

# ***Are you in trouble with your home loan?***



You are not alone. Unfortunately, many people fall victim to predatory lending practices and end up with mortgage payments that they cannot afford. There may be help. Here are some questions to help you determine if you have a predatory mortgage:

- **Did the lender fail to consider your ability to make your monthly payments when the loan was made, or your payments have increased with new, higher and unaffordable interest rates?**
- **Were you led into a high-interest rate mortgage (or adjustable ARM) when you could have qualified for a mortgage at a lower and fixed-interest rate?**
- **Did the lender stop being responsive after the loan was made?**

If just one of the above characteristics is a part of your home loan, and there are others, it may be predatory. There may be programs that can help. Call our *Housing Hotline* toll free at **866-525-6942** today. Or, fill out and mail the form below; we'll contact you.

***At the Central Illinois Organizing Project (CIOP), our goal is to help you avoid foreclosure and maintain long-term homeownership. Visit us at [www.ciop.org](http://www.ciop.org) CIOP is a non-profit agency and a downstate referral in the IL Attorney General predatory lending website.***

Name: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Best Time To Call: \_\_\_\_\_

Please Return This Form To:

Central Illinois Organizing Project, PO Box 5611, Bloomington, IL 61702-5611

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