; 800-346-2864

(Serves Iroquois, Kankakee, and Kendall Counties.)

**Ottawa Office**

1021 Clinton St.

Ottawa, Illinois 61350

Phone: 815-434-5903; 800-892-7888

(Serves Bureau, Grundy, LaSalle, Lee, and Putnam Counties.)

**Peoria Office**

331 Fulton St., #600

Peoria, Illinois 61602

Phone: 309-674-9831; 800-322-2280

(Serves Marshall, Peoria, Tazewell, Stark, and western Woodford Counties.)

**Rock Island Office**

208 18th St., #202

Rock Island, Illinois 61204

Phone: 309-794-1328; 800-322-9804

(Serves Henry, Mercer, Rock Island, and Whiteside Counties.)

**Rockford Office**

975 N. Main St.

Rockford, Illinois 61103

815-965-2902; 800-892-2985

(Serves Boone, Carroll, Jo Daviess, Ogle, Stephenson, and Winnebago Counties.)

**Legal Clinics:****University of Illinois College of Law**

Transactions and Community Economic Development Clinic

504 E. Pennsylvania Ave.

Champaign, Illinois 61820

217-244-9494

## Homeownership Counseling for Consumers

### **Homeownership Preservation Foundation Hotline (HOPE)**

The HOPE Hotline is a national free 24-hour call center providing counseling services to homeowners at risk of losing their homes in foreclosure. Similar to the City of Chicago's 3-1-1 hotline, Illinois homeowners can speak to a credit counselor who will assist them in trying to arrange a successful solution with their mortgage lender/servicer. Services provided include budget and credit counseling and loss mitigation services. If the homeowner is in need of further assistance, they will be referred to a local Neighborworks America affiliate in their area.

The hotline number is 1-888-995-HOPE (1-888-995-4673).

### 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.

#### **Land of Lincoln Legal Assistance Foundation**

2420 Bloomer Dr.

Alton, Illinois 62002

Phone: 618-462-0036 x13

Fax: 618-875-9133

[www.lollaf.org](http://www.lollaf.org)

Offers default/foreclosure counseling.

#### **Madison County Urban League**

210 William St.

Alton, Illinois 62002-6146

Phone: 618-463-1906

Fax: 618-463-9021

[www.monomuzik.net/mcul](http://www.monomuzik.net/mcul)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Mid-Central Community Action**

1301 W. Washington  
Bloomington, Illinois 61701-4201  
Phone: 309-829-0691 x240  
Fax: 309-828-8811  
[www.mccainc.org](http://www.mccainc.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Macoupin County Housing Authority**

760 Anderson St.  
P.O. Box 226  
Carlinville, IL 62626  
Phone: 217-854-8606 x18  
Fax: 217-854-8749  
E-mail: [regina@teamhousingcenter.com](mailto:regina@teamhousingcenter.com)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**Central Illinois Debt Management & Credit Education, Inc. - Champaign Office**

201 W. Springfield Ave., Suite 211  
Champaign, Illinois 61820  
Phone: 217-398-2227  
Toll-free: 888-671-2227  
Fax: 217-398-2237  
E-mail: [kathy@cidmce.org](mailto:kathy@cidmce.org)

[www.cidmce.org](http://www.cidmce.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**City of Champaign Neighborhood Services Department**

102 N. Neil St.  
Champaign, IL 61820  
Phone: 217-403-7070  
Fax: 217-403-7090  
[www.ci.champaign.il.us](http://www.ci.champaign.il.us)

Offers pre-purchase counseling and default/foreclosure counseling.

**Urban League of Champaign County**

314 S. Neil St.  
Champaign, Illinois 61820  
Phone: 217-363-3333  
Fax: 217-356-1310  
[www.urbanleague.net](http://www.urbanleague.net)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**Central Illinois Debt Management & Credit Education, Inc. - Danville Office**

IETC Building

407 N. Franklin

Danville, Illinois 61832

Phone: 309-676-2941

Toll-free: 888-671-2227

Fax: 309-676-6143

[www.cidmce.org](http://www.cidmce.org)

Offers pre-purchase counseling, default/foreclosure counseling and reverse mortgage counseling.

