



# HELP for Illinois Homeowners

## Did you know...

If someone is at risk of foreclosure, there are several programs and services that may be able to help.



## Making Home Affordable Program

Through this new federal program, homeowners may be eligible to refinance or modify their loans to a payment that is affordable now and into the future. To learn more about the program go to: [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

To qualify for the program, a mortgage has to be held by Fannie Mae or Freddie Mac. For more information, go to: [www.fanniemae.com/loanlookup](http://www.fanniemae.com/loanlookup) or to [www.freddiemac.com/mymortgage](http://www.freddiemac.com/mymortgage)

**SEEKING ASSISTANCE...** If someone you know is at risk of foreclosure, they should be aware of mortgage refinance or foreclosure prevention scams that could result in exorbitant fees, negative terms, and additional heartache at a time when help is needed. A homeowner in trouble should **call their lender immediately** and utilize the resources listed on the back of this card for the best chance at safe, comprehensive, and legitimate assistance.



**ILLINOIS**  
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### Helpful Resources:

- At-risk homeowners are encouraged to call the **Homeowner's HOPE Hotline at 888.995.HOPE(4673)** to speak to a HUD-certified counselor on how to avoid foreclosure. Or visit **[www.995hope.org](http://www.995hope.org)** for more information.
- **[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)**  
Federal program for mortgage refinancing and modification.
- **[www.yourillinoishome.com](http://www.yourillinoishome.com)**  
The Web site of the Illinois Association of REALTORS® which contains additional information about foreclosure resources.
- **[www.MortgageReliefOnline.com](http://www.MortgageReliefOnline.com)**  
This is a Web site by FICO, the national credit scoring company, which will help a homeowner determine if they may be eligible for a loan modification.