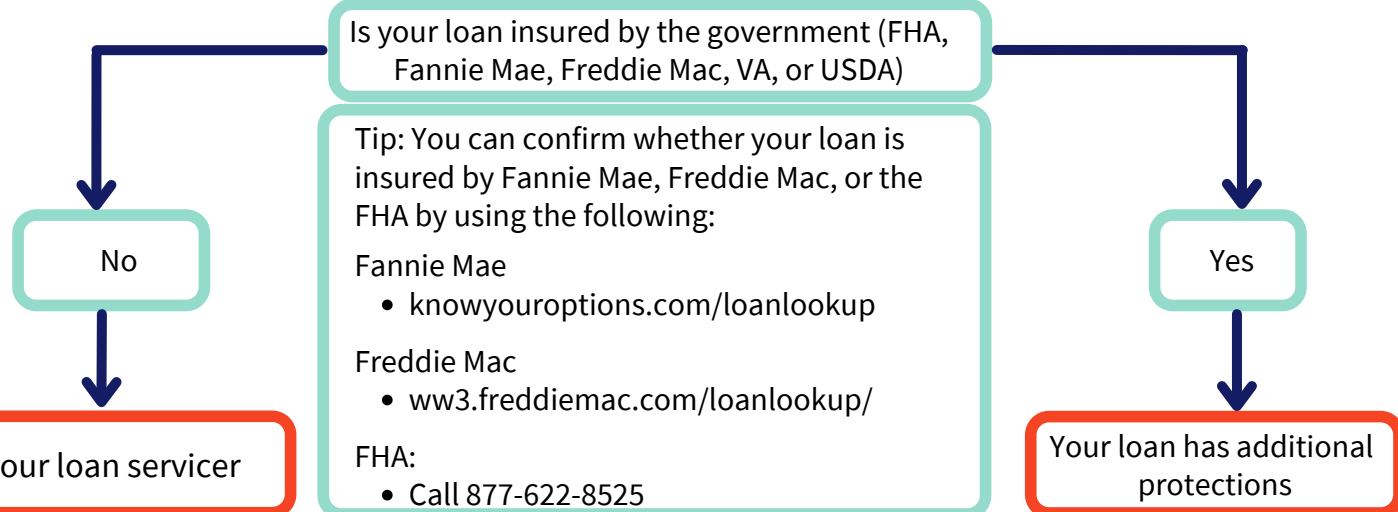


# Mortgage Relief

Updated 02/08/2022



Check your servicer and/or bank's website to see what relief they are providing.

In order to be considered for some types of relief, you must contact your servicer.

Options for relief may include:

- **Forbearance** - reduced or paused payments
- **Repayment** - getting caught up on past due payments through a repayment plan
- **Modification** - permanent restructuring of the loan to reduce payments.

Borrowers can request mortgage forbearance (reduced or paused payments) for a total of up to 18 months depending on the timing of the first request for forbearance. During a period of forbearance, no fees, penalties, or interest due to the default can collect on missed payments.

In order to get forbearance, the borrower must state that there is a "financial hardship related to COVID-19." Your servicer can not ask for additional documentation related to the hardship.

**Tip:** When communicating with your servicer/bank, ask for information on your specific options to be provided to you in writing (email, paper, mail, text).

**Note:** even if you are unable to make your mortgage payments, you will not be immediately removed from your home. Foreclosure is a complex, formal legal process. You must be legally served with the lawsuit. Even after a lawsuit is filed, you will have the opportunity to get current with your mortgage as long as you can do so before the judicial sale.



Call  
**312.341.1070**

Monday to Friday  
between 8AM and 4:30PM

Or



Apply Online

[www.legalaidchicago.org](http://www.legalaidchicago.org)