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### **Those facing foreclosure can find help Saturday**

By Anna Marie Kukec | Daily Herald Staff, Published: 6/4/2009

Suburban homeowners facing foreclosure could find free help in modifying their loans at the Fix-Your-Mortgage event from 9 a.m. to noon on Saturday at Chicago State University, 9501 S. King Drive, Chicago.

This is the second such event held in about a month. The first was held in early May when 628 homeowners attended, including 343 who had their loans modified and sent immediately to their loan servicers.

While the event is in Chicago, about 30 percent of the attendees were from the suburbs, including Elgin, Aurora and elsewhere, said Hank Shulruff, senior vice president of the Attorneys' Title Guaranty Fund Inc., one of the event hosts. ATG has offices in Chicago, Schaumburg, Mount Prospect, Libertyville and Lombard.

"The face of the people in foreclosure has changed dramatically in the last one-and-a-half years," said Shulruff. "Where we had seen people with high interest rates get into trouble who selected the wrong mortgages, today there are more with fixed rates, and good rates, but had circumstances change. They could have lost a job or got another job for lower income."

As foreclosures continue to rise, the organizers and lawyers saw a growing need to help people facing foreclosure learn to deal with the problem and still save their homes.

The event is sponsored by ATG, the city of Chicago and the Neighborhood Housing Services of Chicago in partnership with the MacArthur Foundation and State Farm. Also, Arlington Heights-based Illinois Real Estate Lawyers Association will provide the attorneys.

"If these people were to go to a lawyer anywhere else, they could pay as much as \$1,000 for this type of help," said Shulruff.

Those who should consider attending this program should be those already behind on their mortgage payments or at risk of foreclosure; are owners of a one- to four-unit property; have a loan that originated before January 2009; have some type of income to support monthly mortgage payments, even if they're reduced; and have mortgage payments that exceed 31 percent of their gross income.

Organizers are encouraging people to preregister by calling Neighborhood Housing Services of Chicago at 773-329-4185 for English or 773-329-4181 for Spanish. To learn about what documents to bring, visit [www.atgf.com](http://www.atgf.com) or [www.nhschicago.org](http://www.nhschicago.org).