



OFFICE OF THE ATTORNEY GENERAL STATE OF ILLINOIS

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Homeowner Helpline
1-866-544-7151
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National Bank Foreclosure Settlement HOMEOWNER RELIEF PROGRAM QUESTIONS

AM I ELIGIBLE FOR BENEFITS?

You may be eligible if you fall into one of the following categories:

- You lost your home anytime between January 1, 2008 and December 31, 2011 and Bank of America, Wells Fargo, Chase, CitiGroup, or GMAC handled your mortgage payments.
- You owe more on your home than it is worth, you are 30 days or more behind on your mortgage payments, or you are at risk of falling behind on your mortgage payments and you make your mortgage payments to Bank of America, Chase, Wells Fargo, CitiGroup, or GMAC.
- You owe more on your home than it is worth, you are current on your mortgage, you make your loan payments to Bank of America, Chase, Wells Fargo, CitiGroup, or GMAC, and you are seeking to refinance your loan.

IF I LOST MY HOME DURING THAT TIME PERIOD, WHAT SHOULD I DO?

- You will be contacted by the Attorney General's Office through a settlement administrator. You can call the Illinois Attorney General's Homeowner Hotline at 1-866-544-7151 or visit us at <http://www.illinoisattorney-general.gov/consumers/bankforeclosuresettlement.html> to leave your contact information.
- You may also file a claim with the federal Office of the Comptroller of the Currency if you believe you have been financially injured due to errors, misrepresentations or other deficiencies in your foreclosure process that took place between January 1, 2009 and December 31, 2010. You can visit www.IndependentForeclosureReview.com or call 1-888-952-9105. **Requests must be received by April 30, 2012.**

WHAT SHOULD I DO IF I AM BEHIND ON MY MORTGAGE PAYMENTS?

You can do two things:

- Call your servicer at the toll free numbers below:
 - Bank of America: 1-877-488-7814
 - Chase: 1-866-372-6901
 - GMAC: 1-800-766-4622
 - Wells Fargo: 1-800-288-3212
 - CitiGroup: 1-866-272-4749
- Contact the Illinois Attorney General at: **Homeowner Hotline 1-866-544-7151** or visit <http://www.illinoisattorneygeneral.gov/consumers/bankforeclosuresettlement.html> and we will direct you to the best place for assistance regarding your eligibility for benefits. There are various benefits you may be eligible for, including: Principal reductions on 1st and 2nd liens, short sale assistance, deficiency waivers, and forbearance for unemployed borrowers, special programs for members of the military.

WHAT SHOULD I DO IF I AM CURRENT ON MY MORTGAGE PAYMENTS BUT UNDERWATER ON MY LOAN AND WISH TO REFINANCE MY LOAN?

- Bank of America, Chase, Wells Fargo, Citigroup or GMAC will contact you if you are eligible. You can call your servicers at the numbers above if you want to ask about eligibility. You may also contact the Attorney General's Office and leave your contact information with us. Your interest rate must be in excess of 5.25% and you must have been current for the last 12 months.

ARE THERE ANY SPECIAL BENEFITS FOR MEMBERS OF THE MILITARY?

If you receive Permanent Change of Station Orders, you may be eligible for a deficiency waiver on a short sale of your home.

