

**MORTGAGE PROBLEMS?  
DON'T BECOME A VICTIM OF FORECLOSURE**

**QUICK TIPS AND RESOURCES:**

- **Contact your lender as soon as you have a problem making your mortgage payment.**
  
- **Contact City of Evanston staff to discuss your situation:**
  - Donna Spicuzza, Housing Planner 847-866-2928 x 2264
  - Evonda Thomas, Director of Health and Human Services 847-866-2969
  
- **Seek free assistance from a non-profit, HUD-certified foreclosure prevention counselor:**
  - Interfaith Housing Center of the Northern Suburbs 847-501-5768
  - CEDA Neighbors at Work 847-328-5166
  
- **Take advantage of free legal assistance for low income or elderly persons**
  - Legal Assistance Foundation of Metropolitan Chicago 847-475-3703
  
- **Do not be taken in by solicitations for fee for service mortgage rescue plans that could be scams – Learn how to spot fraudulent practices**
  - Read the HUD Alert on Mortgage Rescue Scams on this website
  - Read the Attorney General's brochure on Mortgage Rescue Fraud at [www.illinoisattorneygeneral.gov/consumers/Mortgage\\_Rescue\\_Consultants.pdf](http://www.illinoisattorneygeneral.gov/consumers/Mortgage_Rescue_Consultants.pdf) gov
  
- **Find out if you qualify for homeless prevention funds if you are at risk of becoming homeless due to mortgage default**
  - Connections for the Homeless 847-475-7070

**MORE DETAILS:**

**Contact your lender as soon as you have a problem making your mortgage payment**

There are new federal programs and guidelines to help lenders and homeowners avoid foreclosures. Lenders have workout options to help you, but the further behind you are on your payments, the fewer options are available.

Find your lender's contact information on your monthly mortgage billing statement or your payment coupon book. When you call, have the following information available:

- Your loan account number
- A brief explanation of your circumstances
- Recent income documents:
  - Pay stubs
  - Benefit statements

Tax returns or a year-to-date profit and loss statement, if self-employed  
A list of household expenses

Don't ignore mail from your lender. If your lender doesn't hear from you after you stop making payments, they will have to start legal action leading to foreclosure. This will greatly increase the cost to bring your loan current.

Be open to exploring many possible solutions with your lender. Avoiding foreclosure does not always mean that you will be able to keep your home. However, it could mean the difference between having *no control* -- losing everything you've invested in your property and being evicted; and being *in control* --making your own financial decisions and being better prepared for the future.

#### **Seek free assistance from a trained foreclosure prevention counselor**

- If you have trouble reaching your lender
- If you don't understand what your lender is telling you,
- If you need help reviewing your loan documents
- If the lender doesn't seem willing to work with you.

#### **Local, free, HUD Certified Counsellors:**

**Interfaith Housing Center of the Northern Suburbs, 847-501-5768, ext. 404**  
**614 Lincoln, Winnetka, IL 60093** (*two blocks from the Winnetka Metra Stop*)  
**Jasmine S. Brewer, [Jasmine@interfaithhousingcenter.org](mailto:Jasmine@interfaithhousingcenter.org)**

Free and confidential one-on-counseling; reviewing loan documents, acting as liaison between borrower and lender; re-negotiating loans; making referrals to a new lender; filing a "hardship request" for financial or medical reasons; referring troubled borrowers to legal and financial resources. More information at [www.interfaithhousingcenter.org](http://www.interfaithhousingcenter.org).

**CEDA Neighbors at Work, 1229 Emerson, Evanston, 847-328-5166**  
**1229 Emerson, Evanston, Illinois 60201**  
**Martha Burns or Suwana Vollmer**

Free private counseling may include debt restructuring, establishing reinstatement plans, seeking loan forbearance and managing household finances. More information at [www.cedaorg.net](http://www.cedaorg.net)

Find other HUD\_certified Foreclosure Prevention Counsellors at the HUD website:  
[www.hud.gov/foreclosure](http://www.hud.gov/foreclosure)

#### **Free Legal Assistance**

**The Legal Assistance Foundation of Metropolitan Chicago** provides free legal assistance to low income and elderly persons on various foreclosure cases.

North Suburban Service Office: **847-475-3703**  
828 Davis St., Suite 201, Evanston

Home Ownership Preservation Project: **312-431-2204**  
111 W. Jackson Blvd, 3<sup>rd</sup> floor, Chicago

## Web Site Resources

**U.S. Department of Housing and Urban Development (HUD)**

<http://www.hud.gov/foreclosure/>

**U.S. Department of HUD and Department of the Treasury** (loan modifications and refinancing)

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

**Illinois Attorney General** (for mortgage lending guide and predatory lending complaint form)

[www.illinoisattorneygeneral.gov/consumers](http://www.illinoisattorneygeneral.gov/consumers)

**AARP** (Tips for avoiding bad loans)

[http://www.aarp.org/money/wise\\_consumer/financinghomes/a2002-09-16-ConsumerAdvocacyHomeLoans.html](http://www.aarp.org/money/wise_consumer/financinghomes/a2002-09-16-ConsumerAdvocacyHomeLoans.html)

**Foreclosure Prevention Resource Center at Home Loan Learning Center**

[www.homeloanlearningcenter.com/YourFinances/ForeclosurePreventionResourceCenter.htm](http://www.homeloanlearningcenter.com/YourFinances/ForeclosurePreventionResourceCenter.htm)

**National Black Church Initiative, Foreclosure Prevention Guide:**

[http://www.naltblackchurch.com/pdf/prevention\\_guide.pdf](http://www.naltblackchurch.com/pdf/prevention_guide.pdf)