**Central Illinois Debt Management & Credit Education, Inc. - Decatur Office**

222 E. North St.

Decatur, Illinois 62523

Phone: 217-425-0654

Toll-free: 800-959-2227

Fax: 217-425-4793

[www.cidmce.org](http://www.cidmce.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**Community Investment Corporation of Decatur, Inc.**

2121 S. Imboden Ct.

Decatur, Illinois 62521

Phone: 217-423-0352 x124

Fax: 217-423-7214

E-mail: [klkehoe@decaturcenter.com](mailto:klkehoe@decaturcenter.com)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**CDBG Operations Corporation**

510 N. 25th St.

East St. Louis, Illinois 62205

Phone: 618-274-7832

Fax: 618-274-7801

E-mail: [dianebonner@sbcglobal.net](mailto:dianebonner@sbcglobal.net)

Offers pre-purchase counseling and default/foreclosure counseling.

**Urban League of Metropolitan St. Louis**

1401 E. Broadway

East St. Louis, Illinois 62201

Phone: 618-274-1150

Fax: 618-274-4913

E-mail: [LGardner@UrbanLeague-Stl.org](mailto:LGardner@UrbanLeague-Stl.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**CEFS Economic Opportunity Corporation**

P.O. Box 928

1805 S. Banker St.

Effingham, Illinois 62401-0928

Phone: 217-342-2193 x126

Fax: 217-342-4701

[www.cefseoc.org](http://www.cefseoc.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**CEFS Clay County Outreach Office**

832B W. North

Flora, Illinois 62839

Phone: 618-662-4024

Toll-free: 800-284-0111

Fax: 618-662-2721

E-mail: [clayoutreach@cefseoc.org](mailto:clayoutreach@cefseoc.org)

[www.cefseoc.org](http://www.cefseoc.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**Central Illinois Debt Management & Credit Education, Inc. - Galesburg Office**

180 S. Soangetaha Rd.

Galesburg, Illinois 61401

Phone: 309-676-2941

Toll-free: 888-671-2227

Fax: 309-676-6143

[www.cidmce.org](http://www.cidmce.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**Embarras River Basin Agency, Inc.**

400 W. Pleasant St.

Greenup, Illinois 62428

Phone: 217-923-3113

Fax: 217-923-5115

[www.erbainc.org](http://www.erbainc.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**METEC**

305 Madison Park Terrace

Peoria, IL 61605

Phone: 309-676-3832

Fax: 309-676-1612

[www.metec1.org](http://www.metec1.org)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**Advocates for Access**

4450 N. Prospect Road Ste. C-8

Peoria Heights, IL 61616

Phone: 309-682-3500

Fax: 309-682-3989

TTY: 309-682-3567

[www.advocatesforaccess.com](http://www.advocatesforaccess.com)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**Central Illinois Debt Management & Credit Education, Inc. - Main Office**

719 Main St.

Peoria, Illinois 61602-1083

Phone: 309-676-2941

Toll-free: 888-671-2227

Fax: 309-676-6143

[www.cidmce.org](http://www.cidmce.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**Menard County Housing Authority**

P.O. Box 168

101 W. Sheridan Rd.

Petersburg, Illinois 62675

Phone: 217-632-7723-226

Fax: 217-632-7255

E-mail: [asmith@menardcha.org](mailto:asmith@menardcha.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**Central Illinois Debt Management & Credit Education, Inc. - Princeton Branch**

Backbone Rd. East

Princeton, Illinois 61356

Phone: 309-676-2941

Toll-free: 888-671-2227

Fax: 309-676-6143

E-mail: [nichole@cidmce.org](mailto:nichole@cidmce.org)

Offers pre-purchase counseling, default/foreclosure counseling, and reverse mortgage counseling.

**Greenpath Debt Solutions**

150-16 1/2 St.

