

## Colorado

The Colorado Foreclosure Hotline offers a free, immediate resource to Colorado homeowners. Call now to receive free, in-person counseling from nonprofit, HUD-approved housing counselors. Counselors are available to help homeowners facing foreclosure or attempting to negotiate loan modifications or refinancing from their lender. Since its inception in 2006, four out of five homeowners who have met face-to-face with a housing counselor through the Colorado Foreclosure Hotline have found a successful resolution to their foreclosure situation.

Help is available at **1-877-601-HOPE (4673)**

## Connecticut

The free Foreclosure Hotline is open Monday–Friday 8:00 a.m. to 5:00 p.m. Calls will be returned within two business days. You can also reach the Department of Banking at the following telephone numbers: Toll-free: **1-800-831-7225** and at **860-240-8299**.

The Department of Banking (DOB) accepts complaints against any lender or mortgage servicer regarding mortgage modification, risk of delinquency, default and judicial foreclosure of a mortgage on a primary residence in Connecticut. The DOB contact form can be reached at

<https://portal.ct.gov/DOB/Consumer/Consumer-Complaints/Foreclosure>

## Illinois

The Illinois Attorney General's Office offers free assistance to homeowners who are struggling to make their mortgage payments or have a dispute with their mortgage servicer or lender. Through our informal dispute resolution program, the Illinois Attorney General's Office provides information to borrowers on their rights and options and, where possible, helps borrowers obtain loan modifications and resolve disputes relating to their mortgage. The

Attorney General's Office also provides referrals to nonprofit legal aid organizations that may be able to offer additional assistance to homeowners. The Attorney General's Office also investigates allegations of fraud and predatory lending.

Borrowers should contact the Illinois Attorney General's Homeowner Helpline at **1-866-544-7151** for more information. Borrowers can also visit our website at: [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov).

### **Iowa:**

Iowa Mortgage Help offers Iowans access to free, confidential mortgage counseling with local organizations. When you call, you will be referred to a trained, professional counselor who will listen to your situation and offer assistance and resources that best fit your unique situation. This free service is backed by the Iowa Finance Authority and the Iowa Attorney General's Office. If you are struggling with your mortgage payment, this free call may help you save your home from foreclosure. Phone: **(877) 622-4866** | Website: [IowaMortgageHelp.com](http://IowaMortgageHelp.com)

### **New York:**

If you are a New York State homeowner struggling to make payments, or in a forbearance agreement, then you should know your options. Help is available through the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) at no cost to you.

Call the NYS HOPP Toll-Free Hotline at **1-855-HOME-456 (1-855-466-3456)** or go to [HomeownerHelpNY.org](http://HomeownerHelpNY.org) to get connected with a non-profit housing counselor or legal services organization in your area. Phone: **(855) 466-3456** | Website: [HomeownerHelpNY.org](http://HomeownerHelpNY.org)

State Disclosure Language Access For New York City Consumers: You may request language access services when you call us. You can also find

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translation and description of commonly-used debt collection terms in multiple languages on the New York City Department of Consumer Affairs' website at [www.nyc.gov/dca](http://www.nyc.gov/dca) and at [www1.nyc.gov/site/dca/consumers/Glossary-of-Common-Debt-Collection-Terms.page](http://www1.nyc.gov/site/dca/consumers/Glossary-of-Common-Debt-Collection-Terms.page).