



Office of Illinois Attorney General Lisa Madigan

**INFORMATION FOR MINISTERS
AND COMMUNITY LEADERS**
to HELP ILLINOIS RESIDENTS STAY IN THEIR HOMES

INFORMATION TO READ TO YOUR CONGREGATIONS AND GROUPS:

Many of you may be struggling to make your mortgage payments and hang on to your homes. This is nothing to be ashamed of, especially during these tough economic times. But the problem will only get worse if you postpone seeking help.

There are people who can help you. All you have to do is reach out for help.

Attorney General Lisa Madigan has provided us with information on how you can find help if you are struggling to make your mortgage payments or facing foreclosure. We have a supply of brochures and guides from Attorney General Madigan's Office that you can take home today.

FIRST – Make the Call:

If you are having trouble making your mortgage payments, reach out for help immediately. We have a handout from the Attorney General that provides important phone numbers you can call for help. The most important number is **Attorney General Madigan's Homeowner Helpline – 1-866-544-7151**. The Attorney General's Office can guide you to organizations that will help you for *free*, or Attorney General staff can work with you to help you with a loan modification.

SECOND — Find out about programs that can help you save your home:

President Obama has proposed a housing plan to help families stay in their homes and avoid foreclosure. The President's plan may help you if you need to refinance or modify the terms of your mortgage. Find out how the President's new plan to save homes can help you by visiting this website:

www.makinghomeaffordable.gov. Call the national HOPE FOR HOMEOWNERS hotline 1-888-995-HOPE for free advice on programs that are offered by lenders if you are behind on your mortgage.

THIRD – Beware of Mortgage Rescue Scams:

With so many families struggling to pay their mortgages, there is a whole new industry of scam artists who will make false promises to save your home and just take your money. Beware of any company that calls or writes to you and says they can save your home for a fee. These companies are scams – they promise to help you save your home in exchange for an upfront fee, but in the end they take your money and do nothing to help you. Stay away from these companies and **DO NOT** pay a fee for help to save your home. Instead, check the resources provided by the Attorney General to find legitimate places to call for *free* help.