Rock Island, Illinois 61201

Phone: 800-550-1961

Toll-free: 800-550-1961

Fax: 309-788-6323

[www.greenpath.com](http://www.greenpath.com)

Offers pre-purchase counseling and default/foreclosure counseling.

**Rock Island Economic Growth Corporation**

120 16th St.

Rock Island, Illinois 61201

Phone: 309-788-6311

Fax: 309-788-6323

E-mail: kristi@teamrockisland.com

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**CCCS of Greater Chicago - An MMI Division**

129 S. Phelps Ave., Suite 811

Rockford, Illinois 61108

Phone: 888-527-3328

Fax: 815-961-1820

Offers pre-purchase counseling and reverse mortgage counseling.

**Rockford Area Affordable Housing Coalition**

205 N. Church St.

Rockford, Illinois 61101-1003

Phone: 815-962-2011

Fax: 815-962-2650

[www.raahc.org](http://www.raahc.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, and reverse mortgage counseling.

**City of Springfield Office of Community Relations**

231 S. 6th St. 3rd Floor

Springfield, Illinois 62701

Phone: 217-789-2270

Fax: 217-789-2268

E-mail: srobinson@cwlp.com

Offers pre-purchase counseling.

**Homeownership Coalition For People With Disabilities**

1 West Old State Capitol Plaza, Suite 100

Springfield, IL 62701

Phone: 217-522-7985

(Serves people with disabilities and their household members in Sangamon, Logan, Menard, Christian, Macoupin, and Montgomery Counties.)

Offers pre-purchase counseling and homebuyer education.



**Partnership for Homeownership Foundation**

522 S. Fifth St.

Springfield, Illinois 62701

Phone: 217-529-2600-130

Toll-free: 800-370-6697

Fax: 217-529-5893

[www.PFHO.org](http://www.PFHO.org)

Offers pre-purchase counseling and homebuyer education.

**Springfield Housing Authority**

200 N. Eleventh St.

Springfield, Illinois 62703

Phone: 217-753-5757 x206

Fax: 217-753-5799

[www.springfieldhousingauthority.org](http://www.springfieldhousingauthority.org)

Offers pre-purchase counseling through its Family Self-Sufficiency Program.

**Springfield Urban League**

100 N. 11th St.

Springfield, Illinois 62798

Phone: 217-789-0830 x114

Fax: 217-789-9838

[www.springfieldul.org](http://www.springfieldul.org)

Offers pre-purchase counseling.

**TSP-HOPE Inc.**

P.O. Box 6091

1507 E. Cook St.

Springfield, Illinois 62708-6091

Phone: 217-206-7690

Fax: 217-522-6442

E-mail: [rfafoglia@yahoo.com](mailto:rfafoglia@yahoo.com)

Offers pre-purchase counseling and default/foreclosure counseling.

**Western Egyptian Economic Opportunity Council**

1 Industrial Park

Steeleville, Illinois 62288-0007

Phone: 618-965-3193

Fax: 618-965-9196

[www.weecoc.org](http://www.weecoc.org)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**Beyond Housing - St. Clair County**

#2 Park Place

Swansea, IL 62226

Phone: 618-233-4990

Fax: 618-233-4984

[www.beyondhousing.org](http://www.beyondhousing.org)

Offers pre-purchase counseling, homebuyer education, and default/foreclosure counseling.

**CEFS Christian County Outreach Office**

311 S. Main St.

Taylorville, Illinois 62568

Phone: 217-824-4712 x14

Fax: 217-824-5018

[www.cefseoc.org](http://www.cefseoc.org)

Offers pre-purchase counseling, homebuyer education, default/foreclosure counseling, reverse mortgage counseling.

**Mortgage Brokers**

To find out if a mortgage broker is properly registered with the state, or to file a complaint against a mortgage broker, contact the Office of the Attorney General at:

**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

**[www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov)**

You may also contact the Illinois Department of Financial and Professional Regulations at [www.obrelookupclear.state.il.us](http://www.obrelookupclear.state.il.us) or 1-877-793-3470.

