

## **FORECLOSURE PREVENTION**

Your home is the single largest investment in your life. To lose it is not only devastating to yourself, but affects your family greatly. Please don't wait until it's too late. I have listed resources below that can help you.

1. **CEDA** (Community & Economic Development Association) of Cook County. They provide counseling to low-and-moderate income families. The Hotline Phone #708-389-1914. Website: [www.CEDA.org](http://www.CEDA.org). Services are FREE.
2. **HOPE NOW** helps homeowners in distress to stay in their homes. Phone #888-995-4673. Website: [www.HOPENOW.com](http://www.HOPENOW.com). Services are FREE.
3. (HOPI) The **Home Owners Preservation Initiative**. They provide FREE foreclosure prevention workshops and counseling. Phone #773-329-4185. Website: [www.NHSCHICAGO.org](http://www.NHSCHICAGO.org).
4. **Illinois Statewide Foreclosure Prevention Network**. Counseling and referrals to homeowners on the verge of foreclosure with tips on how to negotiate with their lenders are provided. The Network also reports fraud and deceptive practices. The service is intended for homeowners that are two months or more behind on payments. Phone #888-995-4673. Website: [www.IHDA.org](http://www.IHDA.org).
5. Mortgage company Fannie Mae is introducing a Web Site to help consumers who are struggling to avoid foreclosure. Learn about ways to get help. [WWW.knowyouroptions.com](http://WWW.knowyouroptions.com) is designed to provide easy-to-understand definitions of mortgage definitions and online calculators that help consumers determine whether they can qualify for a refinanced mortgage or a loan modification.
6. For eligible homeowners or residents of buildings being foreclosed, Cook County Circuit Court offers free foreclosure mediation. For information about mediation and other resources available from county, visit [www.cookcountyforeclosurehelp.org](http://www.cookcountyforeclosurehelp.org) or call (877) 895-2444.